

Individual PPACA Market Monthly Premiums for Plan Year 2015

	Company	HMO / PPO	Offering Plans On the Federal Exchange ⁽¹⁾ (Yes/No)	Florida File Log Number	Average Monthly Premium ⁽²⁾ per Person for Actual 2014 Enrollment	Average Monthly Premium ⁽²⁾ per Person for Projected 2015 Enrollment	Average Percentage Change Requested ⁽⁴⁾
On and Off Exchange							
1	Aetna Health Inc.	HMO	Yes	14-11970	\$387	\$367	-5%
2	Blue Cross Blue Shield of Florida Inc.	PPO	Yes	14-11249	\$427	\$503	18%
3	Cigna Health and Life Insurance Company	PPO	Yes	14-11310	\$425	\$497	17%
4	Coventry Health Care of FL, Inc.	HMO	Yes	14-11830	\$300	\$343	14%
5	Florida Health Care Plan Inc.	HMO	Yes	14-13243	\$313	\$348	11%
6	Health First Health Plans Inc.	HMO	Yes	14-11472	N/A	\$447	New Plans
7	Health First Insurance Inc.	PPO	Yes	14-11469	\$383	\$470	23%
8	Health Options Inc.	HMO	Yes	14-11247	\$407	\$488	20%
9	Humana Medical Plan Inc.	HMO	Yes	14-11822	\$296	\$338	14%
10	Molina Healthcare of Florida Inc.	HMO	Yes	14-10844	\$342	\$302	-12%
11	Preferred Medical Plan Inc.	HMO	Yes	14-11999	\$320	\$363	14%
12	Sunshine State Health Plan Inc.	HMO	Yes	14-11519	\$365	\$329	-10%
13	Time Insurance Company	PPO	Yes	14-10791	N/A	\$457	New Plans
14	UnitedHealthCare of Florida Inc.	HMO	Yes	14-12339	N/A	\$404	New Plans
Off Exchange Only							
15	Aetna Life Insurance Company	PPO	No	14-13008	\$316	\$293	-7%
16	Avmed, Inc.	HMO	No	14-14343	\$373	\$365	-2%
17	Celtic Insurance Company	PPO	No	14-15681	\$490	\$490	0%
18	Coventry Health Plan of FL, Inc.	HMO	No	14-12270	\$328	\$333	1%
19	Freedom Life Insurance Company of America	PPO	No	14-13110	\$352	\$387	10%
20	Humana Health Insurance Company of FL, Inc.	PPO	No	14-11820	\$388	\$397	2%
21	UnitedHealthCare Life Insurance Company	PPO	No	14-12485	N/A	\$438	New Plans
	Weighted Average using Projected Membership⁽³⁾:				\$364	\$412	13.1%

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

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

(3) Weighted averages give more weight to companies with larger membership. The projected membership is based on proprietary company projections.

(4) Requested changes are rounded to the nearest percentage point and do not represent the percent difference for a single policyholder.

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.