Iowa Insurance Division (IID)

Iowa Small Group Rate Increase History since Calendar Year 2011

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
10/29/2025	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	1/1/2026	9.50%	9.50%
10/21/2025	Medical Associates Health Plans	Small Group | non-GF and transitional rate filing effective 1-1-2026	Small Group	1/1/2026	14.30%	14.30%
10/21/2025	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered + Transitional business only -- IID negotiated the increase from -0.40% down to -4.10% based on several concerns	Small Group	1/1/2026	0.40%	-4.10%
10/21/2025	UnitedHealthcare Insurance Company	Small Group -- Grandfathered + Transitional business only	Small Group	1/1/2026	9.50%	9.50%
10/2/2025	Sanford Health Plan	All ACA small group products	ACA Small Group	1/1/2026	3.39%	3.39%
9/29/2025	UnitedHealthcare Plan of the River Valley	All ACA small group products -- IID negotiated the increase from 9.02% down to 6.51% based on several concerns	ACA Small Group	1/1/2026	9.02%	6.51%
9/29/2025	UnitedHealthcare Insurance Company	All ACA small group products -- IID negotiated the increase from 8.30% down to 6.77% based on several concerns	ACA Small Group	1/1/2026	8.30%	6.77%
9/28/2025	Medica Insurance Company	All ACA small group products	ACA Small Group	1/1/2026	9.76%	9.76%
9/26/2025	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business for 2026	Small Group	1/1/2026	6.98%	6.98%
9/26/2025	Avera Health Plans	All ACA small group products	ACA Small Group	1/1/2026	-0.70%	-0.70%
9/26/2025	Wellmark Health Plan of Iowa	All ACA small group products	ACA Small Group	1/1/2026	7.56%	7.56%
9/26/2025	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional for 2026	Small Group	1/1/2026	1.51%	1.51%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/26/2025	Wellmark Blue Cross Blue Shield of Iowa	All ACA small group products	ACA Small Group	1/1/2026	9.18%	9.18%
9/26/2025	Medical Associates Health Plans	All ACA small group products	ACA Small Group	1/1/2026	6.00%	6.00%
3/11/2025	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 3rd QTR 2025	Small Group	7/1/2025	2.01%	2.01%
3/11/2025	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 3rd QTR 2025	Small Group	7/1/2025	5.91%	5.91%
		Average rate increase of small group medical rate filings for CY 2025 ===>>>>			*6.41%*	*5.88%*
11/25/2024	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 2nd QTR 2025	Small Group	4/1/2025	2.01%	2.01%
11/25/2024	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 2nd QTR 2025	Small Group	4/1/2025	5.91%	5.91%
11/15/2024	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	1/1/2025	6.00%	6.00%
10/17/2024	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered + Transitional business only -- IID negotiated the increase from 6.00% down to 1.50% based on several concerns	Small Group	1/1/2025	6.00%	1.50%
10/17/2024	UnitedHealthcare Insurance Company	Small Group -- Grandfathered + Transitional business only	Small Group	1/1/2025	6.90%	6.90%
9/26/2024	Medical Associates Health Plans	Small Group | non-GF and transitional rate filing effective 1-1-2025	Small Group	1/1/2025	0.50%	0.50%
8/27/2024	Health Alliance Midwest	All ACA small group products	ACA Small Group	1/1/2025	16.18%	16.18%
8/26/2024	Quartz Health Plan Corporation	All ACA small group products	ACA Small Group	1/1/2025	4.60%	4.60%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
8/26/2024	Wellmark Blue Cross Blue Shield of Iowa	All ACA small group products	ACA Small Group	1/1/2025	3.34%	3.34%
8/26/2024	Wellmark Health Plan of Iowa	All ACA small group products	ACA Small Group	1/1/2025	4.11%	4.11%
8/26/2024	UnitedHealthcare Plan of the River Valley	All ACA small group products (.25% = 1/4 of 1%) IID negotiated the increase from 4.45% down to 0.25% based on several concerns	ACA Small Group	1/1/2025	4.45%	0.25%
8/26/2024	Medical Associates Health Plans	All ACA small group products	ACA Small Group	1/1/2025	5.45%	5.45%
8/26/2024	Medica Insurance Company	All ACA small group products	ACA Small Group	1/1/2025	6.93%	6.93%
8/26/2024	UnitedHealthcare Insurance Company	All ACA small group products -- IID negotiated the increase from 10.35% down to 6.90% based on several concerns	ACA Small Group	1/1/2025	10.35%	6.90%
8/23/2024	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 1st QTR 2025	Small Group	1/1/2025	5.91%	5.91%
8/23/2024	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 1st QTR 2025	Small Group	1/1/2025	2.01%	2.01%
7/26/2024	Sanford Health Plan	All ACA small group products	ACA Small Group	1/1/2025	7.60%	7.60%
7/16/2024	Avera Health Plans	All ACA small group products	ACA Small Group	1/1/2025	6.60%	6.60%
5/31/2024	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 4th QTR 2024	Small Group	10/1/2024	5.53%	5.53%
5/31/2024	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 4th QTR 2024	Small Group	10/1/2024	4.13%	4.13%
2/27/2024	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 3rd QTR 2024	Small Group	7/1/2024	5.53%	5.53%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
2/27/2024	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 3rd QTR 2024	Small Group	7/1/2024	4.13%	4.13%
		Average rate increase of small group medical rate filings for CY 2024 ===>>>>			*5.64%*	*5.09%*
12/14/2023	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 2nd QTR 2024	Small Group	4/1/2024	5.03%	5.03%
12/14/2023	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 2nd QTR 2024	Small Group	4/1/2024	4.13%	4.13%
11/2/2023	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	1/1/2024	6.50%	6.50%
10/13/2023	Medical Associates Health Plans	Small Group | non-GF and transitional rate filing effective 1-1-2024	Small Group	1/1/2024	-14.60%	-14.60%
9/26/2023	UnitedHealthcare Plan of the River Valley	All ACA small group products	ACA Small Group	1/1/2024	4.90%	4.90%
9/26/2023	Health Alliance Midwest	All ACA small group products	ACA Small Group	1/1/2024	10.63%	10.63%
9/26/2023	HealthPartners UnityPoint Health	All ACA small group products	ACA Small Group	1/1/2024	5.93%	5.93%
9/26/2023	UnitedHealthcare Insurance Company	Small Group -- Grandfathered + Transitional business only	Small Group	1/1/2024	8.80%	8.80%
9/26/2023	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered + Transitional business only	Small Group	1/1/2024	2.30%	2.30%
9/26/2023	Medica Insurance Company	All ACA small group products	ACA Small Group	1/1/2024	9.18%	9.18%
9/26/2023	Wellmark Health Plan of Iowa	All ACA small group products (The increase just over 9/10th of 1%, i.e., 0.92%)	ACA Small Group	1/1/2024	0.92%	0.92%
9/26/2023	Health Alliance Midwest	All ACA small group products	ACA Small Group	1/1/2024	10.63%	10.63%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/26/2023	Wellmark Blue Cross Blue Shield of Iowa	All ACA small group products	ACA Small Group	1/1/2024	2.10%	2.10%
9/26/2023	UnitedHealthcare Insurance Company	All ACA small group products	ACA Small Group	1/1/2024	4.80%	4.80%
8/29/2023	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 1st QTR 2024	Small Group	1/1/2024	5.03%	5.03%
