

Final 2018 Missouri Rate Filings: Non-Grandfathered Plans

As of: 10/31/17			% Rate Change					Cost Sharing Reduction (CSR) Subsidy Assumptions:*		
Company Name	SERFF #	Exchange Status	Average	Maximum	Minimum	FINAL Index Rate	Department's Determination:	Rates Assume CSR Funding Y or N	Which plans reflect CSR load?	CSR Load:
Individual Market										
Celtic Insurance Company (Centene)	CELT-131074774	On/Off	n/a	n/a	n/a	\$ 400.30	Reasonable	N	all plans	23%
Cigna Health and Life Insurance Company	CCGH-131008069	On/Off	41.97%	72.51%	17.06%	\$ 476.44	Reasonable	N	each silver plan	17.7% and 15.6%
Cox Health Systems Insurance Company	COXH-131117793	Off	34.91%	40.61%	28.36%	\$ 470.31	Reasonable	n/a	n/a	n/a
Freedom Life Insurance Company of America	USHG-131003413	Off	37.87%	106.87%	35.43%	\$ 989.51	Reasonable	n/a	n/a	n/a
Healthy Alliance Life Insurance Company (Anthem)	AWLP-131118488	On/Off	36.31%	44.10%	34.00%	\$ 975.15	Reasonable	N	all plans	varies for each plan Average: 3.4%

*This section summarizes the approach taken with regard to whether or not CSR subsidies would be funded in 2018, for each company intending to offer Exchange plans in Missouri.

Small Group Market										
Company Name	SERFF #	Exchange Status	Average	Maximum	Minimum	FINAL Index Rate	Department's Determination:	Rates Assume CSR Funding Y or N	Which plans reflect CSR load?	CSR Load:
Aetna Health Inc. (HMO)	AETN-131063381	Off	0.90%	0.90%	0.90%	\$ 589.56	Reasonable			
Aetna Life Insurance Company	AETN-131062738	Off	8.19%	8.19%	8.19%	\$ 578.07	Reasonable			
Blue Cross and Blue Shield of Kansas City	BCKC-131135781	Off	9.80%	1.80%	18.40%	\$ 595.14	Reasonable			
Coventry Health & Life Insurance Company	AETN-131062915	Off	8.50%	8.50%	8.50%	\$ 578.15	Reasonable			
Coventry Health Care of Missouri, Inc. (HMO)	AETN-131062991	Off	-0.96%	-0.96%	-0.96%	\$ 587.57	Reasonable			
Cox Health Systems Insurance Company	COXH-131118727	Off	12.07%	14.77%	10.15%	\$ 531.41	Reasonable			
Healthy Alliance Life Insurance Company	AWLP-131117622	Off	12.82%	26.60%	6.30%	\$ 545.74	Reasonable			
Humana Insurance Company	HUMA-131133760	Off	11.44%	19.54%	3.87%	\$ 503.80	Reasonable			
UnitedHealthcare Insurance Company	UHLC-131107211	Off	-0.10%	12.50%	-5.90%	\$ 535.33	Reasonable			
UnitedHealthcare of the Midwest, Inc.	UHLC-131111864	Off	2.20%	2.20%	2.20%	\$ 537.64	Reasonable			

Final 2018 Missouri Rate Filings: Transitional Plans

As of:	12/2/2017	% Change			
Company Name	SERFF #	Average	Maximum	Minumum	Department's Determination
Individual Market					
Cox Health Systems Insurance Company	COXH-131118460	5.03%	5.03%	5.03%	Reasonable
Healthy Alliance Life Insurance Company	AWLP-131118289	14.90%	14.90%	14.90%	Reasonable
Small Group Market					
Aetna Health Inc.	AETN-131121304	9.90%	9.90%	9.90%	Reasonable
Aetna Life Insurance Company	AETN-131116064	9.90%	9.90%	9.90%	Reasonable
Coventry Health & Life Insurance Company	AETN-131121189	9.90%	9.90%	9.90%	Reasonable
Coventry Health & Life Insurance Company	AETN-131128921	6.80%	6.80%	6.80%	Reasonable
Cox Health Systems Insurance Company	COXH-131119545	7.88%	7.88%	7.88%	Reasonable
Healthy Alliance Life Insurance Company (Anthem)	AWLP-131117898	6.50%	6.50%	6.50%	Reasonable
HMO Missouri, Inc. dba Anthem Blue Cross blue Shield	AWLP-131118097	6.50%	6.50%	6.50%	Reasonable
Humana Insurance Company	HUMA-131116714	7.20%	7.20%	7.20%	Reasonable
UnitedHealthcare Insurance Company	UHLC-131185597	9.00%	9.00%	9.00%	Reasonable
Non-Employer Group					
Freedom Life Insurance Company of America	USHG-131290485	0.00%	0.00%	0.00%	pending