

**2025 Individual (On/Off Exchange) Health Insurance Rate Filings**

**Approved – Revised 8/14/24**

Carrier	Plan Type	Initial Increase	Revised Average	Low	High	Membership	SERFF Tracking #
Anthem Healthplans of Maine, Inc.	HMO/PPO	14.7%	7.4%	-0.2%	12.6%	20,287	ATEM-134123237
Harvard Pilgrim Health Care, Inc.	HMO	15.8%	11.6%	6.0%	23.6%	11,064	HPHC-134129718
Maine Community Health Options	HMO/PPO	13.2%	8.1%	4.8%	18.5%	23,120	MECH-134081193
Taro Health Plan of Maine, Inc.	HMO	3.9%	11.8%	9.1%	16.7%	912	THPO-134191643
Membership Weighted Average		14.2%	8.6%				

**2025 Individual (Off Exchange Only) Health Insurance Rate Filings**

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Carrier	Plan Type	Initial Increase	Revised Average	Low	High	Membership	SERFF Tracking #
HPHC Insurance Company, Inc.	PPO	11.6%	11.5%	8.1%	13.7%	65	HPHC-134129692
United Healthcare Insurance	PPO	5.3%	5.3%	0%	0%	0	UHLC-134115228
United Healthcare of New England	HMO	6.6%	6.6%	0%	0%	0	UHLC-134115226
Membership Weighted Average		11.6%	11.5%				

**2025 Small Group Health Insurance Rate Filings**

**Approved – Revised 8/14/24**

Carrier	Plan Type	Initial Increase	Revised Average	Low	High	Membership	SERFF Tracking #
Anthem Healthplans of Maine, Inc.	HMO/PPO	13.3%	7.1%	-2.8%	12.5%	12,778	ATEM-134123240
Harvard Pilgrim Health Care, Inc.	HMO	15.1%	11.5%	-0.6%	17.4%	2,878	HPHC-134129726
HPHC Insurance Company, Inc.	PPO	14.0%	10.5%	7.5%	13.4%	649	HPHC-134129736
Maine Community Health Options	HMO/PPO	19.6%	13.1%	3.5%	19.8%	7,765	MECH-134081142
UnitedHealthcare Insurance	PPO	5.3%	5.3%	-1.7%	14.1%	1,270	UHLC-134115184
UnitedHealthcare of New England	HMO	6.6%	6.6%	3.9%	12.8%	175	UHLC-134115182
Taro Health Plan of Maine, Inc.	HMO	3.9%	12.42%	9.1%	16.7%	91	THPO-134127987
Membership Weighted Average		14.5%	9.4%				

Maine Bureau of Insurance: 8/14/2024