



FLORIDA OFFICE OF
INSURANCE REGULATION

COMMUNICATIONS OFFICE

Listed below is an overall summary of the PPACA-compliant rate filings for plan year 2020 that were received by the Office as of June 19, 2019.

Individual Market

10 companies submitted rate filings for individual PPACA-compliant products, 9 of which are requesting to sell via the Federal Exchange. The average rate increase requested is 1.2%. The following is a list of those 10 companies:

Company	Florida File Log Number
Avmed Inc.	19-123094
*Blue Cross & Blue Shield of Florida Inc.	19-123097
*Bright Health Insurance Company of Florida	19-123079
*Celtic Insurance Company	19-123127
*Cigna Health and Life Insurance Company	19-123153
*Florida Health Care Plan Inc.	19-123041
*Health First Commercial Plans Inc.	19-122815
*Health Options Inc.	19-123099
*Molina Healthcare of Florida Inc.	19-123158
*Oscar Insurance Company of Florida	19-123100

* Indicates the company is offering plans on the Federal Exchange.

Small Group Market

14 companies submitted rate filings for small group PPACA-compliant products. The average rate increase requested is 6.4%. The following is a list of those 14 companies:

Company	Florida File Log Number
Aetna Health Inc.	19-122985
Aetna Life Insurance Company	19-122986
All Savers Insurance Company	19-123019
Avmed Inc.	19-123110
Blue Cross & Blue Shield of Florida Inc.	19-123098
Capital Health Plan Inc.	19-123081
Florida Health Care Plan Inc.	19-123058
Health First Commercial Plans Inc.	19-122888
Health Options Inc.	19-123096
Humana Health Insurance Company of Florida Inc.	19-122949
Humana Medical Plan Inc.	19-122950
Neighborhood Health Partnership Inc.	19-123016
UnitedHealthcare Insurance Company	19-123017
UnitedHealthcare of Florida Inc.	19-123018

These rate filings are publicly available within the [IRFS Forms & Rates Filing Search System](#). However, documents marked by the insurance companies as trade secret will not be available for review. On the Advanced Search tab in IRFS, there is a checkbox for PPACA-compliant filings about half way down the list (check both boxes). This can be used along with the date fields to get the filings in question. It will return major medical and dental filings.

Additionally, on August 1, 2019, the Centers for Medicaid & Medicare Services (CMS) will post information for consumers to review health insurance rate filings by state that meet the 10% or higher threshold at: [Healthcare.gov Search](#)

As a reminder, the Office must complete its review of filings with Qualified Health Plans (QHP) in the risk pool by August 21, 2019 (see [Office notice](#)). This information will become available on the “Federal Health Care Insurance Reform” [webpage](#) once the Office has determined the timeframe for issuing a public announcement on each company’s rate changes.