

**State:** Virginia  
**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.003G Small Group Only - Other  
**Product Name:** VA-SG-UHIC-2021-04  
**Project Name/Number:** /

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<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
<b>Product Name:</b>	VA-SG-UHIC-2021-04		
<b>Project Name/Number:</b>	/		

## Filing at a Glance

Company:	UnitedHealthcare Insurance Company
Product Name:	VA-SG-UHIC-2021-04
State:	Virginia
TOI:	H16G Group Health - Major Medical
Sub-TOI:	H16G.003G Small Group Only - Other
Filing Type:	Rate
Date Submitted:	10/14/2020
SERFF Tr Num:	UHLC-132560883
SERFF Status:	Closed-Approved
State Tr Num:	UHLC-132560883
State Status:	Approved
Co Tr Num:	
Effective	04/01/2021
Date Requested:	
Author(s):	Maria Ilea, Nicole Chapin, Michelle Lorenzo, Nhu Nguyen, Ryan Morgan, Hannah Sinner
Reviewer(s):	Bobby Toone (primary), David Shea
Disposition Date:	12/07/2020
Disposition Status:	Approved
Effective Date:	04/01/2021

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<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
<b>Product Name:</b>	VA-SG-UHIC-2021-04		
<b>Project Name/Number:</b>	/		

## General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small
Group Market Type: Employer	Overall Rate Impact: 3.9%
Filing Status Changed: 12/07/2020	
State Status Changed: 12/07/2020	Deemer Date: 12/25/2020
Created By: Maria Ilea	Submitted By: Maria Ilea
Corresponding Filing Tracking Number: UHLC-132334990	
State TOI: H16G Group Health - Major Medical	State Sub-TOI: H16G.003G Small Group Only - Other
PPACA: Non-Grandfathered Immed Mkt Reforms	
PPACA Notes: null	
Include Exchange Intentions:	No

Filing Description:  
2021Q2 VA SG UHIC Rate Filing

## Company and Contact

### Filing Contact Information

Maria Ilea,	maria_ilea@uhc.com
4 Research Dr	203-447-4291 [Phone]
Shelton, CT 06484	

### Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number: 79413
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

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<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
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<b>Product Name:</b>	VA-SG-UHIC-2021-04		
<b>Project Name/Number:</b>	/		

## Filing Fees

### State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
<b>Product Name:</b>	VA-SG-UHIC-2021-04		
<b>Project Name/Number:</b>	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Bobby Toone	12/07/2020	12/07/2020

## Objection Letters and Response Letters

### Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bobby Toone	11/24/2020	11/24/2020
Disapproved	David Shea	11/23/2020	11/23/2020

### Response Letters

Responded By	Created On	Date Submitted
Ryan Morgan	11/25/2020	11/25/2020
Ryan Morgan	11/24/2020	11/24/2020

<b>SERFF Tracking #:</b>	UHLC-132560883	<b>State Tracking #:</b>	UHLC-132560883	<b>Company Tracking #:</b>	
<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company		
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
<b>Product Name:</b>	VA-SG-UHIC-2021-04				
<b>Project Name/Number:</b>	/				

## Disposition

Disposition Date: 12/07/2020

Effective Date: 04/01/2021

Status: Approved

HHS Status: HHS Approved

State Review: Reviewed by Actuary

Comment:

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company	Increase	3.900%	3.900%	\$17,015,035	6,666	\$436,339,582	18.730%	-10.170%

**Percent Change Approved:**

**Minimum:** -10.170%

**Maximum:** 18.730%

**Weighted Average:** 3.900%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Part III Actuarial Memorandum and Certifications	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document	Part II - Consumer Justification Narrative	Received & Acknowledged	Yes
Supporting Document	Health Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Unified Rate Review Template	Received & Acknowledged	Yes
Supporting Document	VA ACA Rate Filing Template	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Additional Exhibits	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	AV Screenshots	Received & Acknowledged	Yes
Supporting Document	Unique Plan Design Documentation	Received & Acknowledged	Yes

<b>SERFF Tracking #:</b>	UHLC-132560883	<b>State Tracking #:</b>	UHLC-132560883	<b>Company Tracking #:</b>	
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<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Objection Responses 11.24	Received & Acknowledged	Yes
Rate	Rate Filing Exhibits	Approved	Yes

State: Virginia Filing Company: UnitedHealthcare Insurance Company  
 TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other  
 Product Name: VA-SG-UHIC-2021-04  
 Project Name/Number: /

## Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/24/2020
Submitted Date	11/24/2020
Respond By Date	12/04/2020

