

Individual PPACA Market Monthly Premiums for Plan Year 2018

	Company	Network Type ⁽¹⁾	Federal Exchange Availability ⁽²⁾	Florida File Log Number	Average 2017 Monthly Premium ⁽³⁾ per Person for Actual 2017 Enrollment	Average 2018 Monthly Premium ⁽³⁾ per Person for Actual 2017 Enrollment	Average Percentage Change Approved ^{(4),(6)}
On Exchange							
1	Blue Cross & Blue Shield of Florida Inc.	EPO	On and Off Exchange	17-15373	\$525	\$725	38.1%
2	Celtic Insurance Company	EPO	On and Off Exchange	17-15387	\$401	\$586	46.1%
3	Florida Health Care Plan Inc.	HMO	On and Off Exchange	17-15360	\$458	\$579	26.5%
4	Health First Commercial Plans, Inc.	HMO	On and Off Exchange	17-15183	\$473	\$660	39.3%
5	Health Options, Inc.	HMO	On and Off Exchange	17-15372	\$453	\$616	36.0%
6	Molina Healthcare of Florida, Inc.	HMO	On and Off Exchange	17-15276	\$402	\$688	71.2%
Off Exchange Only							
7	Avmed, Inc.	HMO	Off Exchange	17-15432	\$516	\$715	38.7%
8	Cigna Health and Life Insurance Company	EPO	Off Exchange	17-15325	\$434	\$733	68.9%
9	Freedom Life Insurance Company of America	PPO	Off Exchange	17-15404	\$660	\$1,188	80.0%
Weighted Average using Actual Membership⁽⁵⁾:					\$463	\$671	44.7%

(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 2017 enrollment and do not represent the percent difference for a single policyholder.

(5) Weighted averages give more weight to companies with larger membership.

(6) Silver plans offered by On Exchange companies included a 31% increase to account for the potential elimination of cost-sharing reduction (CSR) payments to participating health insurance companies. Most consumers with the Silver plans will not see an out-of-pocket change, as the federal premium subsidy will also increase to absorb this extra cost.

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 "I-File 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.