

Qualified Health Plans

BCBSVT QHP Rates: Filed, Approved, Change						
Plan Year	Individual			Small Group		
	Filed	Approved	Δ (%P)	Filed	Approved	Δ (%P)
2015	9.8%	7.7%	-2.1%	9.8%	7.7%	-2.1%
2016	8.6%	5.9%	-2.7%	8.6%	5.9%	-2.7%
2017	8.2%	7.3%	-0.9%	8.2%	7.3%	-0.9%
2018	12.7%	9.2%	-3.5%	12.7%	9.2%	-3.5%
2019	9.6%	5.8%	-3.8%	9.6%	5.8%	-3.8%
2020	15.6%	12.4%	-3.2%	15.6%	12.4%	-3.2%
2021	6.7%	4.2%	-2.5%	6.7%	4.2%	-2.5%
2022	7.9%	4.7%	-3.2%	7.8%	6.7%	1.1%
2023	14.9%	11.4%	-3.5%	15.4%	11.7%	-3.7%
2024	15.5%	14.0%	-1.5%	14.5%	13.3%	-1.2%

MVP QHP Rates: Filed, Approved, Change						
Plan Year	Individual			Small Group		
	Filed	Approved	Δ (%P)	Filed	Approved	Δ (%P)
2015	15.3%	10.9%	-4.4%	15.3%	10.9%	-4.4%
2016	3.0%	2.4%	-0.6%	3.0%	2.4%	-0.6%
2017	8.8%	3.7%	-5.1%	8.8%	3.7%	-5.1%
2018	6.7%	3.4%	-3.3%	6.7%	3.4%	-3.3%
2019	10.9%	6.6%	-4.3%	10.9%	6.6%	-4.3%
2020	10.9%	10.1%	-0.8%	10.9%	10.1%	-0.8%
2021	7.3%	2.7%	-4.6%	7.3%	2.7%	-4.6%
2022	17.0%	12.7%	-4.4%	5.0%	0.8%	-4.2%
2023	24.4%	19.3%	-5.2%	23.4%	18.3%	-5.2%
2024	12.8%	11.4%	-1.4%	12.5%	11.5%	-1.0%

Large Group / Association Health Plans

BCBSVT Rates: Filed, Approved, and Change						
Year	LG			AHP		
	Filed	Approved	Δ (%P)	Filed	Approved	Δ (%P)
2015	9.7%	7.2%	-2.5%			
2016	4.3%	4.3%	0.0%			
2017	10.7%	9.4%	-1.3%			
2018	11.2%	9.8%	-1.4%			
2019	14.9%	14.0%	-0.9%			
2020	5.9%	4.7%	-1.2%	1st File	1st File	1st File
2021	-0.6%	-1.7%	-1.1%	-0.3%	-1.3%	-1.0%
2022	7.9%	7.6%	-0.3%	9.4%	11.1%	1.7%
2023	10.8%	12.3%	1.5%	...	...	...
2024	6.4%	3.1%	-3.3%	7.2%	7.1%	-0.1%

MVP Rates: Filed, Approved, and Change				
Entity	Period	Filed	Approved	Δ (%P)
MVP Health Insurance Company	1Q/2Q 16	9.2%	8.8%	-0.4%
	3Q/4Q 16	-8.6%	-12.2%	-3.6%
	1Q/2Q 17	-11.1%	-11.1%	0.0%
	3Q/4Q 17	5.4%	5.4%	0.0%
	1Q/2Q 18	5.8%	5.7%	-0.1%
MVP Health Plan	3Q/4Q 18	3.8%	2.3%	-1.5%
	1Q 19	13.8%	11.5%	-2.3%
	1Q 20	16.7%	15.0%	-1.7%
	1Q 21	-1.2%	-4.6%	-3.4%
	1Q 22	8.5%	6.8%	-1.7%
	1Q 23	19.6%	14.6%	-5.0%
1Q 24	7.5%	2.7%	-4.8%	

Cigna Rates: Filed, Approved, and Change			
Year	Filed	Approved	Δ (%P)
2017	-3.7%	-5.4%	-1.7%
2018	5.8%	2.7%	-3.1%
2019	0.2%	-2.4%	-2.6%
2020	15.0%	9.0%	-6.0%
2021	...	...	...
2022	...	...	...
2023	7.6%	6.0%	-1.6%
2024	...	...	...