Small Group PPACA Market Monthly Premiums for Plan Year 2025						
Company	Network Type ⁽¹⁾	Offering Plans in the Small Business Health Options Program ⁽²⁾	Florida File Log Number	Average 2024 Monthly Premium per Person for Actual 2024 Enrollment	Average 2025 Monthly Premium per Person for Actual 2024 Enrollment	Anniversary Approved ⁽³⁾
Off Shop Only						
1 Aetna Health Inc.	HMO	Off Shop	24-028003	\$886	\$786	-11.3%
2 Aetna Life Insurance Company	EPO	Off Shop	24-028004	\$910	\$785	-13.7%
3 All Savers Insurance Company	PPO	Off Shop	24-027958	\$804	\$884	9.9%
4 Avmed, Inc.	HMO	Off Shop	24-028041	\$654	\$697	6.7%
5 Behealthy Florida, Inc.	HMO	Off Shop	24-027928	\$467	\$495	6.0%
6 Blue Cross & Blue Shield Of Florida, Inc.	EPO	Off Shop	24-027926	\$698	\$768	10.0%
7 Capital Health Plan, Inc.	HMO	Off Shop	24-027986	\$682	\$742	8.9%
8 Florida Health Care Plan, Inc.	HMO	Off Shop	24-027803	\$598	\$653	9.2%
9 Health Options, Inc.	HMO	Off Shop	24-027927	\$582	\$634	8.9%
10 National Health Insurance Company	PPO	Off Shop	24-027793	\$2,006	\$2,175	8.4%
11 Neighborhood Health Partnership, Inc.	HMO	Off Shop	24-027858	\$640	\$704	9.9%
12 Unitedhealthcare Insurance Company	EPO	Off Shop	24-027859	\$728	\$796	9.3%
13 Unitedhealthcare Of Florida, Inc.	НМО	Off Shop	24-027860	\$733	\$794	8.4%
Weighted Average using Actual Membership ⁽⁴⁾ :				\$667	\$730	9.4%

- (1) Network types are Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), and Exclusive Provider Organization (EPO).
- (2) A plan available through the Small Business Health Options Program (SHOP) may or may not be available outside of the SHOP.
- (3) Percent changes are based on actual 2024 enrollment and do not represent the percent difference for a single certificate holder.
- (4) 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.

<u>Determination of the average change:</u>

- 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.