

Individual Monthly Health Insurance Premiums Before and After PPACA

				Gross Annual Premium Comparison			Silver Plan Comparison		
Company	HMO / PPO	Offering Plans On the Federal Exchange ⁽¹⁾ (Yes/No)	Florida File Log Number(s)	Marketwide Average Monthly Premium per Person Before PPACA ⁽²⁾	Each Company's Statewide Average Monthly Premium per Person After PPACA	Percent Change	Adjusted Standard Risk Rate Premium ⁽³⁾	Each Company's Statewide Average Silver Plan Premium	Percent Change
Aetna Life Insurance Company	PPO	Yes	13-08779	\$243	\$296	21.7%	\$293	\$422	44.2%
Blue Cross Blue Shield Of Florida	PPO	Yes	13-09201	\$243	\$361	48.3%	\$293	\$384	31.2%
Cigna Health And Life Insurance Company	PPO	Yes	13-08574	\$243	\$377	55.3%	\$293	\$437	49.2%
Coventry Health Care Of Florida, Inc.	HMO	Yes	13-08330	\$243	\$343	41.2%	\$293	\$366	25.1%
Florida Health Care Plan, Inc.	HMO	Yes	13-10554	\$243	\$324	33.3%	\$293	\$396	35.2%
Health First Insurance Company	PPO	Yes	13-11036	\$243	\$360	48.2%	\$293	\$373	27.5%
Health Options, Inc.	HMO	Yes	13-09200	\$243	\$350	44.1%	\$293	\$400	36.7%
Humana Medical Plan, Inc.	HMO	Yes	13-06858, 13-06046, 13-06203 & 13-10233	\$243	\$278	14.3%	\$293	\$315	7.6%
Molina Healthcare Of Florida, Inc	HMO	Yes	13-08632	\$243	\$412	40.8%	\$293	\$411	40.6%
Preferred Medical Plan	HMO	Yes	13-12081	\$243	\$331	36.3%	\$293	\$385	31.4%
Sunshine State Health Plan Inc	HMO	Yes	13-08611	\$243	\$362	48.7%	\$293	\$464	58.8%
Average Change						39.3%			35.2%

(1) A plan available through the Federally-Facilitated Exchange (FFE) may or may not be available outside of the FFE.

(2) The before PPACA rates are determined using the "CY 2012 Accident and Health Gross Annual Premium" report trended at 8.9%. The comparison is done on a marketwide basis.

(3) The before PPACA adjusted standard risk premium is determined using industry premium data for the Standard Plan A, as defined in Rule 690.149.204, F.A.C., normalized to an actuarial value of 0.7 using the Federal Actuarial Value calculator.