



2015 HEALTH INSURANCE PLANS RATE CHANGES FOR INDIVIDUAL MARKET COVERAGE

The SCDOI has approved the rates and forms for health insurance issuers that are planning to write individual market coverage products for calendar year 2015. All 2015 products – on and off the Exchange – will be available for purchase during the Open Enrollment Period that begins November 15th for coverage effective as soon as January 1, 2015. Below is a summary of the range of rate changes that have been approved for 2015 plans by company and market availability. The Department has published a separate summary of the range of rate changes impacting 2015 plans that will be available in the small group market (available online by clicking [here](#)).

INDIVIDUAL MARKET ISSUERS SEEKING EXCHANGE CERTIFICATION

Company Name	Maximum Change	Minimum Change	Average Change
BlueChoice HealthPlan	0.58%	-3.39%	-2.11%
BlueCross BlueShield of South Carolina	0.86%	-2.40%	-2.34%
Consumers' Choice Health Insurance Company	38.50%	-35.00%	2.30%
Coventry Health Care of Carolinas, Inc.	16.50%	-19.60%	5.30%
Time Insurance Company	35.00%	7.00%	21.00%
<i>All Exchange Issuers Combined</i>			
Maximum Rate Change			38.50%
Minimum Rate Change			-35.00%
Wt. Average Rate Change			0.93%

INDIVIDUAL MARKET ISSUERS WRITING IN THE PRIVATE MARKET (OFF EXCHANGE)

Company Name	Maximum Change	Minimum Change	Average Change
BlueChoice HealthPlan	0.58%	-3.39%	-2.11%
BlueCross BlueShield of South Carolina	0.86%	-2.40%	-2.34%
Celtic Insurance Company	0.00%	0.00%	0.00%
Cigna Health and Life Insurance Company	22.55%	3.90%	16.87%
Consumers' Choice Health Insurance Company	38.50%	-35.00%	2.30%
Coventry Health Care of Carolinas, Inc.	16.50%	-19.60%	5.30%
Freedom Life Insurance Company of America	9.89%	9.89%	9.89%
National Foundation Life Insurance Company	0.00%	0.00%	0.00%
Time Insurance Company	35.00%	7.00%	21.00%
UnitedHealthcare Life Insurance Company	0.00%	0.00%	0.00%
<i>All Individual Market Issuers Combined</i>			
Maximum Rate Change			38.50%
Minimum Rate Change			-35.00%
Wt. Average Rate Change			0.95%