Dear Maria Ilea,

### Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

### Objection 1

- Rate Filing Exhibits, [POL20.I.2018.SG.VA, COC21.INS.2018.SG.VA, SBN21.CHCSEL.I.2018.SG.VA.CB5R, SBN21.CHCSEL.I.2018.SG.VA.CB5U, SBN21.CHCSEL.I.2018.SG.VA.CB5X, SBN21.CHCSEL.I.2018.SG.VA.CB5Y, SBN21.CHCSEL.I.2018.SG.VA.CB5Z, SBN21.CHCSEL.I.2018.SG.VA.CB53, SBN21.CHCSEL.I.2018.SG.VA.CB58, SBN21.CHCSEL.I.2018.SG.VA.CB59, SBN21.CHCSEL.I.2018.SG.VA.CB6C, SBN21.CHCSEL.I.2018.SG.VA.CCLP, SBN21.CHCSEL.I.2018.SG.VA.CB6F, SBN21.CHCSEL.I.2018.SG.VA.CB6H, SBN21.CHCSEL.I.2018.SG.VA.CB6M, SBN21.CHCSEL.I.2018.SG.VA.CB6O, SBN21.CHCSEL.I.2018.SG.VA.CB6S, SBN21.CHCSEL.I.2018.SG.VA.CB6U, SBN21.CHCSEL.I.2018.SG.VA.CB6W, SBN21.CHCSEL.I.2018.SG.VA.CB63, SBN21.CHCSEL.I.2018.SG.VA.CB65, SBN21.CHCSEL.I.2018.SG.VA.CB67, SBN21.CHCSEL.I.2018.SG.VA.CB69, SBN21.CHCSEL.I.2018.SG.VA.CB7D, SBN21.CHCSEL.I.2018.SG.VA.CB7I, SBN21.CHCSEL.I.2018.SG.VA.CB7N, SBN21.CHCSEL.I.2018.SG.VA.CB7P, SBN21.CHCSEL.I.2018.SG.VA.CB7T, SBN21.CHCSEL.I.2018.SG.VA.CB7X, SBN21.CHCSEL.I.2018.SG.VA.CB72, SBN21.CHCSEL.I.2018.SG.VA.CB75, SBN21.CHCSEL.I.2018.SG.VA.CCLS, SBN21.CHPSLP.I.2018.SG.VA.CB5S, SBN21.CHPSLP.I.2018.SG.VA.CB5V, SBN21.CHPSLP.I.2018.SG.VA.CB5W, SBN21.CHPSLP.I.2018.SG.VA.CB55, SBN21.CHPSLP.I.2018.SG.VA.CB6B, SBN21.CHPSLP.I.2018.SG.VA.CCLQ, SBN21.CHPSLP.I.2018.SG.VA.CB6G, SBN21.CHPSLP.I.2018.SG.VA.CB6I, SBN21.CHPSLP.I.2018.SG.VA.CB6N, SBN21.CHPSLP.I.2018.SG.VA.CB6Q, SBN21.CHPSLP.I.2018.SG.VA.CB6T, SBN21.CHPSLP.I.2018.SG.VA.CB6V, SBN21.CHPSLP.I.2018.SG.VA.CB6Z, SBN21.CHPSLP.I.2018.SG.VA.CB64, SBN21.CHPSLP.I.2018.SG.VA.CB66, SBN21.CHPSLP.I.2018.SG.VA.CB68, SBN21.CHPSLP.I.2018.SG.VA.CB7B, SBN21.CHPSLP.I.2018.SG.VA.CB7F, SBN21.CHPSLP.I.2018.SG.VA.CB7J, SBN21.CHPSLP.I.2018.SG.VA.CB7O, SBN21.CHPSLP.I.2018.SG.VA.CB7Q, SBN21.CHPSLP.I.2018.SG.VA.CB7V, SBN21.CHPSLP.I.2018.SG.VA.CB7Y, SBN21.CHPSLP.I.2018.SG.VA.CB73, SBN21.CHPSLP.I.2018.SG.VA.CB74, SBN21.CHPSLP.I.2018.SG.VA.CCLT, SBN21.RX.NET.I.2018.SG.VA.A89L, SBN21.RX.NET.I.2018.SG.VA.A92L, SBN21.RX.NET.I.2018.SG.VA.A93L.A94L, SBN21.RX.NET.I.2018.SG.VA.E60, SBN21.RX.NET.I.2018.SG.VA.E62, SBN21.RX.NET-OON.I.2018.SG.VA.A89L, SBN21.RX.NET-OON.I.2018.SG.VA.A92L, SBN21.RX.NET-OON.I.2018.SG.VA.E62, ADD21.RXSBN.NET.I.2018.SG.VA, ADD21.RXSBN.NET-OON.I.2018.SG.VA, RID21.RX.NET.I.2018.SG.VA, RID21.RX.NET-OON.I.2018.SG.VA, RID21.PDS.NET.I.2018.SG.VA.D, RID21.PDS.NET.I.2018.SG.VA.DSD, RID21.PDS.NET-OON.I.2018.SG.VA.D, RID21.PDS.NET-OON.I.2018.SG.VA.DSD, RID21.PVCS.NET.I.2018.SG.VA.C, RID21.PVCS.NET.I.2018.SG.VA.CP, RID21.PVCS.NET-OON.I.2018.SG.VA.C, RID21.PVCS.NET-OON.I.2018.SG.VA.CP, RID21.SANVELLO.I.2018.SG.VA, RID21.PREVENTIVE.I.2018.SG.VA, RID21.UHM.I.2018.SG.VA] (Rate)

