

Accident and Health

Year-to-Date Rate Change Report



As of January 31, 2023

Life and Health Product Review Analytics Unit
Florida Office of Insurance Regulation

Key Terms

Product: The specific type of Accident and Health policy under consideration.

File Log Number: The number automatically assigned to a filing by the Office of Insurance Regulation's (Office) internal tracking system. All closed filings are available to the public for review by using the Office's online Forms and Rates Filing Search utility.

Closed: The date the Office took final action on a filing; for purposes of this report this is the date the filing was approved.

Reported Policies: The number of policies affected by the combined rate impact (the anniversary allowed value).

% Change Allowed: The average change to the premium that will be implemented at a single point in time. The rate change experienced by any policyholder may differ from the average.

Avg. Trend Allowed: The growth rate required to cover medical provider price increases, utilization changes, and other items. This is the average change to the premium that will be implemented over a period of time (typically twelve months).

Anniversary Allowed: The combined effect of the base rate change, trend and previously approved changes that have not yet been fully implemented.

Note all rate changes shown in the following report are for filings that are closed with a final disposition status of Approved.

Accident and Health, Year-to-Date Rate Changes Report : By Company
 Through January 31, 2023

By Company						
Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
ACCENDO INS. CO.						
Individual Medicare Supplement Standard Plans	23-002426	01/27/2023	1,506	6.00	0.00	6.00
ACE PROPERTY AND CASUALTY INS. CO.						
Group Health Specified Disease Limited Benefit Dread Disease	22-047758	01/11/2023	*	*	*	*
	22-047760	01/11/2023	*	*	*	*
AMERICAN REPUBLIC INS. CO.						
Individual Medicare Supplement Standard Plans	22-050544	01/03/2023	28	0.00	0.00	0.00
AMERITAS LIFE INSURANCE CORP.						
Group Health Dental	22-050346	01/27/2023	9,795	0.00	0.00	0.00
BANKERS RESERVE LIFE INS. CO. OF WISCONSIN						
Individual Medicare Supplement Standard Plans	22-050579	01/26/2023	32	3.00	0.00	3.00
CICA LIFE INS. CO. OF AMERICA						
Individual Health Specified Disease Limited Benefit Dread Disease	22-049192	01/17/2023	0	0.00	0.00	0.00
FAMILY LIFE INS. CO.						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	22-049202	01/05/2023	531	-4.80	0.00	-4.80
FIDELITY SECURITY LIFE INS. CO.						
Health Excess or Stop Loss	22-050583	01/20/2023	0	0.00	8.50	8.50
FLORIDA DENTAL BENEFITS, INC.						
Prepaid Dental Service Plan Corporation	22-050547	01/31/2023	0	0.00	0.00	0.00
GERBER LIFE INS. CO.						
Medicare Supplement Other	22-049314	01/20/2023	2,963	3.00	0.00	3.00
GUARDIAN LIFE INS. CO. OF AMERICA						
Group Health Vision	22-046340	01/05/2023	61,839	0.00	0.00	0.00
HUMANA HEALTH INS. CO. OF FLORIDA, INC.						
Health Excess or Stop Loss	23-002665	01/27/2023	*	*	*	*
LIBERTY BANKERS LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	22-050563	01/11/2023	1	2.50	0.00	2.50
LIFESHIELD NATIONAL INSURANCE CO.						
[^] If blank, please see product name in previous row(s)						
*This character represents masked data as the information has been marked trade secret						

Accident and Health, Year-to-Date Rate Changes Report : By Company*Through January 31, 2023*

By Company						
Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Individual Health Dental	23-000587	01/26/2023	0	0.00	0.00	0.00
MUTUAL OF OMAHA INS. CO.						
Medicare Supplement Other	23-003427	01/27/2023	5,634	6.00	0.00	6.00
PRINCIPAL LIFE INS. CO.						
Group Health Hospital Indemnity	22-049533	01/18/2023	0	0.00	0.00	0.00
PROSELECT INS. CO.						
Health Excess or Stop Loss	22-050384	01/26/2023	0	0.00	10.30	10.30

