

2024 Small Business Health Options Program (SHOP) Plans on Virginia's Insurance Marketplace								
Small Employer Health Plan Carrier and Filing Information	Plan Marketing Name	Plan Number	Metal Level	Area Offered*	Plan Type	HSA Eligible	Maximum Out of Pocket - In Network	
CareFirst BlueChoice, Inc. Binder Filing Number: 10207-CFBC-VA24-125116127 <a href="https://www.carefirst.com">https://www.carefirst.com</a>	BlueChoice HMO HSA/HRA Silver 2900 Med Ded 25 Dent Ded BlueChoice HMO Gold 1000 Med Ded 25 Dent Ded SE	10207VA0430006 10207VA0430003	Silver Gold	10 10	HMO HMO	Yes No	\$7950 per person   \$15900 per family \$5800 per person   \$11600 per family	
Group Hospitalization and Medical Services, Inc Binder Filing Number: 40308-CFBC-VA24-125116108 <a href="https://www.carefirst.com">https://www.carefirst.com</a>	BluePreferred PPO Platinum Zero Med Ded 25 Dent Ded SE BluePreferred PPO Gold 1200 Med Ded 25 Dent Ded SE BluePreferred PPO HSA/HRA Silver 2900 Med Ded 25 Dent De	40308VA0270007 40308VA0270027 40308VA0270028	Platinum Gold Silver	10 10 10	PPO PPO PPO	No No Yes	\$5200 per person   \$10400 per family \$7700 per person   \$15400 per family \$7950 per person   \$15900 per family	
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. Binder Filing Number: 95185-KPMA-VA24-125116226 <a href="https://business.kaiserpermanente.org/health-plan/small-business-plans/vir">https://business.kaiserpermanente.org/health-plan/small-business-plans/vir</a>	KP VA Platinum 0 Ded/Vision KP VA Platinum 500 Ded/Vision KP VA Gold 0 Ded/Vision KP VA Gold 500 Ded/Vision KP VA Gold 1000 Ded/Vision KP VA Gold Virtual Complete 2000 Ded KP VA Silver 1800 Ded/300 RxDed/Vision KP VA Silver 2750 Ded/500 RxDed/Vision KP VA Silver Virtual Forward 3000 Ded KP VA Gold 1600 Ded/HSA/Vision KP VA Silver 4000 Ded/HSA/Vision  KP VA Bronze 7050 Ded/HSA/Vision KP VA Silver 2000 Ded/HSA/Vision KP VA Silver 3000 Ded/HSA/Vision KP VA Bronze 6500 Ded/Vision KP VA Bronze 6000 Ded/HSA/Vision	95185VA0500001 95185VA0500002 95185VA0500004 95185VA0500015 95185VA0500005 95185VA0500018 95185VA0500008 95185VA0500009 95185VA0500019 95185VA0500006 95185VA0500016  95185VA0500013 95185VA0500010 95185VA0500011 95185VA0500012 95185VA0500014	Platinum Platinum Gold Gold Gold Gold Silver Silver Silver Gold Silver  Expanded Bronze Silver Expanded Bronze	7, 10, 12 7, 10, 12  7, 10, 12 7, 10, 12 7, 10, 12 7, 10, 12 7, 10, 12	HMO HMO HMO HMO HMO HMO HMO HMO HMO HMO HMO  HMO	No No No No No No No No No Yes Yes	\$2500 per person   \$5000 per family \$2500 per person   \$5000 per family \$8600 per person   \$17200 per family \$6600 per person   \$13200 per family \$6900 per person   \$13800 per family \$5000 per person   \$10000 per family \$9100 per person   \$18200 per family \$9100 per person   \$18200 per family \$8800 per person   \$17600 per family \$5000 per person   \$10000 per family \$7550 per person   \$15100 per family  \$7050 per person   \$14100 per family \$7550 per person   \$15100 per family \$7550 per person   \$15100 per family \$9100 per person   \$18200 per family \$7200 per person   \$14400 per family	
Visit <a href="https://filingaccess.serff.com/sfa/home/va">https://filingaccess.serff.com/sfa/home/va</a> to locate filings in SERFF.								