8/29/2023	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 1st QTR 2024	Small Group	1/1/2024	4.13%	4.13%
8/25/2023	Avera Health Plans	All ACA small group products	ACA Small Group	1/1/2024	13.00%	13.00%
8/25/2023	Quartz Health Plan Corporation	All ACA small group products	ACA Small Group	1/1/2024	7.14%	7.14%
8/25/2023	Medical Associates Health Plans	All ACA small group products -- IID negotiated the increase from 5.93% down to 5.51% based on several concerns	ACA Small Group	1/1/2024	5.93%	5.51%
8/8/2023	Sanford Health Plan	All ACA small group products	ACA Small Group	1/1/2024	6.35%	6.35%
6/6/2023	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 4th QTR 2023	Small Group	10/1/2023	7.11%	7.11%
6/6/2023	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 4th QTR 2023	Small Group	10/1/2023	3.61%	3.61%
3/2/2023	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 3rd QTR 2023	Small Group	7/1/2023	4.61%	4.61%
3/2/2023	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 3rd QTR 2023	Small Group	7/1/2023	6.11%	6.11%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
		Average rate increase of small group medical rate filings for CY 2023 ===>>>>			*5.18%*	*5.16%*
12/12/2022	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 2nd QTR 2023	Small Group	4/1/2023	5.61%	5.61%
12/12/2022	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 2nd QTR 2023	Small Group	4/1/2023	6.11%	6.11%
11/10/2022	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	1/1/2023	14.90%	14.90%
10/5/2022	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered + Transitional business only -- The IID and Magnum Actuarial Group negotiated the increase from 8.1% down to 6.9% based on several concerns	Small Group	1/1/2023	8.10%	6.90%
10/5/2022	UnitedHealthcare Insurance Company	Small Group -- Grandfathered + Transitional business only	Small Group	1/1/2023	8.50%	8.50%
9/19/2022	UnitedHealthcare Insurance Company	All ACA small group products	ACA Small Group	1/1/2023	7.50%	7.50%
9/19/2022	UnitedHealthcare Plan of the River Valley	All ACA small group products	ACA Small Group	1/1/2023	10.00%	10.00%
8/30/2022	Aetna Life Insurance Company	All ACA small group products	ACA Small Group	1/1/2023	2.37%	2.37%
8/30/2022	Avera Health Plans	All ACA small group products	ACA Small Group	1/1/2023	7.30%	7.30%
8/30/2022	Wellmark Blue Cross Blue Shield of Iowa	All ACA small group products	ACA Small Group	1/1/2023	8.15%	8.15%
8/30/2022	Medica Insurance Company	All ACA small group products -- the rate change is approximately -1/3 of 1%.	ACA Small Group	1/1/2023	-0.35%	-0.35%
8/30/2022	Aetna Health of Iowa	All ACA small group products	ACA Small Group	1/1/2023	-2.83%	-2.83%
8/30/2022	Health Alliance Midwest	All ACA small group products	ACA Small Group	1/1/2023	2.39%	2.39%
8/30/2022	Wellmark Health Plan of Iowa	All ACA small group products	ACA Small Group	1/1/2023	7.35%	7.35%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
8/30/2022	Quartz Health Plan Corporation	All ACA small group products	ACA Small Group	1/1/2023	8.14%	8.14%
8/29/2022	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 1st QTR 2023	Small Group	1/1/2023	4.61%	4.61%
8/29/2022	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 1st QTR 2023	Small Group	1/1/2023	5.61%	5.61%
8/23/2022	Medical Associates Health Plans	All ACA small group products	ACA Small Group	1/1/2023	3.54%	3.54%
8/23/2022	HealthPartners UnityPoint Health	All ACA small group products	ACA Small Group	1/1/2023	0.60%	0.60%
8/22/2022	Medical Associates Health Plans	Small Group | non-GF and transitional rate filing effective 1-1-2023	Small Group	1/1/2023	-11.70%	-11.70%
8/22/2022	Sanford Health Plan	All ACA small group products	ACA Small Group	1/1/2023	6.77%	6.77%
6/10/2022	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 10/01/2022, 11/01/2022 and 12/01/2022	Small Group	10/1/2022	5.00%	5.00%
6/10/2022	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 10/01/2022, 11/01/2022 and 12/01/2022	Small Group	10/1/2022	8.00%	8.00%
3/2/2022	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 7/01/2022, 8/01/2022 and 9/01/2022	Small Group	7/1/2022	8.00%	8.00%
3/2/2022	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 7/01/2022, 8/01/2022 and 9/01/2022	Small Group	7/1/2022	5.00%	5.00%
		Average rate increase of small group medical rate filings for CY 2022 ===>>>>			*5.15%*	*5.10%*

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
12/2/2021	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 4/01/2022, 5/01/2022 and 6/01/2022	Small Group	4/1/2022	8.00%	8.00%
12/2/2021	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 4/01/2022, 5/01/2022 and 6/01/2022	Small Group	4/1/2022	6.00%	6.00%
10/12/2021	Medical Associates Health Plans	Small Group | non-GF and transitional rate filing effective 1-1-2022	Small Group	1/1/2022	-2.65%	-2.65%
10/12/2021	UnitedHealthcare Insurance Company	Small Group -- Grandfathered + Transitional business only	Small Group	1/1/2022	6.20%	6.20%
10/12/2021	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered + Transitional business only -- IID negotiated the increase from 3.7% down to 2.5% based on several concerns	Small Group	1/1/2022	3.70%	2.50%
10/8/2021	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	1/1/2022	5.00%	5.00%
9/24/2021	Avera Health Plans	All ACA small group products	ACA Small Group	1/1/2022	-1.10%	-1.10%
9/17/2021	UnitedHealthcare Insurance Company	All ACA small group products	ACA Small Group	1/1/2022	11.90%	11.90%
9/17/2021	Medica Insurance Company	All ACA individual products -- the rate change is approximately -2/3 of 1%.	ACA Small Group	1/1/2022	-0.66%	-0.66%
9/17/2021	Quartz Health Plan Corporation	All ACA small group products	ACA Small Group	1/1/2022	-1.42%	-1.42%
9/17/2021	UnitedHealthcare Plan of the River Valley	All ACA small group products -- IID negotiated the increase from 12.50% down to 8.20% based on several concerns	ACA Small Group	1/1/2022	12.50%	8.20%
9/15/2021	Aetna Health of Iowa	All ACA small group products	ACA Small Group	1/1/2022	-3.73%	-3.73%
9/15/2021	Aetna Life Insurance Company	All ACA small group products	ACA Small Group	1/1/2022	-2.38%	-2.38%
9/15/2021	Health Alliance Midwest	All ACA small group products	ACA Small Group	1/1/2022	8.14%	8.14%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/15/2021	HealthPartners UnityPoint Health, Inc.	All ACA small group products -- these are new products from a new insurance company into the market for the 1st time in 2022	ACA Small Group	1/1/2022	0.00%	0.00%
9/15/2021	Medical Associates Health Plans	All ACA small group products -- Note -- the actual increase is 0.27%, i.e., 1/4 of 1%. However, we are recording this as 0% to avoid confusion with 27%.	ACA Small Group	1/1/2022	0.00%	0.00%
9/15/2021	Sanford Health Plan	All ACA small group products	ACA Small Group	1/1/2022	3.79%	3.79%
9/15/2021	Wellmark Health Plan of Iowa	All ACA small group products	ACA Small Group	1/1/2022	1.44%	1.44%
9/15/2021	Wellmark Blue Cross Blue Shield of Iowa	All ACA small group products	ACA Small Group	1/1/2022	1.72%	1.72%