Comments: Given that there has been a decrease in the Weighted Average % Change from the previous filing, please explain that fact that the Weighted Average Requested Premium has increased.

### Conclusion:

We will be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be



<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
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<b>Product Name:</b>	VA-SG-UHIC-2021-04		
<b>Project Name/Number:</b>	/		

*DISAPPROVED unless a 30-day extension is requested.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.*

*Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Thank you for your courtesy and consideration in this matter.*

Sincerely,  
Bobby Toone

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<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
<b>Product Name:</b>	VA-SG-UHIC-2021-04		
<b>Project Name/Number:</b>	/		

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## Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	11/23/2020
Submitted Date	11/23/2020
Respond By Date	

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Dear Maria Ilea,

### **Introduction:**

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

1. Please provide the impacts in Excel for each adjustment made. Please also state rate changes in terms of quarterly and annual.
2. Please show how the company normalized for the changes in rating area factors 9 and 10.
3. Please reconcile the statement that no plan design changes were made (as found in the Part III Actuarial Memorandum) with the statement that changes were made to cost sharing as found in the VA Actuarial Memorandum.
4. Please reconcile the statement in the VA L&H Actuarial Memorandum that only change to rating area factors are being made with the changes listed in the Part III Actuarial Memorandum, including an adjustment for COVID-19.

### **Conclusion:**

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be *DISAPPROVED* unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
David Shea

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**State:** Virginia **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.003G Small Group Only - Other  
**Product Name:** VA-SG-UHIC-2021-04  
**Project Name/Number:** /

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## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/25/2020
Submitted Date	11/25/2020

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Dear Bobby Toone,

### **Introduction:**

### **Response 1**

#### **Comments:**

Our understanding is that the Weighted Average % Change should be calculated as the Requested rate PMPM divided by the Prior period PMPM. The Requested rate PMPM contains 12 months of trend that the Prior period does not, so the overall increase is still positive even though the area factors changes in this filing represent a rate decrease vs the prior filing.

If you would like to us adjust the Weighted Average % Change to -0.8% so it reflects only the incremental actions of this filing, please let us know and we can fill out a Post-Submission Update that accomplishes that.

Thank you!

Best,  
Ryan

### **Related Objection 1**

Applies To:

**State:** Virginia  
**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.003G Small Group Only - Other  
**Product Name:** VA-SG-UHIC-2021-04  
**Project Name/Number:** /

