

INDIANA 2025 ACA FILINGS

The overall proposed average rate increase for 2025 Indiana individual marketplace plans is -1.6%.

The IDOI will finalize the review of the 2025 ACA compliant filings both on and off the federal Marketplace by August 16, 2024. The Centers for Medicare and Medicaid Services (CMS) will issue the ultimate approval for the Marketplace plans sold in Indiana. CMS will issue its approval on or before September 18, 2024.

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2024 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
Aetna Health Inc.	Marketplace	AETN-134026365	\$ 570.31	10.8%	-5.4%	14.0%
Anthem Insurance Companies, Inc.	Marketplace	AWLP-133973756	\$ 471.56	-3.1%	-12.6%	3.6%
CareSource Indiana Inc.	Marketplace	CASO-134067093	\$ 566.86	1.3%	-10.3%	8.8%
Cigna Health and Life Insurance Company	Marketplace	CCGH-134101983	\$ 521.39	4.4%	1.6%	7.2%
Coordinated Care Corporation	Marketplace	CECO-134047266	\$ 502.52	-4.3%	-34.9%	13.6%
UnitedHealthcare Insurance Company	Marketplace	UHLC-134128980	\$ 589.09	First Year		
Celtic Insurance Company	Off Marketplace	CELT-134041850	\$ 534.73	N/A		

Individual ACA Major Medical Compliant	Counties Covered	Catastrophic Plans	Bronze	Silver	Gold	Platinum
Aetna Health Inc.	33	0	4	5	5	0
Anthem Insurance Companies, Inc.	92	0	7	5	2	0
CareSource Indiana Inc.	92	0	5	9	6	2
Cigna Health and Life Insurance Company	8	0	4	3	1	0
Coordinated Care Corporation	92	0	6	5	6	0
UnitedHealthcare Insurance Company	9	0	5	6	5	0

Small Group ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2024 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
Anthem Insurance Companies, Inc.	Off Marketplace	AWLP-133973763	\$ 824.40	8.2%	5.0%	12.4%
Integon National Insurance Company	Off Marketplace	NHIC-134081857	\$ 944.43	9.1%	4.7%	10.9%
IU Health Plans	Off Marketplace	IUHP-134132800	\$ 706.77	7.8%	6.0%	11.2%
Physicians Health Plan of Northern Indiana, Inc.	Off Marketplace	PHIN-134137088	\$ 784.19	9.5%	1.6%	13.0%
Southeastern Indiana Health Organization, Inc.	Off Marketplace	SEIH-134095764	\$ 770.65	8.6%	5.3%	11.4%
UnitedHealthcare Insurance Company	Off Marketplace	UHLC-134092707	\$ 906.88	6.5%	3.0%	10.1%
UnitedHealthcare of Kentucky, Ltd.	Off Marketplace	UHLC-134092702	\$ 816.19	8.2%	6.6%	8.7%

**General Notes**

- The medical trend increase ranges from 5.5-11.6%. This varies depending on networks and experience of each carrier.
- The premium averages shown consist of a combination of catastrophic, bronze, silver, gold and platinum plans. The premium is reflected as an average; individuals may experience a rate increase or decrease dependent on the plan selection or auto-enrollment process.
- Within each metal level there are numerous plans with various cost sharing methods.
- All Celtic Insurance Company On-Exchange Plans offered in Policy Year 2024 will be mapped to plans to be offered by Coordinated Care Corporation in Policy Year 2025. The increase percentages shown above for Coordinated Care Corporation were calculated using the assumption that Celtic Insurance Company plans offered in 2024 remained with Celtic Insurance Company.
- Celtic Insurance Company and US Health and Life Insurance Company will not offer plans on the Individual marketplace for Policy Year 2025.
- Celtic Insurance Company will offer Individual Off Marketplace plans only.
- All Savers Insurance Company, Humana Health Plan, and Humana Insurance Company will not offer ACA Small Group plans for Policy Year 2025.

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2. Click begin search.
3. Read and accept the terms and conditions.
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6. Click on the row returned.
7. This will open the filing you will be able to select filed documents to open and/or download.

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1. Go to [www.in.gov/idoi/ratewatch/](http://www.in.gov/idoi/ratewatch/)
  2. Select Health in the Insurance Category drop down box.
  3. Type the name of the Insurance Company.
  4. Delete the default Date Range.
  5. Click Begin Search.
  6. Click the Filing Number that matches the SERFF Tracking number.
  7. Click Submit Comment at the bottom of the Filing Report page.
  8. Complete Comment page.
  9. Click Submit.