9/3/2021	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 1/01/2022, 2/01/2022 and 3/01/2022	Small Group	1/1/2022	8.00%	8.00%
9/3/2021	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 1/01/2022, 2/01/2022 and 3/01/2022	Small Group	1/1/2022	8.00%	8.00%
5/27/2021	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 10/1/2021, 11/1/2021, and 12/1/2021	Small Group	10/1/2021	7.00%	7.00%
5/27/2021	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 10/1/2021, 11/1/2021, and 12/1/2021	Small Group	10/1/2021	8.00%	8.00%
2/23/2021	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 7/1/2021, 8/1/2021, and 9/1/2021	Small Group	7/1/2021	8.00%	8.00%
2/23/2021	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 7/1/2021, 8/1/2021, and 9/1/2021	Small Group	7/1/2021	7.00%	7.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
		Average rate increase of small group medical rate filings for CY 2021 ===>>>>			*4.10%*	*3.88%*
12/8/2020	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 4/1/2021, 5/1/2021, and 6/1/2021	Small Group	4/1/2021	10.00%	10.00%
12/8/2020	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 4/1/2021, 5/1/2021, and 6/1/2021	Small Group	4/1/2021	7.00%	7.00%
11/6/2020	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	1/1/2021	11.67%	11.67%
10/14/2020	Medical Associates Health Plans	Small Group | non-GF and transitional rate filing effective 1-1-2021 --the IID negotiated this proposal from 20.35% (as original filed) down to 17.95% based upon several concerns.	Small Group	1/1/2021	20.35%	17.95%
10/12/2020	UnitedHealthcare Insurance Company	Small Group -- Grandfathered + Transitional business only	Small Group	1/1/2021	2.60%	2.60%
10/12/2020	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered + Transitional business only	Small Group	1/1/2021	7.60%	7.60%
9/16/2020	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 1/1/2021, 2/1/2021, and 3/1/2021	Small Group	1/1/2021	9.08%	9.08%
9/16/2020	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective renewal dates of 1/1/2021, 2/1/2021, and 3/1/2021	Small Group	1/1/2021	12.09%	12.09%
8/26/2020	Health Alliance Midwest	All ACA small group products -- the IID negotiated this proposal from 19.13% (as originally filed) down to 12.49 on average	ACA Small Group	1/1/2021	19.13%	12.49%
8/26/2020	Wellmark Health Plan of Iowa	All ACA small group products	ACA Small Group	1/1/2021	-4.02%	-4.02%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
8/26/2020	Aetna Health of Iowa	All ACA small group products -- the IID negotiated the increase from 8.98% (as originally filed) down to 4.74% based on several concerns	ACA Small Group	1/1/2021	8.98%	4.74%
8/26/2020	Aetna Life Insurance Company	All ACA small group products	ACA Small Group	1/1/2021	9.95%	9.95%
8/26/2020	Avera Health Plans	All ACA small group products	ACA Small Group	1/1/2021	-0.20%	-0.20%
8/26/2020	Medical Associates Health Plans	All ACA small group products	ACA Small Group	1/1/2021	1.52%	1.52%
8/26/2020	Quartz Health Plan Corporation	All ACA small group products	ACA Small Group	1/1/2021	6.46%	6.46%
8/26/2020	UnitedHealthcare Insurance Company	All ACA small group products	ACA Small Group	1/1/2021	8.90%	8.90%
8/26/2020	Wellmark Blue Cross Blue Shield of Iowa	All ACA small group products	ACA Small Group	1/1/2021	-2.50%	-2.50%
8/26/2020	Sanford Health Plan	All ACA small group products	ACA Small Group	1/1/2021	2.46%	2.46%
8/26/2020	Medica Insurance Company	All ACA Small Group business -- this is Medica's 1st entry into the Iowa ACA small group market (2021). Consequently, this is not a rate increase filing as there are no Iowa policies inforce.	ACA Small Group	1/1/2021	0.00%	0.00%
8/26/2020	UnitedHealthcare Plan of the River Valley	All ACA small group products	ACA Small Group	1/1/2021	10.90%	10.90%
6/29/2020	National Health Insurance Company	All ACA small group products -- There are ZERO Iowa policies inforce, however, after discussions with the carrer -- the carrier decided to pull from the Iowa ACA small group market. There are ZERO Iowa policies affected by this action.	ACA Small Group	*withdrawn* by IID	76.27%	0.00%
5/29/2020	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2020	Small Group	10/1/2020	9.00%	9.00%
5/29/2020	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2020	Small Group	10/1/2020	8.00%	8.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
3/3/2020	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 7/1, 8/1, and 9/1 of 2020	Small Group	7/1/2020	8.00%	8.00%
3/3/2020	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 7/1, 8/1, and 9/1 of 2020	Small Group	7/1/2020	3.00%	3.00%
2/4/2020	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	3/1/2020	4.00%	4.00%
		Average rate increase of small group medical rate filings for CY 2020 ===>>>>			*9.62%*	*6.18%*
12/10/2019	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2020	Small Group	4/1/2019	0.00%	0.00%
12/10/2019	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2020	Small Group	4/1/2020	5.00%	5.00%
10/29/2019	UnitedHealthcare Insurance Company	Small Group -- Grandfathered + Transitional business only -- IID and Magnum Actuarial Group negotiated this proposal from 9% (as originally filed) down to 0% based upon several concerns.	Small Group	1/1/2020	9.00%	0.00%
10/29/2019	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered + Transitional business only	Small Group	1/1/2020	2.30%	2.30%
10/23/2019	Medical Associates Health Plans	Small Group | non-grandfathered business | Transitional rate filing 1-1-2020 IID & L&E negotiated this proposal from 16.87% (as original filed) down to 11.78% based upon several concerns.	Small Group	1/1/2020	16.87%	11.78%
9/12/2019	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 1/1, 2/1, and 3/1 of 2020	Small Group	1/1/2020	0.00%	0.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/12/2019	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 1/1, 2/1, and 3/1 of 2020	Small Group	1/1/2020	5.00%	5.00%
9/9/2019	Health Alliance Midwest	All ACA small group products	ACA Small Group	1/1/2020	8.72%	8.72%
9/9/2019	Aetna Health of Iowa	All ACA small group products	ACA Small Group	1/1/2020	9.95%	9.95%
9/9/2019	Avera Health Plans	All ACA small group products	ACA Small Group	1/1/2020	11.30%	11.30%
9/9/2019	Medical Associates Health Plans	All ACA small group products (The actual average increase is 9/100th of 1% -- but it was recorded as 0% for simplicity)	ACA Small Group	1/1/2020	0.00%	0.00%
9/9/2019	National Health Insurance Company	All ACA small group products -- There are ZERO Iowa policies inforce	ACA Small Group	1/1/2020	30.19%	30.19%
9/9/2019	UnitedHealthcare Insurance Company	All ACA small group products -- IID negotiated the increase from 12.30% down to 9.70% based on several concerns	ACA Small Group	1/1/2020	12.30%	9.70%
9/9/2019	UnitedHealthcare Plan of the River Valley	All ACA small group products	ACA Small Group	1/1/2020	9.30%	9.30%
9/9/2019	Aetna Life Insurance Company	All ACA small group products	ACA Small Group	1/1/2020	1.86%	1.86%
9/9/2019	Wellmark Health Plan of Iowa	All ACA small group products	ACA Small Group	1/1/2020	7.68%	7.68%