- Rate Filing Exhibits, [POL20.I.2018.SG.VA, COC21.INS.2018.SG.VA, SBN21.CHCSEL.I.2018.SG.VA.CB5R, SBN21.CHCSEL.I.2018.SG.VA.CB5U, SBN21.CHCSEL.I.2018.SG.VA.CB5X, SBN21.CHCSEL.I.2018.SG.VA.CB5Y, SBN21.CHCSEL.I.2018.SG.VA.CB5Z, SBN21.CHCSEL.I.2018.SG.VA.CB53, SBN21.CHCSEL.I.2018.SG.VA.CB58, SBN21.CHCSEL.I.2018.SG.VA.CB59, SBN21.CHCSEL.I.2018.SG.VA.CB6C, SBN21.CHCSEL.I.2018.SG.VA.CCLP, SBN21.CHCSEL.I.2018.SG.VA.CB6F, SBN21.CHCSEL.I.2018.SG.VA.CB6H, SBN21.CHCSEL.I.2018.SG.VA.CB6M, SBN21.CHCSEL.I.2018.SG.VA.CB6O, SBN21.CHCSEL.I.2018.SG.VA.CB6S, SBN21.CHCSEL.I.2018.SG.VA.CB6U, SBN21.CHCSEL.I.2018.SG.VA.CB6W, SBN21.CHCSEL.I.2018.SG.VA.CB63, SBN21.CHCSEL.I.2018.SG.VA.CB65, SBN21.CHCSEL.I.2018.SG.VA.CB67, SBN21.CHCSEL.I.2018.SG.VA.CB69, SBN21.CHCSEL.I.2018.SG.VA.CB7D, SBN21.CHCSEL.I.2018.SG.VA.CB7I, SBN21.CHCSEL.I.2018.SG.VA.CB7N, SBN21.CHCSEL.I.2018.SG.VA.CB7P, SBN21.CHCSEL.I.2018.SG.VA.CB7T, SBN21.CHCSEL.I.2018.SG.VA.CB7X, SBN21.CHCSEL.I.2018.SG.VA.CB72, SBN21.CHCSEL.I.2018.SG.VA.CB75, SBN21.CHCSEL.I.2018.SG.VA.CCLS, SBN21.CHPSLP.I.2018.SG.VA.CB5S, SBN21.CHPSLP.I.2018.SG.VA.CB5V, SBN21.CHPSLP.I.2018.SG.VA.CB5W, SBN21.CHPSLP.I.2018.SG.VA.CB55, SBN21.CHPSLP.I.2018.SG.VA.CB6B, SBN21.CHPSLP.I.2018.SG.VA.CCLQ, SBN21.CHPSLP.I.2018.SG.VA.CB6G, SBN21.CHPSLP.I.2018.SG.VA.CB6I, SBN21.CHPSLP.I.2018.SG.VA.CB6N, SBN21.CHPSLP.I.2018.SG.VA.CB6Q, SBN21.CHPSLP.I.2018.SG.VA.CB6T, SBN21.CHPSLP.I.2018.SG.VA.CB6V, SBN21.CHPSLP.I.2018.SG.VA.CB6Z, SBN21.CHPSLP.I.2018.SG.VA.CB64, SBN21.CHPSLP.I.2018.SG.VA.CB66, SBN21.CHPSLP.I.2018.SG.VA.CB68, SBN21.CHPSLP.I.2018.SG.VA.CB7B, SBN21.CHPSLP.I.2018.SG.VA.CB7F, SBN21.CHPSLP.I.2018.SG.VA.CB7J, SBN21.CHPSLP.I.2018.SG.VA.CB7O, SBN21.CHPSLP.I.2018.SG.VA.CB7Q, SBN21.CHPSLP.I.2018.SG.VA.CB7V, SBN21.CHPSLP.I.2018.SG.VA.CB7Y, SBN21.CHPSLP.I.2018.SG.VA.CB73, SBN21.CHPSLP.I.2018.SG.VA.CB74, SBN21.CHPSLP.I.2018.SG.VA.CCLT, SBN21.RX.NET.I.2018.SG.VA.A89L, SBN21.RX.NET.I.2018.SG.VA.A92L, SBN21.RX.NET.I.2018.SG.VA.A93L.A94L, SBN21.RX.NET.I.2018.SG.VA.E60, SBN21.RX.NET.I.2018.SG.VA.E62, SBN21.RX.NET-OON.I.2018.SG.VA.A89L, SBN21.RX.NET-OON.I.2018.SG.VA.A92L, SBN21.RX.NET-OON.I.2018.SG.VA.E62, ADD21.RXSBN.NET.I.2018.SG.VA, ADD21.RXSBN.NET-OON.I.2018.SG.VA, RID21.RX.NET.I.2018.SG.VA, RID21.RX.NET-OON.I.2018.SG.VA, RID21.PDS.NET.I.2018.SG.VA.D, RID21.PDS.NET.I.2018.SG.VA.DSD, RID21.PDS.NET-OON.I.2018.SG.VA.D, RID21.PDS.NET-OON.I.2018.SG.VA.DSD, RID21.PVCS.NET.I.2018.SG.VA.C, RID21.PVCS.NET.I.2018.SG.VA.CP, RID21.PVCS.NET-OON.I.2018.SG.VA.C, RID21.PVCS.NET-OON.I.2018.SG.VA.CP, RID21.SANVELLO.I.2018.SG.VA, RID21.PREVENTIVE.I.2018.SG.VA, RID21.UHM.I.2018.SG.VA] (Rate)

Comments: Given that there has been a decrease in the Weighted Average % Change from the previous filing, please explain that fact that the Weighted Average Requested Premium has increased.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Sincerely,

Ryan Morgan

State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-04		
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## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/24/2020
Submitted Date	11/24/2020

Dear Bobby Toone,

### Introduction:

### Response 1

#### Comments:

Please see attached for our objection responses. Thank you, and have a Happy Thanksgiving!

