

Individual PPACA Market Monthly Premiums for Plan Year 2023

	Company	Network Type ⁽¹⁾	Federal Exchange Availability ⁽²⁾	Florida File Log Number	Average 2022 Monthly Premium ⁽³⁾ per Person for Actual 2022 Enrollment	Average 2023 Monthly Premium ⁽³⁾ per Person for Actual 2022 Enrollment	Average Percentage Change Approved ⁽⁴⁾
On Exchange							
1	Aetna Health Inc.	HMO	On and Off Exchange	22-016454	New Forms	New Forms	New Forms
2	Amerihealth Caritas Florida, Inc.	HMO	On and Off Exchange	22-016201	New Forms	New Forms	New Forms
3	Avmed, Inc.	HMO	On and Off Exchange	22-016459	\$588	\$748	27.2%
4	Blue Cross & Blue Shield of Florida, Inc.	EPO	On and Off Exchange	22-016417	\$735	\$777	5.7%
5	Capital Health Plan, Inc.	HMO	On and Off Exchange	22-016494	\$593	\$617	4.1%
6	Celtic Insurance Company	EPO	On and Off Exchange	22-016511	\$581	\$604	3.9%
7	Cigna Health And Life Insurance Company	EPO	On and Off Exchange	22-016406	\$635	\$679	6.8%
8	Coventry Health Plan Of Florida, Inc.	HMO	On and Off Exchange	22-016453	\$615	\$665	8.1%
9	Florida Health Care Plan, Inc.	HMO	On and Off Exchange	22-016185	\$629	\$658	4.8%
10	Health First Commercial Plans, Inc.	HMO	On and Off Exchange	22-016394	\$604	\$625	3.6%
11	Health Options, Inc.	HMO	On and Off Exchange	22-016414	\$605	\$649	7.2%
12	Molina Healthcare Of Florida, Inc.	HMO	On and Off Exchange	22-016514	\$551	\$598	8.4%
13	Oscar Insurance Company Of Florida	EPO	On and Off Exchange	22-016360	\$572	\$607	6.2%
14	Sunshine State Health Plan, Inc.	HMO	On and Off Exchange	22-016509	\$606	\$642	5.9%
15	Unitedhealthcare Of Florida, Inc.	HMO	On and Off Exchange	22-016415	\$556	\$633	13.8%

Weighted Average using Actual Membership⁽⁵⁾:					\$619	\$660	6.7%
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- (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 2022 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 “IRFS Forms & Rates Filing Search” system.

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.