



DEPARTMENT OF

Professional &  
Financial Regulation

STATE OF MAINE

- OFFICE OF SECURITIES
- BUREAU OF INSURANCE
- CONSUMER CREDIT PROTECTION
- BUREAU OF FINANCIAL INSTITUTIONS
- OFFICE OF PROF. AND OCC. REGULATION

**MAINE BUREAU OF INSURANCE**  
**2019 Individual and Small Group Health**  
**Insurance Rate Filings**

Individual Rate Filings 2019			
Companies	With MGARA		
	Avg. Rate Incr.	Min	Max
Anthem	-4.3%	-	3.0%
Community Health Options	0.9%	-	3.66%
Harvard-HMO	2.1%	-4.4%	3.6%

These rates are the final rates approved by the Maine Bureau of Insurance.

All rates listed are **average** rate increases across all plans, by each insurer.

Information about MGARA (Maine Guaranteed Access Reinsurance Association) and Maine's 1332 State Innovation Waiver application to the Centers for Medicare & Medicaid and can be found at <http://www.maine.gov/pfr/insurance/mgara/index.htm>.

Small Group Rate Filings 2019			
Companies	With MGARA		
	Avg. Rate Incr.	Min	Max
Aetna Health	12.1%	5.0%	21.0%
Aetna Life	7.0%	0.0%	8.1%
Anthem	11.0%	4.2%	19.3%
Community Health Options	8.4%	5.2%	13.8%
Harvard and HPHC	14.8%	5.1%	20.4%
United Healthcare	2.2%	-8.5%	13.2%