2027 ACA Individual Market Rate Summary

(As of 8/18/2026)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) [A]	Initial Avg. Rate Change Requested (2027 over 2026)	Current Avg. Rate Change Requested (2027 over 2026)	2027 Avg. Per Member Per Month Rate	2027 Projected Covered Lives [C]
INDIVIDUAL ON and OFF Health Insurance Marketplace (HIX) [B]						
CareFirst BlueChoice, Inc.	CFAP-134912220	10	4.9%	6.7%	$726.28	9,074
Group Hospitalization and Medical Services, Inc.	CFAP-134912313	10	7.5%	9.7%	$1,495.90	1,733
HealthKeepers, Inc.	ATEM-134903117	All	14.3%	12.6%	$687.18	115,000
Kaiser Foundation Health Plan of the Mid-Atlantic	KPMA-134938101	7, 10, 12	11.8%	11.3%	$635.03	31,115
Optimum Choice, Inc.	UHLC-134951898	5, 7, 10, 11, 12	15.9%	3.9%	$691.90	6,218
Oscar Insurance Company	OHIN-134957618	2, 7, 10, 12	14.3%	13.4%	$516.07	2,265
Sentara Health Plans	OPHL-134951183	All	22.8%	22.7%	$666.14	100,980
INDIVIDUAL OFF HIX						
Anthem Health Plans of Virginia, Inc.	ATEM-134903126	All	12.6%	9.1%	$841.44	3,500
Sentara Health Insurance Company	OPHL-134951301	9	10.8%	10.6%	$668.57	2

2027 ACA Small Group Market Rate Summary

(As of 8/18/2026)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) [A]	Initial Avg. Rate Change Requested (2027 over 2026)	Current Avg. Rate Change Requested (2027 over 2026)	2027 Avg. Per Member Per Month Rate	2027 Projected Covered Lives [C]
ON and OFF Small Business Health Options Program (SHOP) [B]						
CareFirst BlueChoice, Inc.	CFAP-134960904	10	9.0%	11.9%	$847.22	31,791
Group Hospitalization and Medical Services, Inc.	CFAP-134960917	10	13.7%	19.4%	$1,057.34	13,104
Kaiser Foundation Health Plan of the Mid-Atlantic	KPMA-134956618	7, 10, 12	7.6%	7.6%	$703.24	12,577
OFF SHOP						
Anthem Health Plans of Virginia, Inc.	ATEM-134903144	All	8.3%	8.1%	$888.36	55,000
HealthKeepers, Inc.	ATEM-134903142	All	8.2%	8.1%	$793.87	65,000
Optimum Choice, Inc.	UHLC-134956725	All	15.4%	15.5%	$781.03	1,721
Sentara Health Insurance Company	OPHL-134959283	All	18.7%	19.3%	$936.24	1,634
Sentara Health Plans	OPHL-134958973	All	22.2%	20.7%	$807.89	26,161
UnitedHealthcare Insurance Company	UHLC-134956550	All	14.5%	14.6%	$883.33	34,823
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-134956908	All	16.0%	16.0%	$741.23	112
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-134956916	All	15.5%	15.5%	$833.16	1,761

Notes on 2027 Filings:

The information above is representative of the proposed rates currently under review by the Virginia Bureau of Insurance (BOI).

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.

The Bureau of Insurance will receive comments on the Plan Year 2027 individual and small group health insurance rate filings during the public view period: August 27 – August 31, 2026. Please send an email to: BOIRRF@scc.virginia.gov or you may comment within a specific filing by accessing the filing as indicated above and submitting a comment in the filing.

[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

[B] Plans offered On HIX are also required to be made available Off HIX. Plans offered On SHOP are also required to be made available Off SHOP.

[C] Covered lives information represents the carrier's projections for 2027.

2026 ACA Individual Market Rate Summary

(As of 10/2/2025)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) [A]	Initial Avg. Rate Change Requested (2026 over 2025)	Final Avg. Rate Change Requested (2026 over 2025)	2026 Avg. Per Member Per Month Rate	2026 Projected Covered Lives [C]
INDIVIDUAL ON and OFF Health Insurance Marketplace (HIX) [B]						
CareFirst BlueChoice, Inc.	CFAP-134522699	10	20.0%	18.2%	$662.70	7,636
Cigna Health and Life Insurance Company	CCGH-134520999	7, 10, 11, 12	18.1%	22.8%	$589.55	21,838
Group Hospitalization and Medical Services, Inc.	CFAP-134522715	10	6.1%	1.1%	$1,308.89	1,345
HealthKeepers, Inc.	ATEM-134486767	All	15.6%	20.9%	$616.71	106,600
Kaiser Foundation Health Plan of the Mid-Atlantic States,	KPMA-134524904	7, 10, 12	11.6%	11.8%	$591.61	24,250
Optimum Choice, Inc.	UHLC-134536181	5, 7, 10, 11, 12	33.3%	35.4%	$553.16	16,280
Oscar Insurance Company	OHIN-134524570	7, 10	3.0%	3.0%	$489.04	587
Sentara Health Plans	OPHL-134525156	All	23.5%	22.4%	$562.81	89,092
INDIVIDUAL OFF HIX						
Anthem Health Plans of Virginia, Inc.	ATEM-134486922	All	19.2%	23.1%	$762.70	4,500
Sentara Health Insurance Company	OPHL-134525159	9	22.8%	20.1%	$607.66	2

2026 ACA Small Group Market Rate Summary

(As of 10/2/2025)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) [A]	Initial Avg. Rate Change Requested (2026 over 2025)	Final Avg. Rate Change Requested (2026 over 2025)	2026 Avg. Per Member Per Month Rate	2026 Projected Covered Lives [C]
ON and OFF Small Business Health Options Program (SHOP) [B]						
CareFirst BlueChoice, Inc.	CFAP-134501033	10	-0.8%	1.4%	$750.09	24,139
Group Hospitalization and Medical Services, Inc.	CFAP-134501197	10	1.5%	2.2%	$880.01	16,518
Kaiser Foundation Health Plan of the Mid-Atlantic States,	KPMA-134524927	7, 10, 12	8.1%	8.1%	$656.16	12,682
OFF SHOP						
Anthem Health Plans of Virginia, Inc.	ATEM-134486774	All	10.0%	15.6%	$822.99	65,000
HealthKeepers, Inc.	ATEM-134486769	All	9.5%	15.6%	$737.33	70,000
Optimum Choice, Inc.	UHLC-134544418	All	8.9%	8.9%	$681.02	1,655
Sentara Health Insurance Company	OPHL-134534098	All	11.8%	11.9%	$738.29	1,775
Sentara Health Plans	OPHL-134534095	All	11.4%	11.9%	$663.36	29,254
UnitedHealthcare Insurance Company	UHLC-134544365	All	8.1%	8.1%	$759.92	39,448
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-134544476	All	9.1%	9.1%	$633.59	167
UnitedHealthcare Plan of the River Valley, Inc.	UHLC-134522908	All	12.5%	12.5%	$724.28	1,830

Notes on 2026 Filings:

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

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[C] Covered lives information represents the carrier's projections for 2026.