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Health News Florida

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More Plans to Compete in '15

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By [HEALTH NEWS FLORIDA STAFF](#)

The number of health insurers willing to compete in the federally run Health Insurance Marketplace for Florida enrollees for 2015 has grown, according to forms filed with a state agency by Friday's deadline. One that stayed out last year, giant UnitedHealthcare, is among them.

In general, studies show the more competitors, the more moderate the premiums. But Floridians won't know that for at least a month. While other states are learning what the rates for 2015 will be -- and finding a mix of increases and rate cuts -- Florida's Office of Insurance Regulation is allowing plans to withhold the information under the state's "trade secrets" law.



Just two companies provided that information as of Friday, the deadline for filing: Molina Health Plans will reduce rates for 2015 by an average of 11.6 percent and Humana will raise HMO premiums an average of 14.1 percent and PPOs 2.2 percent, the [Tampa Bay Times](#) reports.

The OIR site had "zero" listed as the proposed increase for most plans until last week, when *Health News Florida* published a news story about it; then OIR said the information was incorrect. OIR took the site down for a day to publish a disclaimer on the page.

Even knowing the overall state average rate increase or decrease proposed doesn't tell Floridians what it would be in their area. Each county in Florida is a separate rating

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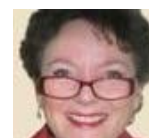
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Carol Gentry

Health News Florida Editor

Mary Shedden

Health News Florida Reporter

area, so a company may raise premiums in one while reducing them in another.

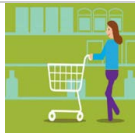
The underlying cost of health services is going up for next year more than 6 percent nationally, according to industry estimates.

Florida's OIR is not ruling on whether the rates are reasonable and justified, as it normally would, because the federal Health Insurance Marketplace is part of the Affordable Care Act. The Florida Legislature, which has been hostile to the health law, told OIR to stay out of the rate-setting in the marketplace until 2016.

The *Times* reports that Florida is the only state to play no role in rate reviews for the marketplace plans.

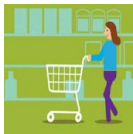
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Lottie Watts

*Health News Florida
Producer/Reporter*



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Health News Florida Intern