[^]If blank, please see product name in previous row(s)

*This character represents masked data as the information has been marked trade secret

Accident and Health, Year-to-Date Rate Changes Report : By Company
 Through January 31, 2023

By Company						
Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
RELIANCE STANDARD LIFE INS. CO.						
Group Health Dental	22-050347	01/27/2023	1,869	0.00	0.00	0.00
SHENANDOAH LIFE INS. CO.						
Medicare Supplement Other	22-049676	01/04/2023	17	1.20	0.00	1.20
STANDARD INS. CO.						
Group Health Dental	22-050344	01/26/2023	2,879	-6.00	0.00	-6.00
Group Health Specified Disease Limited Benefit Dread Disease	22-047761	01/17/2023	0	0.00	0.00	0.00
STANDARD LIFE AND CASUALTY INS. CO.						
Individual Health Specified Disease Limited Benefit Dread Disease	22-047510	01/09/2023	0	0.00	0.00	0.00
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	22-047538	01/09/2023	0	0.00	0.00	0.00
STATE FARM MUTUAL AUTOMOBILE INS. CO.						
Individual Credit Disability	23-002034	01/13/2023	13	0.00	0.00	0.00
THE CHESAPEAKE LIFE INS. CO.						
Individual Health Dental	22-047588	01/10/2023	0	0.00	0.00	0.00
Individual Health Vision	22-047587	01/11/2023	0	0.00	0.00	0.00
UNITED AMERICAN INS. CO.						
Individual Medicare Supplement Standard Plans	22-046287	01/05/2023	*	*	*	*
UNITEDHEALTHCARE INS. CO.						
Group Medicare Supplement Prestandardized	22-048544	01/10/2023	*	*	*	*
Health Excess or Stop Loss	22-049273	01/19/2023	*	*	*	*
Medicare Supplement Other	22-048553	01/20/2023	*	*	*	*
UNUM LIFE INS. CO. OF AMERICA						
Health Excess or Stop Loss	22-048672	01/09/2023	5,156	2.20	13.40	15.90
USABLE MUTUAL INS. CO.						
Group Health Dental	23-002039	01/31/2023	*	*	*	*
Group Health Sickness	23-002031	01/31/2023	*	*	*	*
Group Health Vision	23-002045	01/31/2023	*	*	*	*
Individual Health Dental	23-002025	01/31/2023	*	*	*	*

[^]If blank, please see product name in previous row(s)
 *This character represents masked data as the information has been marked trade secret

Accident and Health, Year-to-Date Rate Changes Report : By Company*Through January 31, 2023*

By Company						
Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
USABLE MUTUAL INS. CO.						
Individual Health Sickness	23-002027	01/31/2023	*	*	*	*
Individual Health Vision	23-002049	01/31/2023	*	*	*	*
VISION BENEFITS OF AMERICA II, INC.						
Group Health Vision	22-046951	01/05/2023	0	0.00	4.00	4.00
WASHINGTON NATIONAL INS. CO.						
Individual Health Accident Only	22-050369	01/31/2023	0	0.00	0.00	0.00
ZURICH AMERICAN INS. CO.						
Individual Health Hospital Indemnity	22-049523	01/26/2023	0	0.00	0.00	0.00
ZURICH AMERICAN LIFE INS. CO.						
Individual Health Hospital Indemnity	22-049528	01/26/2023	0	0.00	0.00	0.00
[^] If blank, please see product name in previous row(s) *This character represents masked data as the information has been marked trade secret						

