

## Individual PPACA Market Monthly Premiums for Plan Year 2021

	Company	Network Type <sup>(1)</sup>	Federal Exchange Availability <sup>(2)</sup>	Florida File Log Number	Average 2020 Monthly Premium <sup>(3)</sup> per Person for Actual 2020 Enrollment	Average 2021 Monthly Premium <sup>(3)</sup> per Person for Actual 2020 Enrollment	Average Percentage Change Requested <sup>(4)(*)</sup>	Average Percentage Change Approved <sup>(4)(*)</sup>
<b>On Exchange</b>								
1	AvMed, Inc.	HMO	On and Off Exchange	20-015883	\$577	\$558	-5.2%	-3.3%
2	Blue Cross and Blue Shield of Florida, Inc.	EPO	On and Off Exchange	20-015821	\$643	\$666	1.7%	3.7%
3	Bright Health Insurance Company of Florida	EPO	On and Off Exchange	20-015929	\$531	\$551	1.6%	3.7%
4	Celtic Insurance Company	EPO	On and Off Exchange	20-015909	\$569	\$592	4.6%	3.9%
5	Cigna Health And Life Insurance Company	EPO	On and Off Exchange	20-015826	\$530	\$523	-3.2%	-1.4%
6	Florida Health Care Plan, Inc.	HMO	On and Off Exchange	20-015606	\$606	\$605	-3.1%	-0.1%
7	Health First Commercial Plans, Inc.	HMO	On and Off Exchange	20-015753	\$584	\$612	3.6%	4.8%
8	Health Options, Inc.	HMO	On and Off Exchange	20-015823	\$607	\$622	0.1%	2.5%
9	Molina Healthcare of Florida, Inc.	HMO	On and Off Exchange	20-015886	\$510	\$501	-3.8%	-1.8%
10	Oscar Insurance Company of Florida	EPO	On and Off Exchange	20-015912	\$515	\$530	1.4%	2.9%
<b>Weighted Average using Actual Membership<sup>(5)</sup>:</b>					<b>\$597</b>	<b>\$616</b>	<b>1.8%</b>	<b>3.1%</b>

(\*) Rates requested in initial filings did not include any additional factor or consideration for projected impacts of COVID-19 for plan year 2020-2021. Carriers submitted COVID factor projections separately. The aggregate requested increase for the COVID factor was +2.8%, primarily considering delayed claims and additional costs related to COVID-19. OIR approved a COVID factor of +2%, which is reflected in the final approved rate of all carriers. Federal law requires insurance companies to pay annual rebates if a carrier collects too much premium in relation to claims.

- (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 2020 enrollment 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 OIR Insurance Regulation Filing System at <https://irfssearch.fldfs.com/>.

### Determination of the average change:

- 1 Companies provided an average requested rate change based on their proposed premiums and their distribution of business. That number is in the table above.
- 2 The requested rate changes and the projected distribution of business was then used to determine an overall statewide average increase.