



**FLORIDA OFFICE OF  
INSURANCE REGULATION**

Listed below is an overall summary of the individual PPACA-compliant rate filings for plan year 2021 received by the Florida Office of Insurance Regulation (OIR) as of July 22, 2020.

**Individual Market**

Ten companies submitted rate filings for individual PPACA-compliant products, all of which are requesting to sell via the Federal Exchange. The average rate increase requested is 1.8%. The following is a list of those companies.

<b>Company</b>	<b>Florida File Log Number</b>
AvMed, Inc.	20-015883
Blue Cross & Blue Shield of Florida, Inc.	20-015821
Bright Health Insurance Company of Florida	20-015929
Celtic Insurance Company	20-015909
Cigna Health and Life Insurance Company	20-015826
Florida Health Care Plan, Inc.	20-015606
Health First Commercial Plans, Inc.	20-015753
Health Options, Inc.	20-015823
Molina Healthcare of Florida, Inc.	20-015886
Oscar Insurance Company of Florida	20-015912

**Small Group Market**

Fifteen companies submitted rate filings for small group PPACA-compliant products. The average rate increase requested is 3.3%. The following is a list of those companies.

<b>Company</b>	<b>Florida File Log Number</b>
Aetna Health, Inc.	20-015395
Aetna Life Insurance Company	20-015401
All Savers Insurance Company	20-016935
AvMed, Inc.	20-017607
BeHealthy Florida, Inc.	20-017381
Blue Cross & Blue Shield of Florida, Inc.	20-017386
Capital Health Plan, Inc.	20-017358
Florida Health Care Plan, Inc.	20-015663
Health First Commercial Plans, Inc.	20-017613
Health Options, Inc.	20-017387
Humana Health Insurance Company of Florida, Inc.	20-017112
Humana Medical Plan, Inc.	20-017111
Neighborhood Health Partnership, Inc.	20-016910
UnitedHealthcare Insurance Company	20-016908
UnitedHealthcare of Florida, Inc.	20-016909

Please refer to the OIR [Notice to Industry](#) regarding guidance to insurers about the form and rate filing process for life and health insurance products for the plan year 2021.

These rate filings are publicly available within the [IRFS Forms & Rates Filing Search System](#). Documents marked by the company as trade secret will not be available for review. On the “Advanced Search” tab in IRFS, there is a checkbox for PPACA-compliant filings about halfway down the list (check both boxes). This can be used along with the date fields to get the filings in question. It will return major medical and dental filings.

Additionally, on August 14, 2020, the Centers for Medicaid & Medicare Services (CMS) will post information for consumers to review health insurance rate filings by state that meet the 10% or higher threshold at [Healthcare.gov](#).

As a reminder, the OIR must complete its review of filings with Qualified Health Plans (QHP) in the risk pool by August 26, 2020. This information will become available on the OIR [website](#) once finalized.