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2022 Preliminary Health Insurance Rates

More Information

Public comments

As part of the Department's rate review process, Minnesotans may submit public comments on proposed rates:

Submit Comments (<mailto:HealthInsurance.DivisionRequests@state.mn.us>)

Minnesota's health insurance marketplace:

MNsure (<https://www.mnsure.org/>)

The Minnesota Commerce Department annually reviews proposed individual and small group health plans and rates submitted by insurers. Rates must be approved by the Commerce Department prior to the plans being sold to consumers.

Which health plan rates are reviewed by Commerce?

Small group health plans designed for employers with 2-50 workers; and individual health plans designed for Minnesotans who purchase their own insurance coverage rather than receiving coverage from an employer or through public programs.

- What does the rate review process entail?
Commerce does not "set" health insurance rates. Instead, it reviews the information submitted by the insurers to determine whether their proposed rates comply with state and federal law. Premium rates typically rise each year due to increasing costs and utilization of medical care and prescription drugs.

Rate review also ensures that policies comply with state and federal laws that protect consumers – including coverage of pre-existing conditions and no-cost preventive care, an adequate provider network, and how individuals can enroll or have a claim paid.

The Affordable Care Act limits the factors that insurers can use to charge higher health insurance rates. Rates can vary based only on an individual's age, tobacco use, family size and geography.

Commerce may deny proposed rates or require insurers to modify them (down or up) if the Department determines that they are excessive or inadequate in relationship to the benefits offered.

- **■** Special consideration related to 2022 individual health plan rates

Minnesota's reinsurance program, called the Minnesota Premium Security Plan, was initially authorized by the Legislature for 2018 and 2019, then subsequently authorized for another two years, 2020 and 2021. Premium rates for individual health plans in each of those years were approximately 20 percent lower than they would have been without the program.

A modified reinsurance program was authorized by the Legislature for 2022. Payment parameters were adjusted to reduce the size of the program by 25 percent with a corresponding impact on individual health plan premium rates. While year-over-year changes in base premium rates may be larger than otherwise expected thanks to changes in federal law enacted earlier this year, base premium rates will not be what most Minnesotans actually have to pay in 2022.

In March of 2021, President Biden signed into law The American Rescue Plan Act (ARPA). Among other things, ARPA expanded federal subsidies which provide significant financial assistance for many Minnesotans who purchase individual health plans through MNSure in 2021 and 2022. Consumers who purchase their own insurance are encouraged to shop on MNSure during open enrollment for a plan that fits their personal coverage needs and budget.


- **■** What is the 2022 rate review timeline?

Under Minnesota law, insurers' proposed rate changes for individual and small group health plans must be made public within 10 business days of the submission deadline to the Commerce Department. The original submission deadline for insurers' 2022 proposed rates was June 17, 2021. However, the submission deadline for individual health plan rates was extended by the legislature to July 9, 2021. Proposed rates will be made public on July 23, 2021. The rate review process, as described above, is currently underway. Final approved rates for 2022 will be made public on or before October 1, 2021.

- **■** Where to find specific 2022 proposed health plan rates

All proposed rates are available in System for Electronic Rate and Form Filings (SERFF, available through Minnesota's SERFF Filing Access). Follow these step-by-step instructions to access the rates:

1. Go to [SERFF Filing Access \(https://filingaccess.serff.com/sfa/home/MN\)](https://filingaccess.serff.com/sfa/home/MN)
2. Select "Begin Search"
3. A disclaimer will appear, select "Accept"
4. The Filing Search page will open. Select the "Health Plan Binder" button
 1. In the Search Options area select the following:
 2. Plan Year: 2022
 3. Binder Type: Medical
5. Market Type: Small Group or Individual
6. Select "Search"
7. Search results will appear. Select the Company whose filings you want to see.
8. The following documents filed by the company will be displayed in the Binder Summary:

1. 2022 Rate Data Template (proposed)
 2. Crosswalk
 3. 2021 Rate Data Template (final)
 9. Having trouble finding what you need? See the [SERFF Help Page \(https://filingaccess.serff.com/sfa/static-web/OnlineHelp.pdf\)](https://filingaccess.serff.com/sfa/static-web/OnlineHelp.pdf).
-  **2022 Small Group Market Proposed Average Rate Changes**
The summary table below provides an overview of the proposed average rate changes from 2021 in the small group health insurance market, as reported by the insurers.


The actual rate change a consumer will experience in 2022 can vary from the average – with factors such as specific plan, geographic rating area, age, and renewal date playing a major role.