Accident and Health, Year-to-Date Rate Changes Report : By Product

Through January 31, 2023

By Product						
Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Group Health Dental						
AMERITAS LIFE INSURANCE CORP.	22-050346	01/27/2023	9,795	0.00	0.00	0.00
RELIANCE STANDARD LIFE INS. CO.	22-050347	01/27/2023	1,869	0.00	0.00	0.00
STANDARD INS. CO.	22-050344	01/26/2023	2,879	-6.00	0.00	-6.00
USABLE MUTUAL INS. CO.	23-002039	01/31/2023	*	*	*	*
Group Health Hospital Indemnity						
PRINCIPAL LIFE INS. CO.	22-049533	01/18/2023	0	0.00	0.00	0.00
Group Health Sickness						
USABLE MUTUAL INS. CO.	23-002031	01/31/2023	*	*	*	*
Group Health Specified Disease Limited Benefit Dread Disease						
ACE PROPERTY AND CASUALTY INS. CO.	22-047758	01/11/2023	*	*	*	*
	22-047760	01/11/2023	*	*	*	*
STANDARD INS. CO.	22-047761	01/17/2023	0	0.00	0.00	0.00
Group Health Vision						
GUARDIAN LIFE INS. CO. OF AMERICA	22-046340	01/05/2023	61,839	0.00	0.00	0.00
USABLE MUTUAL INS. CO.	23-002045	01/31/2023	*	*	*	*
VISION BENEFITS OF AMERICA II, INC.	22-046951	01/05/2023	0	0.00	4.00	4.00
Group Medicare Supplement Prestandardized						
UNITEDHEALTHCARE INS. CO.	22-048544	01/10/2023	*	*	*	*
Health Excess or Stop Loss						
FIDELITY SECURITY LIFE INS. CO.	22-050583	01/20/2023	0	0.00	8.50	8.50
HUMANA HEALTH INS. CO. OF FLORIDA, INC.	23-002665	01/27/2023	*	*	*	*
PROSELECT INS. CO.	22-050384	01/26/2023	0	0.00	10.30	10.30
UNITEDHEALTHCARE INS. CO.	22-049273	01/19/2023	*	*	*	*
UNUM LIFE INS. CO. OF AMERICA	22-048672	01/09/2023	5,156	2.20	13.40	15.90
Individual Credit Disability						
STATE FARM MUTUAL AUTOMOBILE INS. CO.	23-002034	01/13/2023	13	0.00	0.00	0.00
Individual Health Accident Only						
WASHINGTON NATIONAL INS. CO.	22-050369	01/31/2023	0	0.00	0.00	0.00
^If blank, please see company name in previous row(s)						
*This character represents masked data as the information has been marked trade secret						

Accident and Health, Year-to-Date Rate Changes Report : By Product

Through January 31, 2023

By Product						
Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Individual Health Dental						
LIFESHIELD NATIONAL INSURANCE CO.	23-000587	01/26/2023	0	0.00	0.00	0.00
THE CHESAPEAKE LIFE INS. CO.	22-047588	01/10/2023	0	0.00	0.00	0.00
USABLE MUTUAL INS. CO.	23-002025	01/31/2023	*	*	*	*
Individual Health Hospital Indemnity						
ZURICH AMERICAN INS. CO.	22-049523	01/26/2023	0	0.00	0.00	0.00
^If blank, please see company name in previous row(s)						
*This character represents masked data as the information has been marked trade secret						

