

**Missouri
2025 Single Risk Pool
Final Rates as of 11/1/2024**

Company Name	Marketing Name	SERFF #	Average % Change	Maximum % Change	Minimum % Change	2024 Average Projected Premium PMPM*	2025 Average Projected Premium PMPM*	Exchange Status	Final Determination
Individual Market									
Aetna Life Insurance Company	Aetna CVS Health	AETN-134137156	7.25%	10.94%	0.24%	\$ 682.65	\$ 672.64	On & Off	Reasonable
Blue Cross and Blue Shield of Kansas City	Blue Cross and Blue Shield of Kansas City	BCKC-134151604	9.91%	20.31%	4.27%	\$ 800.34	\$ 897.96	On & Off	Reasonable
Celtic Insurance Company	Ambetter from Home State Health Plan	CELT-134048034	-7.24%	-3.67%	-14.16%	\$ 715.15	\$ 590.34	On & Off	Reasonable
Cox Health Systems Insurance Company	Cox Health Plans	COXH-134157554	0.82%	3.40%	-11.46%	\$ 724.53	\$ 663.36	On & Off	Reasonable
Healthy Alliance Life Insurance Company	Anthem Blue Cross and Blue Shield	AWLP-134134930	0.56%	4.38%	-19.21%	\$ 701.02	\$ 619.32	On & Off	Reasonable
Medica Insurance Company	Medica	MEDI-134145942	-5.46%	10.48%	-27.03%	\$ 620.79	\$ 579.32	On & Off	Reasonable
Medica Central Insurance Company	Medica WellFirst	DHPL-134145916	-1.76%	10.65%	-18.78%	\$ 625.42	\$ 668.95	On & Off	Reasonable
Oscar Insurance Company	Oscar	OHIN-134131753	1.14%	2.98%	-12.58%	\$ 600.04	\$ 617.36	On & Off	Reasonable
UnitedHealthcare Insurance Company	United Healthcare	UHLC-134085316	5.16%	9.79%	-9.39%	\$ 646.10	\$ 675.81	On & Off	Reasonable
Bankers Reserve Life Insurance Co.	Ambetter Health	CECO-134126281	n/a	n/a	n/a	n/a	\$ 672.84	Off	Reasonable
Small Group Market									
Blue Cross and Blue Shield of Kansas City	Blue Cross and Blue Shield of Kansas City	BCKC-134151438	6.08%	10.39%	0.74%	\$ 658.57	\$ 715.88	Off	Reasonable
Cox Health Systems Insurance Company	Cox Health Plans	COXH-134157697	6.18%	8.97%	3.39%	\$ 669.80	\$ 701.12	Off	Reasonable
Healthy Alliance Life Insurance Company	Anthem Blue Cross and Blue Shield	AWLP-134131165	8.73%	20.10%	4.08%	\$ 702.06	\$ 743.37	Off	Reasonable
National Health Insurance Company	Allstate Benefits	NHIC-134082208	9.47%	11.49%	2.36%	\$ 761.64	\$ 839.87	Off	Reasonable
UnitedHealthcare Insurance Company	United Healthcare	UHLC-134134151	8.27%	11.22%	2.33%	\$ 682.23	\$ 747.52	Off	Reasonable

*Average Projected Premium PMPM is an estimate of an average member's monthly premium. It is determined by the health carrier and reflects differences in plan pricing, types of plans selected, metal level enrollment projections, and age, tobacco status, and geographical location of the projected membership. As such, the changes in the average projected premium PMPMs from year to year may not be close to the average percentage rate changes shown. These estimates are projections made by the company about future behavior. This information is included in this table for informational purposes only and is not intended to be used by individual consumers in making decisions about plan selection and enrollment.