

Market Snapshot – Individual Medical

Company (State of Domicile) NAIC#	Number Insured ON Exchange		Number Insured OFF Exchange		Market Share	
	1 st Qtr 24	1 st Qtr 23	1 st Qtr 24	1 st Qtr 23	1 st Qtr 24	1 st Qtr 23
Companies Currently Offering Coverage:						
Anthem Health Plans of Maine Inc. (ME) 52618	24,695	20,430	3,747	3,679	41.7%	34.6%
Harvard Pilgrim Health Care Inc. (MA) 96911	15,049	18,899	2,089	2,484	25.1%	31.0%
Harvard Pilgrim Insurance Company (MA) 18975	-	-	90	141	0.1%	0.2%
Community Health Options (ME) 15077	19,754	21,286	1,959	2,074	31.8%	33.5%
Taro Health Plan of Maine, Inc. (ME) 17315	757	467	28	16	1.2%	0.7%
Sub-Total	60,255	61,082	7,913	8,394	99.9%	99.9%

Company (State of Domicile) NAIC#	Number Insured		Market Share	
	1 st Qtr 24	1 st Qtr 23	1 st Qtr 24	1 st Qtr 23
Companies Renewing but Not Offering New Coverage:				
AXA Equitable Life (NY) 62944	34	33	<0.1%	<0.1%
American Republic (IA) 60836	10	10	<0.1%	<0.1%
Washington National (IL) 70319	6	7	<0.1%	<0.1%
Knights of Columbus (29320)	1	2	<0.1%	<0.1%
United States Life Ins. Co. in City of New York (NY) 70106	4	1	<0.1%	<0.1%
Prudential Ins Co. of America (NJ) 68241	9	10	<0.1%	<0.1%
Sub-Total	64	63	<0.1%	<0.1%

TOTAL	68,232	69,539	100.0%	100.0%
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Figures for the number insured come from the Maine 940 Report 2/27/2025

Recent Rate Increases

<u>Company</u>	<u>Average Increase</u>	<u>Number Affected</u>	<u>Type</u>	<u>Effective Date</u>	<u>SERFF Tracking Number¹</u>
Anthem Health Plans of Maine Inc.	7.4%	20,287	Lives	1/1/2025	ATEM-134123237
	11.4%	19,783	Lives	1/1/2024	ATEM-133698702
	10.3%	26,194	Lives	1/1/2023	AWLP-133294825
Harvard Pilgrim Health Care Inc.	11.6%	11,064	Lives	1/1/2025	HPHC-134129718
	14.8%	21,087	Lives	1/1/2024	HPHC-133700709
	12.9%	26,111	Lives	1/1/2023	HPHC-133307031
Community Health Options	8.1%	23,120	Lives	1/1/2025	MECH-134081193
	17.7%	26,322	Lives	1/1/2024	MECH-133666012
	10.7%	18,052	Lives	1/1/2023	MECH-133341706
Taro Health Plan of Maine	11.8%	912	Lives	1/1/2025	THPO-134191643
	16.5%	1,460	Lives	1/1/2024	THPO-133841039
	New	-	-	1/1/2023	THPO-133303224
HPHC Insurance Company, Inc.	11.5%	65	Lives	1/1/2025	HPHC-134129692
	14.6%	141	Lives	1/1/2024	HPHC-133700707
	New	-	-	1/1/2023	HPHC-133309112
UnitedHealthcare Insurance Company	5.3%	0	Lives	1/1/2025	UHLC-134115228
	17.0%	1	Lives	1/1/2024	UHLC-133687564
	New	-	-	1/1/2023	UHLC-133312796
UnitedHealthcare of New England, Inc.	6.6%	0	Lives	1/1/2025	UHLC-134115226
	17.0%	1	Lives	1/1/2024	UHLC-133687581
	New	-	-	1/1/2023	UHLC-133312814

¹ To link to SERFF to view filings, go to <http://www.maine.gov/pfr/insurance/SERFF.html>. Under The Health Filing Access Interface (HFAI), select "Click here to Search Public Filings." You must first agree to the terms of use. Then on the search screen enter a SERFF Tracking Number (displayed above) in the Tracking Number field and click on the Search button. Details about the filing will appear and you can click on the "View Filing" link on left side to see the actual filing.

Source: Maine Bureau of Insurance 2/26/2025

Requested Rates Under Review					
<u>Company</u>	<u>Average Increase</u>	<u>Number Affected</u>	<u>Type</u>	<u>Effective Date</u>	<u>SERFF Tracking Number¹</u>
Anthem Health Plans of Maine, Inc.					
Harvard Pilgrim Health Care, Inc.					
Community Health Options					
Taro Health Plan of Maine					
HPHC Insurance Company, Inc.					
UnitedHealthcare Insurance Company					
UnitedHealthcare of New England, Inc.					
Aetna Health Inc. (ME)					
Aetna Life Insurance Company					

Source: Maine Bureau of Insurance 02/26/2025