

Market Snapshot – Small Group

| Company (State of Domicile) NAIC# | Number Insured | | Market Share | |
|--|------------------------|------------------------|------------------------|------------------------|
| | 1 st Qtr 19 | 1 st Qtr 18 | 1 st Qtr 19 | 1 st Qtr 18 |
| Harvard Pilgrim (MA) 96911 | 22,076 | 21,441 | 39.7% | 35.7% |
| Anthem Health Plans of Maine Inc. (ME) 52618 | 15,368 | 14,542 | 27.7% | 24.2% |
| Community Health Options (ME) 15077 | 8,393 | 8,928 | 15.1% | 14.9% |
| HPHC (MA) 18975 | 5,722 | 6,961 | 10.3% | 11.6% |
| United Healthcare (CT) 79413 | 2,506 | 679 | 4.5% | 1.1% |
| Aetna Life (CT) 60054 | 909 | 6,090 | 1.6% | 10.2% |
| Excellus (NY) 55101 ¹ | 425 | 502 | 0.8% | 0.8% |
| Aetna Health (ME) 95517 | 144 | 834 | 0.3% | 1.4% |
| Washington National Ins Co. | 2 | 3 | <0.1% | <0.1% |
| TOTAL | 55,545 | 59,980 | 100% | 100% |

¹ Excellus is not licensed in Maine but covers some small employers through a group plan issued to Dairylea, an agriculture cooperative.

Figures for the number insured come from the Maine 940 Report.

Average Rate Increases

This table presents the average small group rate increases across the entire market by calendar year.

| <u>Year</u> | <u>Average Change</u> |
|-------------|-----------------------|
| 2001 | 32.6% |
| 2002 | 29.1% |
| 2003 | 15.9% |
| 2004 | 6.0% |
| 2005 | 12.6% |
| 2006 | 8.3% |
| 2007 | 13.5% |
| 2008 | 9.8% |
| 2009 | 15.1% |
| 2010 | 21.0% |
| 2011 | 16.4% |
| 2012 | 10.4% |
| 2013 | 9.9% |
| 2014 | 9.5% |
| 2015 | 7.4% |
| 2016 | 2.3% |
| 2017 | 11.9% |
| 2018 | 13.8% |
| 2019 | 8.2% |
| 2020 | 8.7% |

Recent Rate Increase

| Effective Date | SERFF Tracking Number ¹ | Company | Coverage Type | Average Increase | # Lives |
|----------------|------------------------------------|------------------------------------|------------------------------------|------------------|---------|
| 1/1/2020 | AETN-131949278 | Aetna Health Inc. (ME) | Small Group 2020 Rate Filing | 15.9% | 136 |
| 1/1/2020 | HPHC-131952142 | Harvard Pilgrim Health Care, Inc. | 2020Q1 SG HMO | 8.0% | 841 |
| 1/1/2020 | HPHC-131952188 | HPHC Insurance Company, Inc. | 2020Q1 SG PPO | 8.0% | 206 |
| 1/1/2020 | AETN-131949312 | Aetna Life Insurance Company | Small Group 2020 PPO Rate Filing | 19.0% | 882 |
| 1/1/2020 | MECH-131937074 | Maine Community Health Options | 2020 Small Group Rates | 9.1% | 10,000 |
| 1/1/2020 | AWLP-131944633 | Anthem Healthplans of Maine, Inc. | SMGP Rate Filing 1Q20 | 7.8% | 7,909 |
| 1/1/2020 | UHLC-131955454 | UnitedHealthcare Insurance Company | ME SB Rate Filing 1/1/2020 | 12.0% | 107 |
| 10/1/2019 | HPHC-132006911 | HPHC Insurance Company, Inc. | 2019Q4 SG PPO plans | 9.0% | 140 |
| 10/1/2019 | HPHC-132006910 | Harvard Pilgrim Health Care, Inc. | 2019Q4 SG HMO Off Exchange | 9.0% | 629 |
| 10/1/2019 | AWLP-131959219 | Anthem Healthplans of Maine, Inc. | SMGP Rate Filing 4Q19 | 8.8% | 7,909 |
| 7/1/2019 | HPHC-131867333 | HPHC Insurance Company, Inc. | 2019Q3 SG PPO plans | 12.5% | 187 |
| 7/1/2019 | HPHC-131867307 | Harvard Pilgrim Health Care, Inc. | 2019Q3 SG HMO Off Exchange | 12.5% | 641 |
| 7/1/2019 | AWLP-131859572 | Anthem Healthplans of Maine, Inc. | SMGP Rate Filing 3Q19 | 12.3% | 7,789 |
| 4/1/2019 | HPHC-131748268 | HPHC Insurance Company, Inc. | 2019Q2 SG PPO plans | 13.4% | 79 |
| 4/1/2019 | HPHC-131748271 | Harvard Pilgrim Health Care, Inc. | 2019Q2 SG HMO Off Exchange | 13.4% | 378 |
| 1/1/2019 | HPHC-131527266 | Harvard Pilgrim Health Care, Inc. | 2019Q1 SG HMO Off Exchange - MGARA | 14.8% | 878 |
| 1/1/2019 | UHLC-131483475 | UnitedHealthcare Insurance Company | ME SB Rate Filing 1/1/2019 | 2.2% | 287 |
| 1/1/2019 | HPHC-131527267 | HPHC Insurance Company, Inc. | 2019Q1 SG PPO plans - MGARA | 14.8% | 224 |
| 1/1/2019 | AETN-131514532 | Aetna Life Insurance Company | Small Group 2019 PPO Rate Filing | 7.0% | 5,605 |
| 1/1/2019 | MECH-131526289 | Maine Community Health Options | 2019 Small Group PPO MGARA Rates | 3.6% | 8,873 |
| 1/1/2019 | AETN-131514584 | Aetna Health Inc. (ME) | Small Group 2019 Rate Filing | 12.1% | 516 |
| 1/1/2019 | AWLP-131587789 | Anthem Healthplans of Maine, Inc. | SMGP Rate Filing | 11.1% | 10,576 |

Requested Rates Under Review

| Company | Annual Average Increase | Number of Lives Affected | Coverage Type | Effective Date | SERFF Tracking Number ¹ |
|---------|-------------------------|--------------------------|---------------|----------------|------------------------------------|
|---------|-------------------------|--------------------------|---------------|----------------|------------------------------------|

None at this time