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WINNER OF 10 PULITZER PRIZES

Insurers file to sell 2015 marketplace health plans in Florida, rates still not known



Jodie Tillman, Times Staff Writer

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Floridians who buy their health insurance on the Affordable Care Act marketplace will have new companies to choose from next year, but how much they'll pay is still unclear.

About a dozen health insurers filed documents by Friday's federal deadline indicating they intend to sell marketplace plans in Florida next year. The list includes returning big players like Florida Blue, Aetna, Cigna and Humana, as well as United Healthcare, which did not participate in the marketplace this year. Each insurer can sell multiple types of plans, and rates can vary across the state.

But though information about rates in other states is already available, it could be at least a month before Floridians learn more about the costs. Nearly all the insurers failed to indicate whether they're seeking a rate hike or decrease on the forms posted on the website of the Florida Office of Insurance Regulation.

After reviewing the filings, the state agency will publish the rate requests around the end of July, said spokeswoman Amy Bogner.

Two insurers indicated their intentions. Humana proposed an average 14.1 percent increase in two separate filings for its various HMOs, the documents show. Humana's PPO plans, included in a third filing, come with an average rate increase of 2.2 percent.

Molina Healthcare is proposing an average decrease of 11.6 percent. Greg Mellow, policy director with consumer group Florida CHAIN, said Molina had based its 2014 rates on medical claims in its Medicaid business. Mellow said he suspects claims for the private policyholders have been much lower than anticipated.

State officials will review insurers' documents only for accuracy. Florida's Republican-led Legislature in 2013 suspended the office's authority over rate regulation for two years, saying federal officials could do it because they were operating the online insurance exchange — another job the state refused.

Florida is the only state that gave up its power to force insurers to make rigorous cases for rate hikes, former U.S. Secretary of Health and Human Services Kathleen Sebelius said earlier this year.

Nearly a million Floridians signed up for 2014 health care plans sold through the marketplace, the most of any state that used the federal exchange rather than create one of its own.

Other insurers that have filed notices to sell plans include Coventry Health Care of Florida; Preferred Medical Plan; Sunshine State Health Plans; Health First Health Plans; Health First Insurance Inc.; Time Insurance Inc.; and Health Options, which is a Florida Blue-affiliated company.

Proposed rates around the nation have begun trickling out in recent weeks. A *Wall Street Journal* analysis of 10 states found that larger insurers were hiking their prices — between 8.5 and 22 percent — while smaller insurers were cutting theirs.

Open enrollment to buy 2015 plans is scheduled to begin Nov. 15 and run through Jan. 15. The U.S. Department of Health and Human Services announced this week a plan to give consumers an auto-enroll option if they want to stay in their 2014 plans next year.

Jodie Tillman can be reached at jtillman@tampabay.com.

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