9/9/2019	Wellmark Blue Cross Blue Shield of Iowa	All ACA small group products	ACA Small Group	1/1/2020	6.89%	6.89%
9/9/2019	Wellmark Value Health Plan, Inc.	All ACA small group products	ACA Small Group	1/1/2020	7.17%	7.17%
9/9/2019	Quartz Health Plan Corporation	All ACA small group products	ACA Small Group	1/1/2020	-10.93%	-10.93%
6/6/2019	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2019	Small Group	10/1/2019	6.00%	6.00%
6/6/2019	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2019	Small Group	10/1/2019	0.00%	0.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
3/4/2019	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 7/1, 8/1, and 9/1 of 2019	Small Group	7/1/2019	6.00%	6.00%
3/4/2019	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 7/1, 8/1, and 9/1 of 2019	Small Group	7/1/2019	0.00%	0.00%
		Average rate increase of small group medical rate filings for CY 2019 ===>>>>			*6.29%*	*5.56%*
12/27/2018	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	1/1/2019	0.00%	0.00%
12/6/2018	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2019	Small Group	4/1/2018	0.00%	0.00%
12/6/2018	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2019	Small Group	4/1/2018	6.00%	6.00%
11/16/2018	Medical Associates Health Plans	Small Group | non-grandfathered business | Transitional rate filing 1-1-2019	Small Group	1/1/2019	7.69%	7.69%
10/25/2018	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered + Transitional business only -- IID and Magnum Actuarial Group negotiated this proposal from 8.6% (as originally filed) down to 0% based upon several concerns.	Small Group	1/1/2019	8.60%	0.00%
10/25/2018	UnitedHealthcare Insurance Company	Small Group -- Grandfathered + Transitional business only -- IID and Magnum Actuarial Group negotiated this proposal from 8.6% (as originally filed) down to 0% based upon several concerns.	Small Group	1/1/2019	8.60%	0.00%
10/10/2018	Health Alliance Midwest, Inc.	Pre-ACA Transitional Small Group only	Small Group	1/1/2019	0.00%	0.00%
9/7/2018	Gundersen Health Plan, Inc.	All ACA small group product lines = 9% average (with plan variations).	ACA Small Group	1/1/2019	9.00%	9.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/7/2018	UnitedHealthcare Insurance Company	All ACA small group product lines = 5.5% average (with plan variations).	ACA Small Group	1/1/2019	5.50%	5.50%
9/7/2018	Wellmark Health Plan of Iowa	All ACA small group product lines = Rate *decrease* of 1.4% [-1.4%] average (with plan variations).	ACA Small Group	1/1/2019	-1.40%	-1.40%
9/7/2018	Wellmark Value Health Plan, Inc.	All ACA small group products -- Rate *decrease* of .7% [-.7% or -7/10ths of 1%] on limited experience. 2017 represents the 1st year of operation	ACA Small Group	1/1/2019	-0.70%	-0.70%
9/7/2018	Wellmark Blue Cross Blue Shield of Iowa	All ACA small group product lines = 1.3% average (with some plan variations).	ACA Small Group	1/1/2019	1.30%	1.30%
9/7/2018	Aetna Life Insurance Company	All ACA small group product lines average =13.6% average -- IID and Magnum Actuarial Group negotiated this from 32% down to 13.6% based upon several considerations.	ACA Small Group	1/1/2019	32.00%	13.60%
9/7/2018	Aetna Health of Iowa	All ACA small group product lines average =13.6% average -- IID and Magnum Actuarial Group negotiated this from 19.3% down to 13.6% based upon several considerations.	ACA Small Group	1/1/2019	19.30%	13.60%
9/7/2018	UnitedHealthcare Plan of the River Valley	All ACA small group product lines = 5.4% average (with plan variations).	ACA Small Group	1/1/2019	5.40%	5.40%
9/7/2018	Health Alliance Midwest	All ACA small group product lines = 2% average with variations by plan	ACA Small Group	1/1/2019	2.00%	2.00%
9/7/2018	National Health Insurance Company	All ACA small group products -- 8.44% average increase with plan variations. There are ZERO Iowa policies inforce	ACA Small Group	1/1/2019	8.44%	8.44%
9/7/2018	Avera Health Plans	All ACA small group product lines = 6% average with plan variations	ACA Small Group	1/1/2019	6.00%	6.00%
9/7/2018	Sanford Health Plan	All ACA small group product lines = 5.8% average (with plan variations).	ACA Small Group	1/1/2019	5.80%	5.80%
9/7/2018	Medical Associates Health Plans	All ACA small group product lines =5.2% average (with plan variations).	ACA Small Group	1/1/2019	5.20%	5.20%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/4/2018	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 1/1, 2/1, and 3/1 of 2019	Small Group	1/1/2019	5.00%	5.00%
9/4/2018	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of effective/renewal dates of 1/1, 2/1, and 3/1 of 2019	Small Group	1/1/2019	0.00%	0.00%
6/5/2018	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2018	Small Group	10/1/2018	6.96%	6.96%
6/5/2018	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2018 -- IID negotiated this proposal from 3% down to 1%	Small Group	10/1/2018	3.00%	1.00%
3/8/2018	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 7/1, 8/1, and 9/1 of 2018	Small Group	7/1/2018	6.96%	6.96%
3/8/2018	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 7/1, 8/1, and 9/1 of 2018 -- IID negotiated this proposal from 5.96% down to 2.96%	Small Group	7/1/2018	5.96%	2.96%
		Average rate increase of small group medical rate filings for CY 2018 ===>>>>			*6.02%*	*4.24%*
12/11/2017	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2018	Small Group	4/1/2018	9.96%	9.96%
12/11/2017	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2018	Small Group	4/1/2018	9.96%	9.96%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
10/31/2017	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	1/1/2018	9.00%	6.00%
10/31/2017	Avera Health Plans	Small Group | non-grandfathered business Transitional	Small Group	1/1/2018	9.00%	9.00%
10/31/2017	Health Alliance Midwest, Inc.	Pre-ACA Transitional Small Group only	Small Group	1/1/2018	0.00%	0.00%
10/31/2017	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered + Transitional business only.	Small Group	1/1/2018	8.80%	7.00%
10/31/2017	UnitedHealthcare Insurance Company	Small Group -- Grandfathered + Transitional business only.	Small Group	1/1/2018	8.80%	8.80%
10/31/2017	Medical Associates Health Plans	Small Group | non-grandfathered business | Transitional rate filing 1-1-2018	Small Group	1/1/2018	9.96%	9.96%
9/21/2017	UnitedHealthcare Insurance Company	All ACA small group product lines =5.4% average (with plan variations).	ACA Small Group	1/1/2018	5.40%	5.40%
9/21/2017	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 1/1, 2/1, and 3/1 of 2018.	Small Group	1/1/2018	12.95%	12.95%
9/21/2017	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 1/1, 2/1, and 3/1 of 2018.	Small Group	1/1/2018	9.96%	9.96%
9/18/2017	Wellmark Blue Cross Blue Shield of Iowa	All ACA small group product lines = 13% average (with some plan variations).	ACA Small Group	1/1/2018	13.00%	13.00%
9/18/2017	Wellmark Value Health Plan, Inc.	All ACA small group products -- 14.4% on limited experience. 2017 represents the 1st year of operation	ACA Small Group	1/1/2018	14.40%	14.40%