2022 Small Group Market **Proposed** Average Rate Changes

Insurer	Proposed Average Rate Change 2021 — 2022 (as reported by each insurer)
Blue Cross	3.2%
Blue Plus	4.8%
Health Partners, Inc.	3.5% (1)
HealthPartners Insurance Company	4.3% (1)
Medica Insurance Company	5.5%
PreferredOne Insurance Company	4.4%
Quartz	2.7% (1)
Sanford	4.9%
UnitedHealthcare Insurance Company	6.8% (1)
UnitedHealthcare of Illinois, Inc.	Not Applicable (2)

(1) Insurer is terminating certain existing plans with combined enrollment that represents more than 15% of the insurer's current enrollment (as reported by the insurer). By definition, terminating plans are not included in the weighted average rate increase calculation and so the reported increase may not be directly comparable to that of other insurers.

(2) Insurer is terminating all their existing plans and offering only new plans in 2022. By definition, terminating and new plans are not included in the reported weighted average rate increase and so the increase is reported as Not Applicable.

-  **2022 Individual Market Proposed Average Rate Changes**
The summary table below provides an overview of the proposed average rate changes from 2021 in the individual health insurance market, as reported by the insurers.

These rate changes do not reflect the impact of federal premium tax credits which were expanded for 2021 and 2022 under The American Rescue Plan Act (ARPA) and are available to eligible Minnesotans who purchase their coverage through MNsure.

The actual rate change a consumer will experience in 2022 can vary from the average – with factors such as specific plan, geographic rating area, age, and federal premium tax credits playing a major role.

2022 Individual Market Proposed Average Rate Changes

Insurer	Proposed Average Rate Change 2021 — 2022 (as reported by each insurer)
Blue Plus	3.1%
Group Health (HealthPartners)	11.3%
Medica Insurance Company	9.3%
PreferredOne Insurance Company	7.1%
Quartz	4.2% (1)
UCare	13.2%

(1) Insurer is terminating certain existing plans with combined enrollment that represents more than 15% of the insurer's current enrollment (as reported by the insurer). By definition, terminating plans are not included in the weighted average rate increase calculation and so the reported increase may not be directly comparable to that of other insurers.

-  Rates and other information from previous years
Past summaries of benefits and coverage, plans and benefits, rates and service areas for plans offered on and off MNsure in the individual and small group market are available by health insurance company at the following links.
 - [2021 Filings \(/commerce/consumers/your-insurance/health-insurance/rates/rate-filings/2021/index.jsp\)](/commerce/consumers/your-insurance/health-insurance/rates/rate-filings/2021/index.jsp)
 - [2020 Filings \(https://mn.gov/commerce/consumers/your-insurance/health-insurance/rates/rate-filings/2020/\)](https://mn.gov/commerce/consumers/your-insurance/health-insurance/rates/rate-filings/2020/)
 - [2019 Filings \(/commerce/consumers/your-insurance/health-insurance/rates/rate-filings/2019/index.jsp\)](/commerce/consumers/your-insurance/health-insurance/rates/rate-filings/2019/index.jsp)
 - [2018 Filings \(/commerce/consumers/your-insurance/health-insurance/rates/rate-filings/2018/index.jsp\)](/commerce/consumers/your-insurance/health-insurance/rates/rate-filings/2018/index.jsp)
 - [2017 Filings \(/commerce/consumers/your-insurance/health-insurance/rate-review/rate-filings/2017/2017.jsp\)](/commerce/consumers/your-insurance/health-insurance/rate-review/rate-filings/2017/2017.jsp)
 - [2016 Filings \(/commerce/consumers/your-insurance/health-insurance/rate-review/rate-filings/2016/index.jsp\)](/commerce/consumers/your-insurance/health-insurance/rate-review/rate-filings/2016/index.jsp)

- [2015 Filings \(/commerce/consumers/your-insurance/health-insurance/rate-review/rate-filings/2015/index.jsp\)](/commerce/consumers/your-insurance/health-insurance/rate-review/rate-filings/2015/index.jsp)
- [2014 Filings \(/commerce/consumers/your-insurance/health-insurance/rate-review/rate-filings/2014/index.jsp\)](/commerce/consumers/your-insurance/health-insurance/rate-review/rate-filings/2014/index.jsp)

[\(https://mn.gov/portal/\)](https://mn.gov/portal/)

[\(https://www.sos.state.mn.us/elections-voting/register-to-vote/\)](https://www.sos.state.mn.us/elections-voting/register-to-vote/)