Accident and Health, Year-to-Date Rate Changes Report : By Product

Through January 31, 2023

By Product						
Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Individual Health Hospital Indemnity						
ZURICH AMERICAN LIFE INS. CO.	22-049528	01/26/2023	0	0.00	0.00	0.00
Individual Health Sickness						
USABLE MUTUAL INS. CO.	23-002027	01/31/2023	*	*	*	*
Individual Health Specified Disease Limited Benefit Dread Disease						
CICA LIFE INS. CO. OF AMERICA	22-049192	01/17/2023	0	0.00	0.00	0.00
STANDARD LIFE AND CASUALTY INS. CO.	22-047510	01/09/2023	0	0.00	0.00	0.00
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only						
FAMILY LIFE INS. CO.	22-049202	01/05/2023	531	-4.80	0.00	-4.80
STANDARD LIFE AND CASUALTY INS. CO.	22-047538	01/09/2023	0	0.00	0.00	0.00
Individual Health Vision						
THE CHESAPEAKE LIFE INS. CO.	22-047587	01/11/2023	0	0.00	0.00	0.00
USABLE MUTUAL INS. CO.	23-002049	01/31/2023	*	*	*	*
Individual Medicare Supplement Standard Plans						
ACCENDO INS. CO.	23-002426	01/27/2023	1,506	6.00	0.00	6.00
AMERICAN REPUBLIC INS. CO.	22-050544	01/03/2023	28	0.00	0.00	0.00
BANKERS RESERVE LIFE INS. CO. OF WISCONSIN	22-050579	01/26/2023	32	3.00	0.00	3.00
LIBERTY BANKERS LIFE INS. CO.	22-050563	01/11/2023	1	2.50	0.00	2.50
UNITED AMERICAN INS. CO.	22-046287	01/05/2023	*	*	*	*
Medicare Supplement Other						
GERBER LIFE INS. CO.	22-049314	01/20/2023	2,963	3.00	0.00	3.00
MUTUAL OF OMAHA INS. CO.	23-003427	01/27/2023	5,634	6.00	0.00	6.00
SHENANDOAH LIFE INS. CO.	22-049676	01/04/2023	17	1.20	0.00	1.20
UNITEDHEALTHCARE INS. CO.	22-048553	01/20/2023	*	*	*	*
Prepaid Dental Service Plan Corporation						
FLORIDA DENTAL BENEFITS, INC.	22-050547	01/31/2023	0	0.00	0.00	0.00
^If blank, please see company name in previous row(s)						
*This character represents masked data as the information has been marked trade secret						

Product Glossary

Sorted by Line of Business (LOB) and Product

Product	Product Definition
LOB: Accident and Health Products Definition: Pursuant to Section 624.603, F.S.: "Health insurance", also known as "disability insurance", is insurance of human beings against bodily injury, disablement, or death by accident or accidental means, or the expense thereof, or against disablement or expense resulting from sickness, and every insurance appertaining thereto. Health insurance does not include workers' compensation coverages, except as provided in s. 624.406(4), F.S.	
Group Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
Long Term Care Comprehensive - Other	A policy or rider that includes coverage for both institutional nursing home and home health care. If a form provides both facility and non-facility care, it is considered comprehensive. If a base form is facility only and non-facility coverage is offered as a rider, whether the rider is selected or not, the form and rider are comprehensive. One form may not be categorized as two different types of long term care for any rating purposes, nor may it be included in more than one block of business. In addition, if a form provides facility only benefits with no available non-facility rider or option, then it is considered facility only regardless of what other forms were available at the same time.
Group Health Dental	Insurance that provides benefits for routine dental examinations, preventive dental work and dental procedures needed to treat tooth decay and diseases of the teeth and jaw.
Individual Health Major Medical - Other	A major medical contract that may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered.
Individual Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
Health.Other / Supplemental - Cost Share Plans	See LOB Definition.
Long Term Care Other Accelerated Benefit Rider	Accelerated Benefit Rider or not specifically described..Rider attached to a life insurance policy or an annuity providing LTC benefits
Group Health Major Medical Small Group Only	A hospital/surgical/medical expense contract that provides comprehensive benefits as defined in the state in which th contract will be delivered..A major medical contract that may be issued only to "small groups" as that term is defined in the state in which the contract will be delivered.
Individual Health Dental	Insurance that provides benefits for routine dental examinations, preventive dental work and dental procedures needed to treat tooth decay and diseases of the teeth and jaw.
Individual Health Major Medical Short Term	A major medical contract that may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered..A major medical policy or plan designed to provide coverage during a "gap" in coverage. Short term policies generally have pre-existing condition exclusions and are not renewable.
Group Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.
Individual Medicare Supplement Medicare Select	A type of Medigap plan under which a policyholder generally must use specific hospitals and, in some cases, doctors are to receive full Medigap benefits.
Health Excess or Stop Loss	This type of insurance may be extended to either a health plan or a self-insured employer plan. Its purpose is to insure against the risk that any one claim will exceed a specific dollar amount or that an entire plan's losses will exceed a specific amount.
Individual Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.