9/18/2017	Wellmark Synergy Health, Inc.	All ACA small group products -- 14.6% on limited experience. 2017 represents the 1st year of operation	ACA Small Group	1/1/2018	14.60%	14.60%
9/18/2017	Wellmark Health Plan of Iowa	All ACA small group product lines = 16.2% average (with plan variations).	ACA Small Group	1/1/2018	16.20%	16.20%
9/18/2017	Sanford Health Plan	All ACA small group product lines = Rate *decrease* of 3.37% [-3.37%] average (with plan variations).	ACA Small Group	1/1/2018	-3.37%	-3.37%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/18/2017	Aetna Life Insurance Company	All ACA small group product lines average =24.5% average -- IID and Magnum Actuarial Group negotiated this from 48.2% down to 24.5% based upon several considerations.	ACA Small Group	1/1/2018	48.20%	24.50%
9/18/2017	Aetna Health of Iowa	All ACA small group product lines average =24.5% average -- IID and Magnum Actuarial Group negotiated this from 45.6% down to 24.5% based upon several considerations.	ACA Small Group	1/1/2018	45.60%	24.50%
9/18/2017	Medical Associates Health Plans	All ACA small group product lines =7% average (with plan variations).	ACA Small Group	1/1/2018	7.00%	7.00%
9/18/2017	Health Alliance Midwest	All ACA small group product lines = 14% average with variations by plan	ACA Small Group	1/1/2018	14.00%	14.00%
9/18/2017	Avera Health Plans	All ACA small group product lines = 14.70% average with plan variations	ACA Small Group	1/1/2018	14.70%	14.70%
9/16/2017	UnitedHealthcare Plan of the River Valley	All ACA small group product lines =2.06% average (with plan variations).	ACA Small Group	1/1/2018	2.06%	2.06%
9/15/2017	National Health Insurance Company	All ACA small group products -- 11.38% average increase with plan variations. There are ZERO Iowa policies inforce	ACA Small Group	1/1/2018	11.38%	11.38%
9/13/2017	Gundersen Health Plan, Inc.	All ACA small group product lines = -2.2% average (with plan variations).	ACA Small Group	1/1/2018	-2.20%	-2.20%
6/30/2017	Federated Mutual Insurance Company	Submitted letter to IID advising us of market withdrawl from All ACA small group product lines	ACA Small Group	6/30/2017	-2.50%	-2.50%
6/7/2017	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2017. The 7% only applies to the grandfathered business.	Small Group	10/1/2017	7.00%	7.00%
6/7/2017	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2017. The 12% only applies to the grandfathered business.	Small Group	10/1/2017	12.00%	12.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
3/8/2017	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 7/1, 8/1, and 9/1 of 2017. The 7% only applies to the grandfathered business.	Small Group	7/1/2017	7.00%	7.00%
3/8/2017	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 7/1, 8/1, and 9/1 of 2017. The 12% only applies to the grandfathered business.	Small Group	7/1/2017	12.00%	12.00%
		Average rate increase of small group medical rate filings for CY 2017 ===>>>>			*11.20%*	*9.49%*
12/6/2016	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2017. The 6% only applies to the grandfathered business.	Small Group	4/1/2017	6.00%	6.00%
12/6/2016	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2017. The 12% only applies to the grandfathered business.	Small Group	4/1/2017	12.00%	12.00%
10/21/2016	UnitedHealthcare Insurance Company	Small Group -- Grandfathered + Transitional business only.	Small Group	1/1/2017	7.40%	7.40%
10/21/2016	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered + Transitional business only. IID and Magnum Actuarial Group negotiated a 3% base decrease based upon projected MLR deficienies.	Small Group	1/1/2017	7.50%	-3.00%
10/4/2016	Medical Associates Health Plans	Small Group | non-grandfathered business | Transitional rate filing 1-1-2017	Small Group	1/1/2017	6.30%	6.30%
9/27/2016	Health Alliance Midwest, Inc.	Pre-ACA Transitional Small Group only	Small Group	1/1/2017	3.20%	3.20%
9/22/2016	Avera Health Plans	Small Group | non-grandfathered business Transitional	Small Group	1/1/2017	9.90%	9.90%
9/22/2016	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	1/1/2017	3.00%	3.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/13/2016	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 1/1, 2/1, and 3/1 of 2017. The 10% only applies to the grandfathered business.	Small Group	1/1/2017	10.00%	10.00%
9/13/2016	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 1/1, 2/1, and 3/1 of 2017. The 6% only applies to the grandfathered business.	Small Group	1/1/2017	6.00%	6.00%
8/30/2016	UnitedHealthcare Insurance Company	All ACA small group product lines =1.2% average (with plan variations).	ACA Small Group	1/1/2017	1.20%	1.20%
8/30/2016	Health Alliance Midwest	All ACA small group product lines = 6.2% average	ACA Small Group	1/1/2017	6.20%	6.20%
8/30/2016	Medical Associates Health Plans	All ACA small group product lines = 5.6% average (with plan variations).	ACA Small Group	1/1/2017	5.60%	5.60%
8/30/2016	National Health Insurance Company	All ACA small group products -- 7.8% average increase with plan variations.	ACA Small Group	1/1/2017	7.80%	7.80%
8/30/2016	Wellmark Blue Cross Blue Shield of Iowa	All ACA small group product lines = 14.1% average (with some plan variations).	ACA Small Group	1/1/2017	14.10%	14.10%
8/30/2016	Wellmark Health Plan of Iowa	All ACA small group product lines = 10.3% average (with plan variations).	ACA Small Group	1/1/2017	10.30%	10.30%
8/30/2016	Wellmark Synergy Health, Inc.	All ACA small group products -- new entrant into the ACA market, and so these represent new plans and rates only. This is the initial filing for the carrier.	ACA Small Group	1/1/2017	0.00%	0.00%
8/30/2016	Federated Mutual Insurance Company	All ACA small group product lines = 11.2% average (with plan variations).	ACA Small Group	1/1/2017	11.20%	11.20%
8/30/2016	UnitedHealthcare Plan of the River Valley	All ACA small group product lines =3.5% average (with plan variations).	ACA Small Group	1/1/2017	3.50%	3.50%
8/30/2016	Sanford Health Plan	All ACA small group product lines = 8.33% average (with plan variations).	ACA Small Group	1/1/2017	8.33%	8.33%
8/30/2016	Aetna Health of Iowa	All ACA small group product lines average = 3.8% average (with large plan variations).	ACA Small Group	1/1/2017	3.80%	3.80%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
8/30/2016	Aetna Life Insurance Company	New carrier to Iowa with ACA small group products. This is the initial filing and so there are *NO* Iowa policies currently inforce	ACA Small Group	1/1/2017	0.00%	0.00%
8/30/2016	Gundersen Health Plan, Inc.	All ACA small group product lines = 9.69% average (with plan variations).	ACA Small Group	1/1/2017	9.69%	9.69%
8/30/2016	Avera Health Plans	All ACA small group product lines = 7.8% average (with plan variations).	ACA Small Group	1/1/2017	7.80%	7.80%
8/30/2016	Wellmark Value Health Plan, Inc.	All ACA small group products -- new entrant into the ACA market, and so these represent new plans and rates only. This is the initial filing for the carrier.	ACA Small Group	1/1/2017	0.00%	0.00%
7/8/2016	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2016	Small Group	10/1/2016	5.96%	5.96%