\* A carrier's participation in an area does not indicate the carrier participates in the entire area. 1= Blacksburg; 2= Charlottesville; 3= Danville; 4= Harrisonburg; 5=Bristol; 6=Lynchburg; 7=Richmond' 8=Roanoke; 9=VA Beach; 10=NOVA; 11=Winchester;

2024 ACA Small Group Market Rate Summary

(As of 9/20/2023)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>a</sup>	Initial Avg. Rate Change Requested (2024 over 2023)	Final Avg. Rate Change Approved (2024 over 2023)	2024 Avg. Per Member Per Month Rate	2024 Projected Covered Lives <sup>c</sup>
<b>ON and OFF Small Business Health Options Program (SHOP)<sup>b</sup></b>						
CareFirst BlueChoice, Inc.	CFAP-133659839	10	13.4%	13.3%	\$699.56	43,740
Group Hospitalization and Medical Services, Inc.	CFAP-133659833	10	0.8%	0.5%	\$751.27	10,639
Kaiser Foundation Health Plan of the Mid-Atlantic	KPMA-133610313	7, 10, 12	9.2%	9.2%	\$558.80	15,699
Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>a</sup>	Initial Avg. Rate Change Requested (2024 over 2023)	Final Avg. Rate Change Approved (2024 over 2023)	2024 Avg. Per Member Per Month Rate	2024 Projected Covered Lives <sup>c</sup>
<b>OFF SHOP</b>						
Aetna Health Inc.	AETN-133623304	1,2,3,6,7,8,9,	6.2%	6.2%	\$549.02	68
Aetna Life Insurance Company	AETN-133623257	All	-13.8%	-13.8%	\$626.00	200
Anthem Health Plans of Virginia, Inc.	ATEM-133633926	All	6.9%	6.9%	\$678.74	67,000
HealthKeepers, Inc.	ATEM-133633903	All	6.8%	6.8%	\$606.31	73,000
Innovation Health Insurance Company	AETN-133623250	10,11,12	6.0%	5.8%	\$596.29	900
Innovation Health Plan, Inc.	AETN-133623221	10,11,12	6.5%	6.5%	\$515.24	297
Optimum Choice, Inc.	UHLC-133669821	All	3.0%	3.8%	\$560.22	2,268
Piedmont Community HealthCare HMO, Inc.	PDHP-133629251	1,2,3,4,5,6,7,8,9,12	3.7%	6.3%	\$517.16	4,473
Piedmont Community HealthCare, Inc.	PDHP-133596254	1,2,3,4,5,6,7,8,9,12	3.8%	6.4%	\$565.45	333
Sentara Health Insurance Company <sup>1</sup>	OPHL-133661656	All	10.3%	3.6%	\$665.13	1,475
Sentara Health Plans <sup>1</sup>	OPHL-133661702	All	3.9%	1.8%	\$557.03	30,200
UnitedHealthcare Insurance Company	UHLC-133669828	All	7.9%	7.9%	\$626.19	46,555
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-133669823	All	8.8%	8.5%	\$594.16	5,360
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-133663773	All	3.6%	3.3%	\$590.94	1,765

The information above is representative of the rates approved by the Virginia Bureau of Insurance (BOI) and supporting data.

Each filing currently is available for public view on the Bureau of Insurance's website through the following link: <http://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx>.

<sup>1</sup> Sentara Health Plans and Sentara Health Insurance Company were formerly Optima Health Plan and Optima Health Insurance Company.

<sup>a</sup> **MSA Key** - A carrier's participation in an MSA does not indicate the carrier participates in the entire MSA.

1=Blacksburg; 2=Charlottesville; 3=Danville; 4=Harrisonburg; 5=Bristol; 6=Lynchburg; 7=Richmond; 8=Roanoke; 9=VA Beach - Norfolk; 10=Washington/Arlington/ Alexandria;  
11=Winchester; 12=Non-MSA

<sup>b</sup> Plans offered On SHOP are also required to be made available Off SHOP.

<sup>c</sup> Covered lives information represents the carrier's projections for 2024.