Best,  
Ryan

### Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Responses 11.24
Comments:	
Attachment(s):	11.23.2020 VA SG Objection Reponses.pdf VA SG Objection Response Exhibit.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Conclusion:

Sincerely,  
Ryan Morgan

<b>SERFF Tracking #:</b>	UHLC-132560883	<b>State Tracking #:</b>	UHLC-132560883	<b>Company Tracking #:</b>	
<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company		
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
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## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Review & Approval
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	4.340%
<b>Effective Date of Last Rate Revision:</b>	01/01/2021
<b>Filing Method of Last Filing:</b>	Review & Approval
<b>SERFF Tracking Number of Last Filing:</b>	UHLC-132330536

## Company Rate Information

<b>Company Name:</b>	<b>Company Rate Change:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b>Number of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where req'd):</b>	<b>Minimum % Change (where req'd):</b>
UnitedHealthcare Insurance Company	Increase	3.900%	3.900%	\$17,015,035	6,666	\$436,339,582	18.730%	-10.170%

**State:** Virginia  
**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.003G Small Group Only - Other  
**Filing Company:** UnitedHealthcare Insurance Company  
**Product Name:** VA-SG-UHIC-2021-04  
**Project Name/Number:** /

## Rate Review Detail

### COMPANY:

Company Name: UnitedHealthcare Insurance Company  
 HHS Issuer Id: 25978

### PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
EPO	25978VA003		14964
POS	25978VA001		44359

Trend Factors: The proposed 2021 annual trend factor is 8.6%

### FORMS:

New Policy Forms: POL20.I.2018.SG.VA, COC21.INS.2018.SG.VA, ,  
 SBN21.CHCSEL.I.2018.SG.VA.CB5R, SBN21.CHCSEL.I.2018.SG.VA.CB5U,  
 SBN21.CHCSEL.I.2018.SG.VA.CB5X, SBN21.CHCSEL.I.2018.SG.VA.CB5Y,  
 SBN21.CHCSEL.I.2018.SG.VA.CB5Z, SBN21.CHCSEL.I.2018.SG.VA.CB53,  
 SBN21.CHCSEL.I.2018.SG.VA.CB58, SBN21.CHCSEL.I.2018.SG.VA.CB59,  
 SBN21.CHCSEL.I.2018.SG.VA.CB6C, SBN21.CHCSEL.I.2018.SG.VA.CCLP,  
 SBN21.CHCSEL.I.2018.SG.VA.CB6F, SBN21.CHCSEL.I.2018.SG.VA.CB6H,  
 SBN21.CHCSEL.I.2018.SG.VA.CB6M, SBN21.CHCSEL.I.2018.SG.VA.CB6O,  
 SBN21.CHCSEL.I.2018.SG.VA.CB6S, SBN21.CHCSEL.I.2018.SG.VA.CB6U,  
 SBN21.CHCSEL.I.2018.SG.VA.CB6W, SBN21.CHCSEL.I.2018.SG.VA.CB63,  
 SBN21.CHCSEL.I.2018.SG.VA.CB65, SBN21.CHCSEL.I.2018.SG.VA.CB67,  
 SBN21.CHCSEL.I.2018.SG.VA.CB69, SBN21.CHCSEL.I.2018.SG.VA.CB7D,  
 SBN21.CHCSEL.I.2018.SG.VA.CB7I, SBN21.CHCSEL.I.2018.SG.VA.CB7N,  
 SBN21.CHCSEL.I.2018.SG.VA.CB7P, SBN21.CHCSEL.I.2018.SG.VA.CB7T,  
 SBN21.CHCSEL.I.2018.SG.VA.CB7X, SBN21.CHCSEL.I.2018.SG.VA.CB72,  
 SBN21.CHCSEL.I.2018.SG.VA.CB75, SBN21.CHCSEL.I.2018.SG.VA.CCLS,  
 SBN21.CHPSLP.I.2018.SG.VA.CB5S, SBN21.CHPSLP.I.2018.SG.VA.CB5V,  
 SBN21.CHPSLP.I.2018.SG.VA.CB5W, SBN21.CHPSLP.I.2018.SG.VA.CB55,  
 SBN21.CHPSLP.I.2018.SG.VA.CB6B, SBN21.CHPSLP.I.2018.SG.VA.CCLQ,  
 SBN21.CHPSLP.I.2018.SG.VA.CB6G, SBN21.CHPSLP.I.2018.SG.VA.CB6I,  
 SBN21.CHPSLP.I.2018.SG.VA.CB6N, SBN21.CHPSLP.I.2018.SG.VA.CB6Q,  
 SBN21.CHPSLP.I.2018.SG.VA.CB6T, SBN21.CHPSLP.I.2018.SG.VA.CB6V,  
 SBN21.CHPSLP.I.2018.SG.VA.CB6Z, SBN21.CHPSLP.I.2018.SG.VA.CB64,  
 SBN21.CHPSLP.I.2018.SG.VA.CB66, SBN21.CHPSLP.I.2018.SG.VA.CB68,  
 SBN21.CHPSLP.I.2018.SG.VA.CB7B, SBN21.CHPSLP.I.2018.SG.VA.CB7F,  
 SBN21.CHPSLP.I.2018.SG.VA.CB7J, SBN21.CHPSLP.I.2018.SG.VA.CB7O,  
 SBN21.CHPSLP.I.2018.SG.VA.CB7Q, SBN21.CHPSLP.I.2018.SG.VA.CB7V,  
 SBN21.CHPSLP.I.2018.SG.VA.CB7Y, SBN21.CHPSLP.I.2018.SG.VA.CB73,  
 SBN21.CHPSLP.I.2018.SG.VA.CB74, SBN21.CHPSLP.I.2018.SG.VA.CCLT,  
 SBN21.RX.NET.I.2018.SG.VA.A89L, SBN21.RX.NET.I.2018.SG.VA.A92L,  
 SBN21.RX.NET.I.2018.SG.VA.A93L.A94L, SBN21.RX.NET.I.2018.SG.VA.E60,