7/8/2016	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2016	Small Group	10/1/2016	10.34%	10.34%
3/15/2016	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 7/1, 8/1, and 9/1 of 2016	Small Group	7/1/2016	5.56%	5.56%
3/15/2016	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 7/1, 8/1, and 9/1 of 2016	Small Group	7/1/2016	7.55%	7.55%
		Average rate increase of small group medical rate filings for CY 2016 ===>>>>			*6.56%*	*6.20%*
12/16/2015	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2016	Small Group	4/1/2016	6.56%	6.56%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
12/16/2015	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2016	Small Group	4/1/2016	5.56%	5.56%
11/12/2015	Avera Health Plans	Small Group | non-grandfathered business Transitional	Small Group	1/1/2016	7.00%	7.00%
11/5/2015	Health Alliance Midwest, Inc.	Pre-ACA Transitional Small Group only	Small Group	1/1/2016	22.00%	15.40%
10/16/2015	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	1/1/2016	4.00%	4.00%
10/13/2015	Medical Associates Health Plans	Small Group | non-grandfathered business | Transitional rate filing 1-1-2016	Small Group	1/1/2016	8.70%	8.70%
9/24/2015	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 1/1, 2/1, and 3/1 of 2016	Small Group	1/1/2016	6.04%	6.04%
9/24/2015	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 1/1, 2/1, and 3/1 of 2016	Small Group	1/1/2016	7.04%	7.04%
9/23/2015	UnitedHealthcare Insurance Company	Small Group -- Grandfathered + Transitional business only. IID and Magnum Actuarial Group negotiated a 7% base decrease to bring the 7.3% proposal down to 3/10th of 1% -- or nearly 0%	Small Group	1/1/2016	7.30%	0.00%
9/23/2015	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered + Transitional business only. IID and Magnum Actuarial Group negotiated a 5% base decrease to bring the 7.3% proposal down to 2.3% net.	Small Group	1/1/2016	7.30%	2.30%
8/25/2015	Wellmark Blue Cross Blue Shield of Iowa	All ACA small group product lines = 5.2% average (with some plan variations). The reduction in the proposal was caused by a surprise risk adjustment payment (from CMS) for approxiantely 3,500,000. The IID asked them to re-file.	ACA Small Group	1/1/2016	10.70%	5.20%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
8/25/2015	Wellmark Health Plan of Iowa	All ACA small group product lines = approximately 0% average (with plan variations). The reduction in the proposal was caused by a surprise risk adjustment payment (from CMS) for approxiantely $500,000. The IID asked them to re-file.	ACA Small Group	1/1/2016	5.90%	0.00%
8/25/2015	UnitedHealthcare Insurance Company	All ACA small group product lines =5.8% average (with plan variations).	ACA Small Group	1/1/2016	5.80%	5.80%
8/25/2015	Federated Mutual Insurance Company	All ACA small group product lines = -9% average (with plan variations). This is based on array averages of the 2015 rate templates vs. the 2016 rate template.	ACA Small Group	1/1/2016	-9.00%	-9.00%
8/25/2015	Avera Health Plans	All ACA small group product lines = -9.3% average (with plan variations).	ACA Small Group	1/1/2016	-9.30%	-9.30%
8/25/2015	Pekin Life Insurance	All ACA small group products = -1.7% avg. Original proposal was 8% but after consultation -- the carrier re-evaluated the VHS network plans and decided to reduce those plans by 10%. With that reduction, the overall average is approximately -1.7%.	ACA Small Group	1/1/2016	-1.70%	-1.70%
8/25/2015	Aetna Health of Iowa, Inc. -- PKA Coventry Health Care of Iowa	All ACA small group product lines = 9.65% average (with plan variations). 9.65% on 965 members | 10.73% on 6 members	ACA Small Group	1/1/2016	9.65%	9.65%
8/25/2015	National Health Insurance Company	All ACA small group products -- new entrant into the ACA market, and so these represent new plans and rates only. This is the initial filing for the carrier.	ACA Small Group	1/1/2016	0.00%	0.00%
8/25/2015	Sanford Health Plan	All ACA small group product lines = 8% average (with plan variations).	ACA Small Group	1/1/2016	8.00%	8.00%
8/25/2015	UnitedHealthcare Plan of the River Valley	All ACA small group product lines = 4.6% average (with plan variations).	ACA Small Group	1/1/2016	4.60%	4.60%
8/25/2015	Health Alliance Midwest	All ACA small group product lines = -15.3% average (with plan variations).	ACA Small Group	1/1/2016	-15.30%	-15.30%
8/25/2015	Gundersen Health Plan, Inc.	All ACA small group product lines = 4.88% average (with plan variations).	ACA Small Group	1/1/2016	4.88%	4.88%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
8/25/2015	Medical Associates Health Plans	All ACA small group product lines = 11.1% average (with plan variations). Nearly 1/2 of this increase was due to a surpirse risk adjustment invoice from CMS. The orignal proposal was 6.1%, but after risk adjustment the porposal was 11.1%	ACA Small Group	1/1/2016	11.10%	11.10%
7/9/2015	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2015	Small Group	10/1/2015	8.00%	8.00%
7/9/2015	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2015	Small Group	10/1/2015	7.00%	7.00%
3/19/2015	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 6/1, 7/1, and 8/1 of 2015	Small Group	7/1/2015	8.00%	8.00%
3/19/2015	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 6/1, 7/1, and 8/1 of 2015	Small Group	7/1/2015	4.00%	4.00%
3/6/2015	Standard Security Life Insurance Company of New York	This was an Off Exchange only product filing for 2015 (filed late 2014), however, the company requested that we withdraw the filing from consideration.	ACA Small Group	*withdrawn* by IID	0.00%	0.00%
		Average rate increase of small group medical rate filings for CY 2015 ===>>>>			*4.78%*	*3.70%*
12/12/2014	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2015	Small Group	4/1/2015	6.00%	6.00%
12/12/2014	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2015	Small Group	4/1/2015	2.00%	2.00%
11/14/2014	Health Alliance Midwest, Inc.	Pre-ACA Transitional Small Group only	Small Group	1/1/2015	9.90%	9.90%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
11/4/2014	Pekin Life Insurance	All ACA product lines = 9.8% average	ACA Small Group	1/1/2015	9.80%	9.80%
10/27/2014	UnitedHealthcare Insurance Company	Small Group -- Grandfathered + Transitional (projected) business only. This represents a lowering of the trend previously utilized.	Small Group	1/1/2015	7.70%	7.70%
10/24/2014	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered + Transitional (projected) business only. This represents a lowering of the trend previously utilized.	Small Group	1/1/2015	7.70%	7.70%
10/22/2014	Medical Associates Health Plans	Small Group | non-grandfathered business | Transitional rate filing 1-1-15	Small Group	1/1/2015	5.80%	5.80%
10/13/2014	Medical Associates Health Plans	All ACA product lines = 1.3% average (with plan variations).	ACA Small Group	1/1/2015	1.30%	1.30%
10/13/2014	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	1/1/2015	4.00%	4.00%