## **2023 ACA Small Group Market Rate Summary**

(As of 10/28/2022)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>A</sup>	Initial Avg. Rate Change Requested (2023 over 2022)	Final Avg. Rate Change Approved (2023 over 2022)	2023 Avg. Per Member Per Month Rate	2023 Projected Covered Lives <sup>C</sup>
<b>ON and OFF<sup>1</sup> Small Business Health Options Program (SHOP)<sup>B</sup></b>						
CareFirst BlueChoice, Inc.	CFAP-133255336	10	12.2%	12.4%	\$608.19	50,806
Group Hospitalization and Medical Services, Inc.	CFAP-133255338	10	-0.9%	-1.3%	\$739.01	12,061
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-133247173	7, 10, 12	9.0%	9.0%	\$511.19	16,895
Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>A</sup>	Initial Avg. Rate Change Requested (2023 over 2022)	Final Avg. Rate Change Approved (2023 over 2022)	2023 Avg. Per Member Per Month Rate	2023 Projected Covered Lives <sup>C</sup>
<b>OFF SHOP<sup>1</sup></b>						
Aetna Health Inc	AETN-133258164	All	-0.7%	-0.7%	\$514.22	77
Aetna Life Insurance Company	AETN-133258173	All	-4.5%	-4.5%	\$723.03	170
Anthem Health Plans of Virginia, Inc.	AWLP-133218901	All	8.8%	7.7%	\$645.56	67,000
HealthKeepers, Inc.	AWLP-133218874	All	8.7%	7.6%	\$579.62	73,000
Innovation Health Insurance Company	AETN-133258185	10, 11, 12	3.1%	3.1%	\$566.84	1,473
Innovation Health Plan, Inc.	AETN-133258194	10, 11, 12	-1.6%	-1.6%	\$464.21	379
Optima Health Insurance Company	OPLH-133258545	All	-3.2%	0.3%	\$691.09	1,240
Optima Health Plan	OPLH-133258531	All	-0.1%	1.1%	\$554.46	30,351
Optimum Choice, Inc.	UHLC-133251043	All	3.7%	3.7%	\$543.98	2,429
Piedmont Community HealthCare HMO, Inc.	PDHP-133219400	1,2,3,5,6,8,9,12	-1.0%	-0.2%	\$499.92	2,316
Piedmont Community HealthCare, Inc.	PDHP-133205826	1,2,3,5,6,8,9,12	new <sup>D</sup>	new <sup>D</sup>	\$545.70	187
UnitedHealthcare Insurance Company	UHLC-133251058	All	1.9%	1.9%	\$571.52	46,858
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-133251055	All	2.8%	2.8%	\$566.86	6,435
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-133266273	All	3.2%	3.2%	\$567.51	1,975

Each filing currently is available for public view on the Bureau of Insurance's website through the following link:<https://filingaccess.serff.com/sfa/home/va>

**A MSA Key** - A carrier's participation in an MSA does not indicate the carrier participates in the entire MSA.

1=Blacksburg; 2=Charlottesville; 3=Danville; 4=Harrisonburg; 5=Bristol; 6=Lynchburg; 7=Richmond; 8=Roanoke; 9=VA Beach - Norfolk; 10=Washington/Arlington/ Alexandria;  
11=Winchester; 12=Non-MSA

<sup>b</sup> Plans offered On SHOP are also required to be made available Off SHOP.