**State:** Virginia **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.003G Small Group Only - Other  
**Product Name:** VA-SG-UHIC-2021-04  
**Project Name/Number:** /

SBN21.RX.NET.I.2018.SG.VA.E62, SBN21.RX.NET-OON.I.2018.SG.VA.A89L,  
SBN21.RX.NET-OON.I.2018.SG.VA.A92L, SBN21.RX.NET-OON.I.2018.SG.VA.E62,  
ADD21.RXSBN.NET.I.2018.SG.VA, ADD21.RXSBN.NET-OON.I.2018.SG.VA,  
RID21.RX.NET.I.2018.SG.VA, RID21.RX.NET-OON.I.2018.SG.VA,  
RID21.PDS.NET.I.2018.SG.VA.D, RID21.PDS.NET.I.2018.SG.VA.DSD,  
RID21.PDS.NET-OON.I.2018.SG.VA.D, RID21.PDS.NET-OON.I.2018.SG.VA.DSD,  
RID21.PVCS.NET.I.2018.SG.VA.C, RID21.PVCS.NET.I.2018.SG.VA.CP,  
RID21.PVCS.NET-OON.I.2018.SG.VA.C, RID21.PVCS.NET-OON.I.2018.SG.VA.CP,  
RID21.SANVELLO.I.2018.SG.VA, RID21.PREVENTIVE.I.2018.SG.VA,  
RID21.UHM.I.2018.SG.VA

Affected Forms:

Other Affected Forms:

#### REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual  
Member Months: 804,641  
Benefit Change: Increase  
Percent Change Requested: Min: -10.17 Max: 18.73 Avg: 3.9

#### PRIOR RATE:

Total Earned Premium: 436,339,582.21  
Total Incurred Claims: 342,083,637.00  
Annual \$: Min: 201.12 Max: 2,049.03 Avg: 542.28

#### REQUESTED RATE:

Projected Earned Premium: 407,782,010.00  
Projected Incurred Claims: 319,687,986.00  
Annual \$: Min: 214.14 Max: 1,914.46 Avg: 563.42



<b>SERFF Tracking #:</b>	UHLC-132560883	<b>State Tracking #:</b>	UHLC-132560883	<b>Company Tracking #:</b>	
<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company		
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
<b>Product Name:</b>	VA-SG-UHIC-2021-04				
<b>Project Name/Number:</b>	/				

## Rate/Rule Schedule

SERFF Tracking #:

UHLC-132560883

State Tracking #:

UHLC-132560883

Company Tracking #:

State:

Virginia

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name:

VA-SG-UHIC-2021-04

Project Name/Number:

