

Individual PPACA Market Monthly Premiums for Plan Year 2016

	Company	Network Type ⁽¹⁾	Federal Exchange Availability ⁽²⁾	Florida File Log Number	Average 2015 Monthly Premium ⁽³⁾ per Person for Actual 2015 Enrollment	Average 2016 Monthly Premium ⁽³⁾ per Person for Actual 2015 Enrollment	Average Percentage Change Requested ⁽⁴⁾	Average Percentage Change Approved ⁽⁴⁾
On Exchange								
1	Aetna Health Inc. (a FL corp.)	HMO	On and Off	15-10207	\$334	\$381	20.9%	13.9%
2	Blue Cross & Blue Shield of Florida	EPO	On and Off	15-10732	\$433	\$472	4.3%	8.9%
3	Celtic Insurance Company	EPO	On and Off	15-10706	\$344	\$334	-3.1%	-3.1%
4	Coventry Health Care of Florida, Inc.	HMO	On and Off	15-10192	\$314	\$339	15.7%	7.9%
5	Florida Health Care Plan, Inc.	HMO	On and Off	15-10869	\$496	\$448	-9.2%	-9.7%
6	Health First Health Plans, Inc.	HMO	On and Off	15-10867	\$403	\$414	3.4%	2.6%
7	Health Options, Inc.	HMO	On and Off	15-10727	\$451	\$420	-1.0%	-6.9%
8	Humana Medical Plan, Inc.	HMO	On and Off	15-09486	\$343	\$399	7.4%	16.3%
9	Molina Healthcare of Florida, Inc.	HMO	On-Exchange	15-10186	\$332	\$331	-0.4%	-0.4%
10	Preferred Medical Plan, Inc	HMO	On and Off	15-10866	\$351	\$400	14.5%	14.0%
11	UnitedHealthcare of Florida, Inc.	HMO	On-Exchange	15-10478	\$398	\$463	18.2%	16.4%
Off Exchange Only								
12	Aetna Life Insurance Company	PPO	Off-Exchange	15-10209	\$321	\$371	20.0%	15.5%
13	AvMed, Inc.	HMO	Off-Exchange	15-10596	\$390	\$375	-4.7%	-3.9%
14	Cigna Health and Life Insurance Company	EPO	Off-Exchange	15-10359	\$453	\$513	12.8%	13.2%
15	Florida Health Solution HMO Company	HMO	Off-Exchange	15-10943	\$253	\$247	0.4%	-2.5%
16	Freedom Life Insurance Company of America	PPO	Off-Exchange	15-10484	\$525	\$598	9.9%	13.8%
17	Humana Health Insurance Company	PPO	Off-Exchange	15-10486	\$362	\$370	1.8%	2.3%
18	Sunshine State Health Plan	HMO	Off-Exchange	15-10705	\$344	\$362	5.1%	5.1%
19	UnitedHealthcare Life Insurance Company	PPO	Off-Exchange	15-09051	\$429	\$543	31.3%	26.6%
Weighted Average using Actual Membership⁽⁵⁾:					\$379	\$415	8.6%	9.5%

(1) Network types are Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), and Exclusive Provider Organization (EPO).

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

(3) Average Monthly Premiums do not include the impact of potential premium subsidies.

(4) Percent changes are based on actual 2015 enrollment and do not represent the percent difference for a single policyholder.

(5) Weighted averages give more weight to companies with larger membership.

General Information

This information has not been reviewed or finalized by the Department of Health & Human Services; therefore, it is subject to change.

Florida file log numbers can be used to search the Office of Insurance Regulation's "I-File Forms & Rates Filing Search" system.