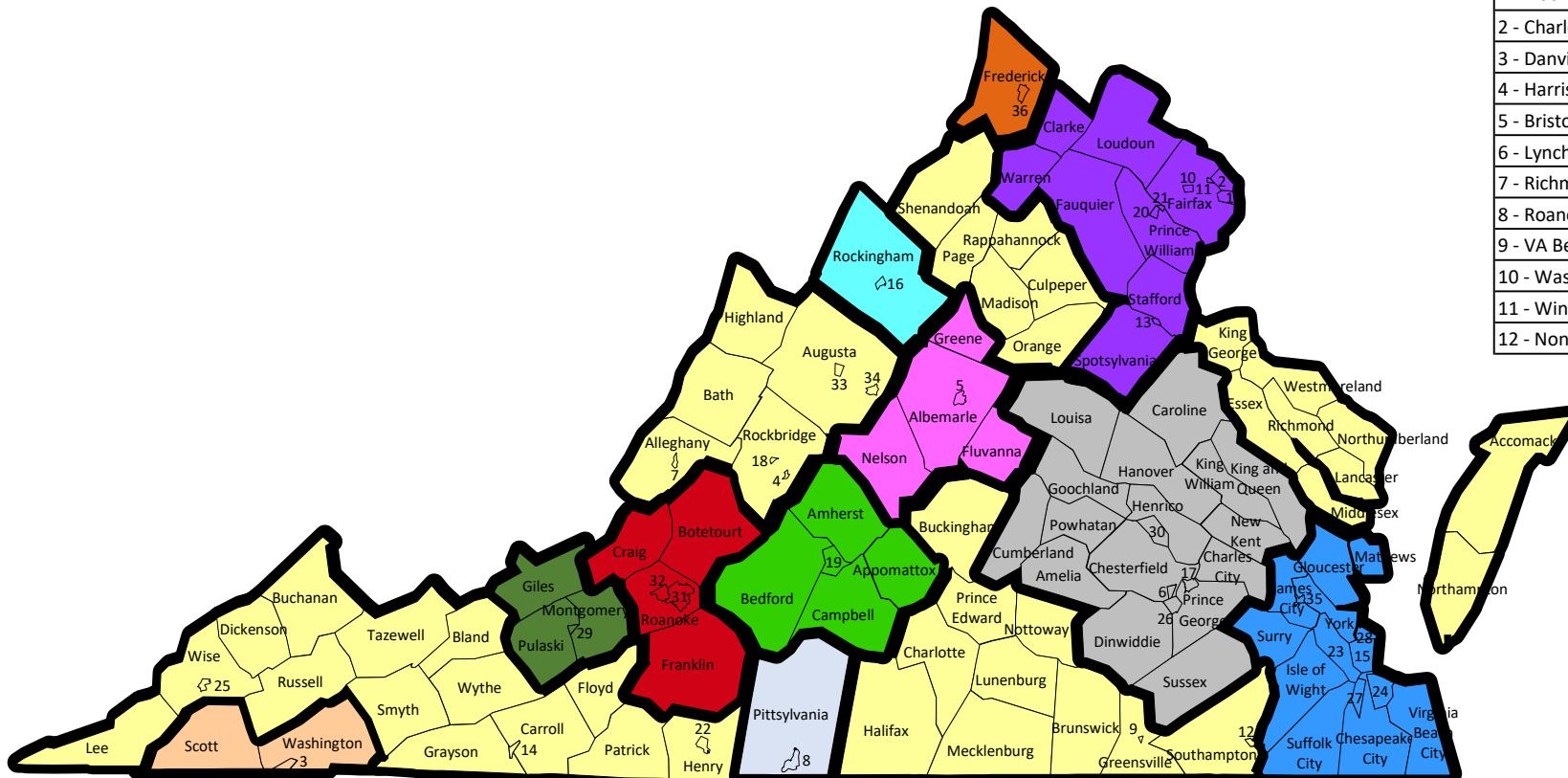
<sup>c</sup> Covered lives information represents the carrier's projections for 2023.

<sup>D</sup> The notation of "new" indicates the carrier is new to this market for 2021.

<sup>1</sup> This represents rates approved by the Virginia Bureau of Insurance (BOI) and supporting data.

## Virginia Rating Areas

**As Used by Health Insurers offering plans in the Individual and Small Group Health Insurance Markets**



Metropolitan Statistical Areas (Rating Areas)	
Area	Color Key
1 - Blacksburg	[Color Box]
2 - Charlottesville	[Color Box]
3 - Danville	[Color Box]
4 - Harrisonburg	[Color Box]
5 - Bristol	[Color Box]
6 - Lynchburg	[Color Box]
7 - Richmond	[Color Box]
8 - Roanoke	[Color Box]
9 - VA Beach	[Color Box]
10 - Washington/Arlington/Alexandria	[Color Box]
11 - Winchester	[Color Box]
12 - Non-MSA	[Color Box]

1) Alexandria City	5) Charlottesville City	9) Emporia City	13) Fredericksburg City	17) Hopewell City	21) Manassas Park City	25) Norton City	29) Radford City	33) Staunton City
2) Arlington	6) Colonial Heights City	10) Fairfax City	14) Galax City	18) Lexington City	22) Martinsville City	26) Petersburg City	30) Richmond City	34) Waynesboro City
3) Bristol City	7) Covington City	11) Falls Church City	15) Hampton City	19) Lynchburg City	23) Newport News City	27) Portsmouth City	31) Roanoke City	35) Williamsburg City
4) Buena Vista City	8) Danville City	12) Franklin City	16) Harrisonburg City	20) Manassas City	24) Norfolk City	28) Poquoson City	32) Salem City	36) Winchester City