

Individual PPACA Market Monthly Premiums for Plan Year 2019

	Company	Network Type ⁽¹⁾	Federal Exchange Availability ⁽²⁾	Florida File Log Number	Average 2018 Monthly Premium ⁽³⁾ per Person for Actual 2018 Enrollment	Average 2019 Monthly Premium ⁽³⁾ per Person for Actual 2018 Enrollment	Average Percentage Change Requested ⁽⁴⁾	Average Percentage Change Approved ⁽⁴⁾
On Exchange								
1	Blue Cross and Blue Shield of Florida Inc.	EPO	On and Off Exchange	18-07676	\$669	\$685	10.5%	2.4%
2	Celtic Insurance Company	EPO	On and Off Exchange	18-07688	\$572	\$606	5.8%	5.9%
3	Florida Health Care Plan Inc.	HMO	On and Off Exchange	18-07669	\$561	\$593	5.6%	5.6%
4	Health First Commercial Plans, Inc.	HMO	On and Off Exchange	18-07594	\$598	\$657	9.8%	9.8%
5	Health Options, Inc.	HMO	On and Off Exchange	18-07678	\$575	\$616	9.5%	7.2%
6	Molina Healthcare of Florida, Inc.	HMO	On and Off Exchange	18-07668	\$568	\$560	9.5%	-1.5%
7	Oscar Insurance Company of Florida	EPO	On and Off Exchange	18-07670	New Form	\$599	New Form	New Form
Off Exchange Only								
8	AvMed, Inc.	HMO	Off Exchange	18-07660	\$672	\$721	9.7%	7.4%
9	Cigna Health and Life Insurance Company	EPO	Off Exchange	18-07658	\$645	\$710	30.2%	10.0%
Weighted Average using Actual Membership⁽⁵⁾:					\$602	\$633	8.8%	5.2%

(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 2018 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 "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.