

## Individual Market Monthly Premiums Before and After PPACA

Company	HMO / PPO	Offering Plans On the Federal Exchange <sup>(1)</sup> (Yes/No)	Florida File Log Number(s)*	GAP Analysis			Silver Plan Analysis		
				Market wide Average Monthly Premium per Person Before PPACA <sup>(2)</sup>	Each Company's Statewide Average Monthly Premium per Person After PPACA	Percent Change <sup>(6)</sup>	Adjusted Standard Risk Rate Premium <sup>(3)</sup>	Each Company's Statewide Average Silver Plan Premium	Percent Change <sup>(6)</sup>
Aetna Life Insurance Company	PPO	Yes	13-08779	\$243	\$296	21.7%	\$293	\$422	44.2%
Aetna Health Inc.	HMO	No	13-15279	\$243	\$287	18.2%	\$293	\$425	45.3%
Avmed, Inc.	HMO	No	13-15156	\$243	\$297	22.1%	\$293	\$433	48.1%
Blue Cross Blue Shield Of Florida	PPO	Yes	13-09201	\$243	\$361	48.3%	\$293	\$381	30.2%
Celtic Insurance Company	PPO	No	13-12980	\$243	\$479	97.1%	\$293	No Silver Available	
Cigna Health And Life Insurance Company	PPO	Yes	13-08574	\$243	\$377	55.3%	\$293	\$437	49.2%
Coventry Health Care Of Florida, Inc.	HMO	Yes	13-08330	\$243	\$343	41.2%	\$293	\$366	25.1%
Coventry Health Plan of Florida, Inc.	HMO	No	13-12819	\$243	\$328	34.8%	\$293	\$402	37.4%
Florida Health Care Plan, Inc.	HMO	Yes	13-10554	\$243	\$324	33.3%	\$293	\$396	35.2%
Freedom Life Insurance Company of America	PPO	No	13-6744 & 13-17273	\$243	\$350	44.0%	\$293	\$359	22.7%

Health First Insurance Company	PPO	Yes	13-11036 & 13-15492	\$243	\$360	48.2%	\$293	\$373	27.5%
Health Options, Inc.	HMO	Yes	13-09200	\$243	\$350	44.1%	\$293	\$400	36.7%
Humana Health Insurance Company of Florida, Inc.	PPO	No	13-06021, 13-06185, 13-14549, 13-06189, 13-10201, & 13-15952	\$243	\$316	30.0%	\$293	\$442	50.9%
Humana Medical Plan, Inc.	HMO	Yes	13-06858, 13-06046, 13-06203 & 13-10233	\$243	\$278	14.3%	\$293	\$315	7.6%
Molina Healthcare Of Florida, Inc	HMO	Yes	13-08632	\$243	\$342	40.8%	\$293	\$411	40.6%
Preferred Medical Plan	HMO	Yes	13-12081	\$243	\$331	36.3%	\$293	\$385	31.4%
Sunshine State Health Plan Inc.	HMO	Yes	13-08611	\$243	\$362	48.7%	\$293	\$464	58.8%
<b>Average Change:</b>						<b>39.9%</b>			<b>36.9%</b>
<b>Weighted Average (using projected membership)<sup>(4)</sup>:</b>						<b>40.6%</b>			<b>31.5%</b>
<b>Weighted Average (using prior membership)<sup>(7)</sup>:</b>						<b>43.3%</b>			<b>33.4%</b>

### Small Group Market Monthly Premiums Before and After PPACA

				GAP Analysis		
Company	HMO / PPO	Offering Plans On the Federal Exchange <sup>(1)</sup> (Yes/No)	Florida File Log Number(s)*	Market wide Average Monthly Premium per Person Before PPACA <sup>(2)</sup>	Each Company's Statewide Average Monthly Premium per Person After PPACA	Percent Change <sup>(6)</sup>
Aetna Life Insurance Company	PPO	No	13-15124	\$431	\$533	23.6%
Aetna Health Inc.	HMO	No	13-15125	\$431	\$484	12.3%
All Savers Insurance Company	PPO	No	13-13469	\$431	\$453	5.0%
Avmed Health Plans	HMO	No	13-15685	\$431	\$450	4.4%
Blue Cross Blue Shield Of Florida	PPO	Yes	13-09198 & 13-11085	\$431	\$500	16.0%

Capital Health Plan	HMO	No	13-17180	\$431	\$414	-4.1%
Coventry Health Care of Florida, Inc.	HMO	No	13-14431	\$431	\$493	14.4%
Coventry Health and Life Insurance Company	PPO	No	13-14430	\$431	\$595	38.0%
Employer Choice Insurance Company	PPO	No	13-17153	\$431	\$435	0.9%
Florida Health Care Plan, Inc.	HMO	Yes	13-10531	\$431	\$400	-7.2%
Health First Health Plans, Inc.	HMO	Yes	13-11038 & 13-15522	\$431	\$457	6.0%
Health First Insurance Company	PPO	Yes	13-11037 & 13-15521	\$431	\$461	6.9%
Health Options, Inc.	HMO	Yes	13-09199 & 13-10952	\$431	\$444	3.0%
Humana Health Insurance Company Of Florida, Inc.	PPO	No	13-10359	\$431	\$728	<sup>(5)</sup> 69.0%
Humana Medical Plan, Inc.	HMO	No	13-10363	\$431	\$406	-5.9%
John Alden Life Insurance Company	PPO	No	13-11228	\$431	\$434	0.7%
Neighborhood Health Partnership	HMO	No	13-06917 & 13-16507	\$431	\$458	6.2%
Time Insurance Company	PPO	No	13-11229	\$431	\$434	0.7%
United Healthcare Insurance Company	PPO	No	13-06930 & 13-16505	\$431	\$495	14.8%
United Healthcare Of Florida	HMO	No	13-06931 & 13-16506	\$431	\$477	10.6%
<b>Average Change:</b>						<b>12.6%</b>
<b>Weighted Average (using projected membership)<sup>(4)</sup>:</b>						<b>12.3%</b>
<b>Weighted Average (using prior membership)<sup>(7)</sup>:</b>						<b>12.7%</b>

## Footnotes:

\* Florida File Log #'s can be used to search the Office of Insurance Regulation's "[I-File Forms & Rates Filing Search](#)" System.

(1) A plan available through the Federally Facilitated Exchange (FFE) may or may not be available outside of the FFE.

(2) The before PPACA rates are determined using the "[CY 2012 Accident and Health Gross Annual Premium](#)" report trended at 8.9%. The comparison is done on a market wide basis.

(3) The before PPACA adjusted standard risk premium is determined using industry premium data for the Standard Plan A, as defined in Rule 690-149.204,

F.A.C., normalized to an actuarial value of 70% using the Federal Actuarial Value calculator. Standard Plan A is a benefit-rich plan that contains the majority of benefits mandated by the Affordable Care Act.

**(4)** The projected membership is based on proprietary company projections.

**(5)** This number is based on a limited number of projected subscribers with an average age significantly higher than the market average age. As a result a significant portion of this percent change is independent of PPACA.

**(6)** The Percent Change represents the difference between the projected monthly premium and the existing market average monthly premium. This does not represent the percent difference for a single policyholder.

**(7)** The prior membership is based on the "CY 2012 Accident and Health Gross Annual Premium" report. The average excludes 6 companies from the Individual Market and 1 from the Small Group Market since these companies did not have policies in-force in 2012.