Product Glossary
Sorted by Line of Business (LOB) and Product

Product	Product Definition
Group Health Vision	Limited benefit expense policies. Provides benefits for eye care and eye care accessories. Generally provides a stated dollar amount per annual eye examination. Benefits often include a stated dollar amount for glasses and contacts..May include surgical benefits for injury or sickness associated with the eye.
Long Term Care Facility Only - Other	A policy or rider that provides coverage only while a policyholder is confined to a nursing home and meets the policy requirements.
Individual Health - Hospital Surgical Medical Expense	An insurance contract that provides coverage to or reimburses the covered person for hospital, surgical, and/or medical expense incurred as a result of injury, sickness, and/or medical condition.
Medicare Supplement Other	See LOB Definition.
Individual Health Accident Only	An insurance contract that provides coverage, singly or in combination, for death, dismemberment, disability, or hospital and medical care caused by or necessitated as a result of accident or specified kinds of accident.
Group Health Disability Income	A policy designed to compensate insured individuals for a portion of the income they lose because of a disabling injury or illness.
Group Health Sickness	Policies providing limited benefits for sickness. Benefits may also be provided for accident and/or wellness. Benefits may be expense or indemnity. Excludes hospital indemnity only coverage.
Health Conversion	Guarantees an insured whose coverage is ending for specified reasons a right to purchase a policy without presenting evidence of insurability.
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	Provides benefits for losses resulting from cancer and its associated diagnosis and treatments. Pays benefits for the diagnosis and treatment of a specifically named disease or diseases. Benefits can be paid as expense incurred, per diem, or a principle sum.
LOB: Credit Disability Products Definition: Pursuant to Section 627.677(2), F.S.: "Credit disability insurance" means insurance under which a borrower of money or a purchaser or a lessee of goods is insured in connection with a specific loan or credit transaction against loss of time resulting from accident or sickness.	
Credit Disability	Makes monthly loan/credit transaction payments to the creditor upon the disablement of an insured debtor.
LOB: Fraternal Accident and Health Products.Definition: Pursuant to Section 632.617(1), F.S.: A society may provide the following contractual benefits: (a) Death benefits; (b) Endowment benefits; (c) Annuity benefits; (d) Temporary or permanent disability benefits; (e) Hospital, medical, or nursing benefits; (f) Monument or tombstone benefits to the memory of deceased members; and (g) Such other benefits as authorized for life insurers and which are not inconsistent with this chapter.	
Fraternal Medicare Supplement Other	See LOB Definition.
Fraternal Individual Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.
Fraternal Individual Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
LOB: Health Maintenance Organization (HMOs) Plans Definition: As defined in Section 641.19(12), F.S.	
Health Maintenance Organization Individual Individual	Coverage may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered
Health Maintenance Organization Group Small Group Only	A plan under which an enrollee pays a membership fixed fee in advance in return for a wide range of comprehensive health care services with the HMO's approved providers in a designated service area..Coverage may be issued only to "small groups" as that term is defined in the state in which the contract will be delivered.

Product Glossary

Sorted by Line of Business (LOB) and Product

Product	Product Definition
LOB: Prepaid Dental Only Plans Definition: Pursuant to Section 636.003(5), F.S.: "Limited health service" means dental care services. "Limited health service" does not include inpatient, hospital surgical services, or emergency services except as such services are provided incident to the limited health services set forth in this subsection.	
Prepaid Dental Service Plan Corporation	See LOB Definition.
LOB: Prepaid Limited Health Services Organization Plans Definition: Pursuant to Section 636.003(7), F.S.: "Prepaid limited health service organization" means any person, corporation, partnership, or any other entity which, in return for a prepayment, undertakes to provide or arrange for, or provide access to, the provision of a limited health service to enrollees through an exclusive panel of providers. Prepaid limited health service organization does not include: (a) An entity otherwise authorized pursuant to the laws of this state to indemnify for any limited health service; (b) A provider or entity when providing limited health services pursuant to a contract with a prepaid limited health service organization, a health maintenance organization, a health insurer, or a self-insurance plan; or (c) Any person who is licensed pursuant to part II as a discount medical plan organization.	
Prepaid Limited Health Service Organization	See LOB Definition.