10/9/2014	Aetna Health of Iowa, Inc. -- PKA Coventry Health Care of Iowa	All ACA product lines = 0% average (with plan variations).	ACA Small Group	1/1/2015	0.00%	0.00%
10/9/2014	Coventry Health and Life Insurance Company	All ACA product lines = 12.35% average (with plan variations).	ACA Small Group	1/1/2015	12.35%	12.35%
10/8/2014	John Alden Life Insurance Company (Assurant)	All ACA product lines = the revised proposal is approximately 0% average (with plan variations).	ACA Small Group	1/1/2015	3.00%	0.00%
10/8/2014	Time Insurance Company (Assurant)	All ACA product lines = the revised proposal is approximately 0% average (with plan variations).	ACA Small Group	1/1/2015	3.00%	0.00%
9/24/2014	Wellmark Health Plan of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 1/1, 2/1, and 3/1 of 2015	Small Group	1/1/2015	2.08%	2.08%
9/19/2014	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all pre-ACA compliant SG grandfathered and transitional business with effective/renewal dates of 1/1, 2/1, and 3/1 of 2015	Small Group	1/1/2015	6.08%	6.08%
9/15/2014	Wellmark Blue Cross Blue Shield of Iowa	All ACA product lines = 4.4% average (with significant plan variations).	ACA Small Group	1/1/2015	4.40%	4.40%
9/15/2014	Wellmark Health Plan of Iowa	All ACA product lines = 1.5% average (with significant plan variations).	ACA Small Group	1/1/2015	1.50%	1.50%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/15/2014	UnitedHealthcare Plan of the River Valley	All ACA product lines =7.7% average (with plan variations).	ACA Small Group	1/1/2015	7.70%	7.70%
9/15/2014	UnitedHealthcare Insurance Company	All ACA product lines =7.7% average (with plan variations).	ACA Small Group	1/1/2015	7.70%	7.70%
9/15/2014	Federated Mutual Insurance Company	All ACA product lines = 5.8% average (with plan variations).	ACA Small Group	1/1/2015	5.80%	5.80%
9/11/2014	Health Alliance Midwest	All 2014 plans will be discontinued on 12-31-14 and new 2015 plans will be available. There are *NO* Iowa policies inforce, so an average incease cannot be calculated	ACA Small Group	1/1/2015		
9/10/2014	Sanford Health Plan	All ACA product lines =9.75% average (with plan variations).	ACA Small Group	1/1/2015	9.75%	9.75%
9/10/2014	Avera Health Plans	All ACA product lines = 2.3% average (with plan variations).	ACA Small Group	1/1/2015	2.30%	2.30%
9/10/2014	Gundersen Health Plan, Inc.	GundersenSG products = 5.3% ==>> the GundersenSG HSA increase was 4.8% Total Average = 5.27% for the two product lines	ACA Small Group	1/1/2015	5.27%	5.27%
9/10/2014	CoOportunity Health	Split by: Premier = 11.7% Preferred = 16.5% Avg =11.9%	ACA Small Group	1/1/2015	11.90%	11.90%
7/14/2014	UnitedHealthcare Plan of the River Valley	Small Group - ACA compliant 2014 rate decrease	ACA Small Group	10/1/2014	-7.70%	-7.70%
7/14/2014	UnitedHealthcare Insurance Company	Small Group - ACA compliant 2014 rate decrease	Small Group	10/1/2014	-7.70%	-7.70%
6/11/2014	Wellmark Health Plan of Iowa	Rate filing proposal applies to all SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2014	Small Group	10/1/2014	2.05%	2.05%
6/11/2014	Wellmark Blue Cross Blue Shield of Iowa	Rate filing proposal applies to all SG grandfathered and transitional business with effective/renewal dates of 10/1, 11/1, and 12/1 of 2014	Small Group	10/1/2014	4.05%	4.05%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
3/13/2014	Wellmark Blue Cross Blue Shield of Iowa	Grandfathered Small Group Rate filing || Filing proposal applies to all SG grandfathered business with effective/renewal dates of 7/1, 8/1, and 9/1 of 2014	Small Group	7/1/2014	2.00%	2.00%
3/13/2014	Wellmark Health Plan of Iowa	Grandfathered Small Group Rate filing || Filing proposal applies to all SG grandfathered business with effective/renewal dates of 7/1, 8/1, and 9/1 of 2014	Small Group	7/1/2014	2.00%	2.00%
1/3/2014	Wellmark Health Plan of Iowa	Grandfathered Small Group Rate filing || Filing proposal applies to all SG grandfathered business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2014	Small Group	4/1/2014	0.00%	0.00%
		Average rate increase of small group medical rate filings for CY 2014 ===>>>>			*4.25%*	*4.06%*
12/27/2013	Medical Associates Health Plans	Small Group | non-grandfathered business Transitional 1-1-14	Small Group	1/1/2014	2.50%	2.50%
12/26/2013	Avera Health Plans	Small Group | non-grandfathered business Transitional 2-1-2014	Small Group	2/1/2014	8.00%	8.00%
12/19/2013	Wellmark Blue Cross Blue Shield of Iowa	Grandfathered rate increase filing | Filing proposal applies to all SG grandfathered business with effective/renewal dates of 4/1, 5/1, and 6/1 of 2014	Small Group	4/1/2014	0.00%	0.00%
11/27/2013	UnitedHealthcare Plan of the River Valley	Small Group -- Grandfathered business only. This represents an extension of trend previously utilized. The IID and Magnum negotiated it down from 9.2% to 8%.	Small Group	1/1/2014	9.20%	8.00%
11/19/2013	UnitedHealthcare Insurance Company	Small Group -- Grandfathered business only. This represents an extension of trend previously utilized.	Small Group	1/1/2014	9.20%	9.20%
10/29/2013	Avera Health Plans	Small Group Block of Business (Grandfathered business only)	Small Group	1/1/2014	17.00%	17.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/20/2013	Wellmark Blue Cross Blue Shield of Iowa	Grandfathered rate increase filing | Filing proposal applies to all SG grandfathered business with effective/renewal dates of 1/1, 2/1, and 3/1 of 2014	Small Group	1/1/2014	3.85%	3.85%
9/20/2013	Wellmark Health Plan of Iowa	Grandfathered Small Group Rate filing || -.14% equates to approximately 0% rate increase in 2014 for grandfathered business. Applies to new business and renewals on Jan-Mar of 2014	Small Group	1/1/2014	0.00%	0.00%
8/23/2013	Wellmark Health Plan of Iowa	•Addition of ACA fees and taxes on billing statements beginning 1/1/2014 •Extension of premiums for small employers with non-grandfathered health plans who change their plan-year to 12/1/2013 * Prev approved 3% 4th qtr 2013 increase changed to 0%	Small Group	1/1/2014		
8/23/2013	Wellmark Blue Cross Blue Shield of Iowa	•Addition of ACA fees and taxes on billing statements beginning 1/1/2014 •Extension of premiums for small employers with non-grandfathered health plans who change their plan-year to 12/1/2013	Small Group	1/1/2014		
5/9/2013	Coventry Health and Life Insurance Company	Small Employer Group Rate Manual 7-1-13	Small Group	7/1/2013	15.00%	15.00%
5/9/2013	Aetna Health of Iowa, Inc. -- PKA Coventry Health Care of Iowa	Small Employer Group Rate Manual 7-1-13	Small Group	7/1/2013	13.40%	13.40%
4/8/2013	Wellmark Blue Cross Blue Shield of Iowa	SG-Alliance Select (Applies to new business and renewals on Oct through Dec of 2013)	Small Group	10/1/2013	4.74%	4.74%
4/8/2013	Wellmark Health Plan of Iowa	SG-Blue Choice, Blue Access and Blue Advantage (Applies to new business and renewals on Oct through Dec of 2013)	Small Group	10/1/2013	3.89%	3.89%
4/1/2013	Coventry Health and Life Insurance Company	Large Employer Group Rate Manual 7-1-12 (no state rate authority -- filed as is)	Small Group	7/1/2013	11.50%	11.50%