/

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Filing Exhibits	POL20.I.2018.SG.VA, COC21.INS.2018.SG.VA, SBN21.CHCSEL.I.2018.SG.VA .CB5R, SBN21.CHCSEL.I.2018.SG.VA .CB5U, SBN21.CHCSEL.I.2018.SG.VA .CB5X, SBN21.CHCSEL.I.2018.SG.VA .CB5Y, SBN21.CHCSEL.I.2018.SG.VA .CB5Z, SBN21.CHCSEL.I.2018.SG.VA .CB53, SBN21.CHCSEL.I.2018.SG.VA .CB58, SBN21.CHCSEL.I.2018.SG.VA .CB59, SBN21.CHCSEL.I.2018.SG.VA .CB6C, SBN21.CHCSEL.I.2018.SG.VA .CCLP, SBN21.CHCSEL.I.2018.SG.VA .CB6F, SBN21.CHCSEL.I.2018.SG.VA .CB6H, SBN21.CHCSEL.I.2018.SG.VA .CB6M, SBN21.CHCSEL.I.2018.SG.VA .CB6O, SBN21.CHCSEL.I.2018.SG.VA .CB6S, SBN21.CHCSEL.I.2018.SG.VA .CB6U, SBN21.CHCSEL.I.2018.SG.VA .CB6W, SBN21.CHCSEL.I.2018.SG.VA .CB63, SBN21.CHCSEL.I.2018.SG.VA .CB65, SBN21.CHCSEL.I.2018.SG.VA .CB67,	Revised	Previous State Filing Number: UHLC-132330536 Percent Rate Change Request: 3.9	2021 VA UHIC Rate Filing Template.pdf,

SERFF Tracking #:

UHLC-132560883

State Tracking #:

UHLC-132560883

Company Tracking #:

State:

Virginia

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name:

VA-SG-UHIC-2021-04

Project Name/Number:

/

SBN21.CHCSEL.I.2018.SG.VA  
 .CB69,  
 SBN21.CHCSEL.I.2018.SG.VA  
 .CB7D,  
 SBN21.CHCSEL.I.2018.SG.VA  
 .CB7I,  
 SBN21.CHCSEL.I.2018.SG.VA  
 .CB7N,  
 SBN21.CHCSEL.I.2018.SG.VA  
 .CB7P,  
 SBN21.CHCSEL.I.2018.SG.VA  
 .CB7T,  
 SBN21.CHCSEL.I.2018.SG.VA  
 .CB7X,  
 SBN21.CHCSEL.I.2018.SG.VA  
 .CB72,  
 SBN21.CHCSEL.I.2018.SG.VA  
 .CB75,  
 SBN21.CHCSEL.I.2018.SG.VA  
 .CCLS,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CB5S,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CB5V,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CB5W,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CB55,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CB6B,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CCLQ,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CB6G,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CB6I,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CB6N,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CB6Q,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CB6T,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CB6V,  
 SBN21.CHPSLP.I.2018.SG.VA  
 .CB6Z,  
 SBN21.CHPSLP.I.2018.SG.VA

SERFF Tracking #:

UHLC-132560883

State Tracking #:

UHLC-132560883

Company Tracking #:

State:

Virginia

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name:

VA-SG-UHIC-2021-04

Project Name/Number:

/

			.CB64, SBN21.CHPSLP.I.2018.SG.VA .CB66, SBN21.CHPSLP.I.2018.SG.VA .CB68, SBN21.CHPSLP.I.2018.SG.VA .CB7B, SBN21.CHPSLP.I.2018.SG.VA .CB7F, SBN21.CHPSLP.I.2018.SG.VA .CB7J, SBN21.CHPSLP.I.2018.SG.VA .CB7O, SBN21.CHPSLP.I.2018.SG.VA .CB7Q, SBN21.CHPSLP.I.2018.SG.VA .CB7V, SBN21.CHPSLP.I.2018.SG.VA .CB7Y, SBN21.CHPSLP.I.2018.SG.VA .CB73, SBN21.CHPSLP.I.2018.SG.VA .CB74, SBN21.CHPSLP.I.2018.SG.VA .CCLT, SBN21.RX.NET.I.2018.SG.VA. A89L, SBN21.RX.NET.I.2018.SG.VA. A92L, SBN21.RX.NET.I.2018.SG.VA. A93L.A94L, SBN21.RX.NET.I.2018.SG.VA. E60, SBN21.RX.NET.I.2018.SG.VA. E62, SBN21.RX.NET- OON.I.2018.SG.VA.A89L, SBN21.RX.NET- OON.I.2018.SG.VA.A92L, SBN21.RX.NET- OON.I.2018.SG.VA.E62, ADD21.RXSBN.NET.I.2018.S G.VA, ADD21.RXSBN.NET- OON.I.2018.SG.VA, RID21.RX.NET.I.2018.SG.VA, RID21.RX.NET- OON.I.2018.SG.VA, RID21.PDS.NET.I.2018.SG.VA			
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State:	Virginia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	VA-SG-UHIC-2021-04		
Project Name/Number:	/		