4/1/2013	Aetna Health of Iowa, Inc. -- PKA Coventry Health Care of Iowa	Large Employer Group Rate Manual 7-1-12 (no state rate authority -- filed as is)	Small Group	7/1/2013	11.50%	11.50%
3/28/2013	John Alden Life Insurance Company	Small Group	Small Group	6/1/2013	14.70%	12.00%
3/28/2013	Time Insurance Company	Small Group	Small Group	6/1/2013	14.70%	12.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
2/27/2013	Wellmark Blue Cross Blue Shield of Iowa	SG-Alliance Select (Applies to new business and renewals on July through Sept of 2013)	Small Group	7/1/2013	4.68%	4.68%
2/27/2013	Wellmark Health Plan of Iowa	SG-Blue Choice, Blue Access and Blue Advantage (Applies to new business and renewals on July through Sept of 2013)	Small Group	7/1/2013	3.83%	3.83%
2/20/2013	Madison National Life Insurance Company, Inc.	Form MNL MMP 0205	Small Group	4/1/2013	5.80%	4.50%
1/24/2013	UnitedHealthcare Plan of the River Valley	Small Group -- Eastern Iowa markets	Small Group	3/1/2013	9.95%	8.91%
1/24/2013	UnitedHealthcare Insurance Company	Small Group -- Eastern Iowa markets	Small Group	2/1/2013	6.64%	6.64%
		Average rate increase of small group medical rate filings for CY 2013 ===>>>>			*8.10%*	*7.67%*
12/4/2012	Wellmark Blue Cross Blue Shield of Iowa	SG-Alliance Select (Applies to new business and renewals on April through June of 2013)	Small Group	4/1/2013	5.67%	5.67%
12/4/2012	Wellmark Health Plan of Iowa	SG-Blue Choice, Blue Access and Blue Advantage (Applies to new business and renewals on April through June of 2013)	Small Group	4/1/2013	4.82%	4.82%
11/20/2012	Standard Security Life Insurance Company of New York	Small Group --- Form SSL MMP 0205, SSL GHP 0608, both marketed under Policy Form SSL MMP 0205	Small Group	1/1/2013	-15.00%	-15.00%
11/20/2012	Gundersen Lutheran Health Plan, Inc.	Total Small Group Block of Business	Small Group	1/1/2013	9.10%	9.10%
11/13/2012	Pekin Life Insurance Company	Small Group -- Classic Choice, Choice Plus, and Flex Choice	Small Group	1/1/2013	14.87%	14.87%
11/5/2012	Avera Health Plans	Total Small Group Block of Business	Small Group	1/1/2013	8.68%	8.68%
11/1/2012	Health Alliance Midwest, Inc.	All Small Group Business	Small Group	1/1/2013	4.87%	4.87%
10/23/2012	UnitedHealthcare of The Midlands, Inc.	Small Group Form POL.I.11.IA	Small Group	1/1/2013	5.00%	5.00%
10/23/2012	UnitedHealthcare Insurance Company	Small Group Form POL.I.11.IA	Small Group	1/1/2013	5.00%	5.00%
10/3/2012	Medical Associates Health Plans	Total small group block	Small Group	1/1/2013	8.41%	8.41%
10/2/2012	Federated Mutual Insurance Company	Total Small Group Block	Small Group	1/1/2013	9.00%	9.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/25/2012	Wellmark Blue Cross Blue Shield of Iowa	SG-Alliance Select (Applies to new business and renewals on January - March of 2013)	Small Group	1/1/2013	5.00%	5.00%
9/25/2012	Wellmark Health Plan of Iowa	SG-Blue Choice, Blue Access and Blue Advantage (Applies to new business and renewals on January - March of 2013)	Small Group	1/1/2013	5.00%	5.00%
8/14/2012	Trustmark Life Insurance Company	Form S989C (small group)	Small Group	9/1/2012	8.11%	5.00%
7/10/2012	Aetna Health of Iowa, Inc. -- PKA Coventry Health Care of Iowa	Small Employer Group Rate Manual 7-1-12	Small Group	7/1/2012	15.00%	13.50%
7/10/2012	Coventry Health and Life Insurance Company	Small Employer Group Rate Manual 7-1-12	Small Group	7/1/2012	15.00%	13.50%
6/21/2012	UnitedHealthcare Insurance Company	Rate decrease of roughly 20% for the Fort Dodge area only. This is due to a recent contractual agreement with a physician group in the Fort Dodge area that is expected to lead to better unit costs.	Small Group	7/1/2012	-20.00%	-20.00%
6/21/2012	UnitedHealthcare Plan of the River Valley	The purpose of the rate filing is to introduce new rates in the Fort Dodge, IA area	Small Group	7/1/2012		
4/10/2012	Time Insurance Company	Small Group	Small Group	5/1/2012	23.79%	14.00%
4/10/2012	John Alden Insurance Company	Small Group	Small Group	5/1/2012	23.79%	14.00%
3/16/2012	Medical Associates Health Plans	Total small group block	Small Group	3/16/2012	8.90%	8.90%
3/13/2012	Wellmark Health Plan of Iowa	SG-Blue Choice, Blue Access and Blue Advantage (Applies to new business and renewals on July-December of 2012)	Small Group	7/1/2012	1.00%	1.00%
3/7/2012	Wellmark Blue Cross Blue Shield of Iowa	SG-Alliance Select (applies to new business and renewals for July-December of 2012)	Small Group	7/1/2012	4.00%	4.00%
1/11/2012	Aetna Health of Iowa, Inc. -- PKA Coventry Health Care of Iowa	Small Employer Group Rate Manual 1-1-12	Small Group	1/11/2012	7.00%	5.70%
1/11/2012	Coventry Health and Life Insurance Company	Small Employer Group Rate Manual 1-1-12	Small Group	1/11/2012	7.00%	5.70%
		Average rate increase of small group medical rate filings for CY 2012 ===>>>>			*6.83%*	*5.66%*

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
12/30/2011	Wellmark Blue Cross Blue Shield of Iowa	SG-Alliance Select (applies to new business and renewals for April-June of 2012)	Small Group	4/1/2012	4.11%	4.11%
12/30/2011	Wellmark Health Plan of Iowa	SG-Blue Choice, Blue Access and Blue Advantage (applies to new business and renewals for April-June of 2012)	Small Group	4/1/2011	-1.83%	-1.83%
11/18/2011	Federated Mutual Insurance Company	Total Small Group Block	Small Group	1/1/2012	9.60%	8.00%
11/10/2011	Avera Health Plans	Total Small Group Block of Business	Small Group	1/1/2012	8.00%	8.00%
11/3/2011	Gundersen Lutheran Health Plan, Inc	Total Small Group Block of Business	Small Group	1/1/2012	18.30%	18.30%
9/19/2011	Wellmark Health Plan of Iowa	SG-Blue Choice, Blue Access and Blue Advantage (applies to new business and renewals for Jan-Mar of 2012)	Small Group	1/1/2012	-4.00%	-4.00%
9/19/2011	Wellmark Blue Cross Blue Shield of Iowa	SG-Alliance Select (applies to new business and renewals for Jan-Mar of 2012)	Small Group	1/1/2012	5.00%	5.00%
8/24/2011	Pekin Life Insurance Company	Small Group (pre 9-1-11) || Classic Choice, Choice+, and Flex Choice	Small Group	9/1/2011	9.80%	9.80%
8/8/2011	Aetna Health of Iowa, Inc. -- PKA Coventry Health Care of Iowa	Small group HMO rate manual -- Small group business is not subject to minimum MLR until 9-1-11	Small Group	9/1/2011	4.80%	4.80%
3/16/2011	Aetna Health of Iowa, Inc. -- PKA Coventry Health Care of Iowa	Small group rate manual -- Small group business is not subject to minimum MLR	Small Group	7/1/2011	7.40%	7.40%
2/22/2011	Health Alliance Midwest, Inc.	The filing also included large group -- Small group business is not subject to minimum MLR	Small Group	*filed* by IID		
		Average rate increase of small group medical rate filings for CY 2011 ===>>>>			*6.12%*	*5.96%*

With the passage of the Affordable Care Act (ACA) in 2010, the Iowa Insurance Division changed its rate review procedures for small employer group business. Beginning September 1, 2011 -- carriers must submit rate filings for prior approval to the Insurance Division. This action was needed for Iowa to secure 'effective rate review' status with CMS. See Commissioner Bulletins 11-06 and 12-01 for additional information.