			.D, RID21.PDS.NET.I.2018.SG.VA .DSD, RID21.PDS.NET- OON.I.2018.SG.VA.D, RID21.PDS.NET- OON.I.2018.SG.VA.DSD, RID21.PVCS.NET.I.2018.SG.V A.C, RID21.PVCS.NET.I.2018.SG.V A.CP, RID21.PVCS.NET- OON.I.2018.SG.VA.C, RID21.PVCS.NET- OON.I.2018.SG.VA.CP, RID21.SANVELLO.I.2018.SG. VA, RID21.PREVENTIVE.I.2018.S G.VA, RID21.UHM.I.2018.SG.VA			
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<b>SERFF Tracking #:</b>	UHLC-132560883	<b>State Tracking #:</b>	UHLC-132560883	<b>Company Tracking #:</b>	
<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company		
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
<b>Product Name:</b>	VA-SG-UHIC-2021-04				
<b>Project Name/Number:</b>	/				

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Part III Actuarial Memorandum and Certifications
<b>Comments:</b>	
<b>Attachment(s):</b>	VA_25978_UHIC_SG_PartIII_2021Q2.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	12/07/2020

<b>Satisfied - Item:</b>	Product Checklist
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate Review Checklist.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	12/07/2020

<b>Satisfied - Item:</b>	Part II - Consumer Justification Narrative
<b>Comments:</b>	
<b>Attachment(s):</b>	Part II Consumer Disclosure UHIC 2021-04.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	12/07/2020

<b>Satisfied - Item:</b>	Health Insurance Rate Request Summary
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate Change Request Summary UHIC.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	12/07/2020

<b>Satisfied - Item:</b>	Unified Rate Review Template
<b>Comments:</b>	
<b>Attachment(s):</b>	VA_SG_202104_UHIC_URRT_10.09.20.xlsm VA_SG_202104_UHIC_URRT_10.09.20.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	12/07/2020

<b>Satisfied - Item:</b>	VA ACA Rate Filing Template
<b>Comments:</b>	
<b>Attachment(s):</b>	2021 VA UHIC Rate Filing Template - FORM 130 A.pdf
<b>Item Status:</b>	Received & Acknowledged

<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
<b>Product Name:</b>	VA-SG-UHIC-2021-04		
<b>Project Name/Number:</b>	/		

<b>Status Date:</b>	12/07/2020
<b>Satisfied - Item:</b>	Cover Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	VA-SG-UHIC-Cover-2021-04.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	12/07/2020
<b>Satisfied - Item:</b>	Additional Exhibits
<b>Comments:</b>	
<b>Attachment(s):</b>	VA-SG-UHIC-Exhibits 2021-01 V02.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	12/07/2020
<b>Satisfied - Item:</b>	L&H Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	VA-SG-UHIC-ActMemo-202104.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	12/07/2020
<b>Satisfied - Item:</b>	AV Screenshots
<b>Comments:</b>	
<b>Attachment(s):</b>	VASG UHIC - AV Screenshots (05-19-2020).pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	12/07/2020
<b>Satisfied - Item:</b>	Unique Plan Design Documentation
<b>Comments:</b>	
<b>Attachment(s):</b>	VA-SG-UHIC-Unique Plan Design-2021-01.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	12/07/2020
<b>Satisfied - Item:</b>	Certification of Compliance
<b>Comments:</b>	
<b>Attachment(s):</b>	Certificate of Compliance Letter_VA_UHIC_Effective 1-1-21.pdf
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	12/07/2020

<b>SERFF Tracking #:</b>	UHLC-132560883	<b>State Tracking #:</b>	UHLC-132560883	<b>Company Tracking #:</b>	
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<b>State:</b>	Virginia	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
<b>TOI/Sub-TOI:</b>	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
<b>Product Name:</b>	VA-SG-UHIC-2021-04		
<b>Project Name/Number:</b>	/		

<b>Satisfied - Item:</b>	Objection Responses 11.24
<b>Comments:</b>	
<b>Attachment(s):</b>	11.23.2020 VA SG Objection Reponses.pdf VA SG Objection Response Exhibit.xlsx
<b>Item Status:</b>	Received & Acknowledged
<b>Status Date:</b>	12/07/2020