

Accident and Health

Year-to-Date Rate Change Report



As of January 31, 2024

Life and Health Product Review Analytics Unit
Florida Office of Insurance Regulation

Key Terms

Product: The specific type of Accident and Health policy under consideration.

File Log Number: The number automatically assigned to a filing by the Office of Insurance Regulation's (Office) internal tracking system. All closed filings are available to the public for review by using the Office's online Forms and Rates Filing Search utility.

Closed: The date the Office took final action on a filing; for purposes of this report this is the date the filing was approved.

Reported Policies: The number of policies affected by the combined rate impact (the anniversary allowed value).

% Change Allowed: The average change to the premium that will be implemented at a single point in time. The rate change experienced by any policyholder may differ from the average.

Avg. Trend Allowed: The growth rate required to cover medical provider price increases, utilization changes, and other items. This is the average change to the premium that will be implemented over a period of time (typically twelve months).

Anniversary Allowed: The combined effect of the base rate change, trend and previously approved changes that have not yet been fully implemented.

Note all rate changes shown in the following report are for filings that are closed with a final disposition status of Approved.

Accident and Health, Year-to-Date Rate Changes Report : By Company
 Through January 31, 2024

By Company						
Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
5 STAR LIFE INS. CO.						
Group Health Hospital Indemnity	23-049943	01/19/2024	0	0.00	0.00	0.00
AMERICAN NATIONAL LIFE INS. CO. OF TEXAS						
Health Conversion	23-050763	01/08/2024	2	7.00	0.00	7.00
AMERITAS LIFE INSURANCE CORP.						
Individual Health Dental	23-050133	01/18/2024	37,793	1.30	0.00	1.30
BANKERS FIDELITY LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	24-001380	01/26/2024	23	0.00	0.00	0.00
CIGNA NATIONAL HEALTH INS. CO.						
Medicare Supplement Other	23-048258	01/05/2024	0	0.00	0.00	0.00
COLONIAL LIFE AND ACCIDENT INS. CO.						
Individual Health Dental	23-048283	01/03/2024	0	0.00	0.00	0.00
Individual Health Specified Disease Limited Benefit Dread Disease	23-048333	01/05/2024	0	0.00	0.00	0.00
COMPANION LIFE INS. CO.						
Health Excess or Stop Loss	23-050086	01/03/2024	6,103	0.00	14.40	14.40
COMPBENEFITS CO.						
Prepaid Dental Service Plan Corporation	23-050651	01/18/2024	0	0.00	0.00	0.00
DELTA DENTAL INS. CO.						
Individual Health Dental	23-050799	01/22/2024	22,232	4.00	0.00	4.00
FAMILY LIFE INS. CO.						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	23-050162	01/30/2024	647	9.70	0.00	9.70
FEDERAL LIFE INS. CO.						
Individual Health Hospital Indemnity	23-050645	01/23/2024	0	0.00	0.00	0.00
GERBER LIFE INS. CO.						
Medicare Supplement Other	24-000592	01/18/2024	2,747	7.00	0.00	7.00
GOLDEN RULE INS. CO.						
Individual Medicare Supplement Prestandardized	24-002144	01/22/2024	*	*	*	*
Individual Medicare Supplement Standard Plans	23-050430	01/31/2024	*	*	*	*
[^] If blank, please see product name in previous row(s) *This character represents masked data as the information has been marked trade secret						

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Product^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
HUMANA INS. CO.						
Group Health Dental	23-049586	01/11/2024	40,306	0.00	3.00	3.00
Individual Health Vision	23-050729	01/16/2024	*	*	*	*
LINCOLN NATIONAL LIFE INS. CO.						
Group Health Dental	24-000761	01/26/2024	29,982	-16.40	5.00	-12.20
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Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
MEDICO INS. CO.						
Individual Medicare Supplement Prestandardized	23-050754	01/04/2024	5	0.00	0.00	0.00
METROPOLITAN LIFE INS. CO.						
Individual Health Dental	23-049619	01/05/2024	22,274	13.10	0.00	13.10
MUTUAL OF OMAHA INS. CO.						
Medicare Supplement Other	24-001139	01/26/2024	5,142	6.50	0.00	6.50
NATIONAL HEALTH INS. CO.						
Individual Health Accident Only	23-050605	01/23/2024	2,006	-23.90	0.00	-23.90
ROYAL NEIGHBORS OF AMERICA						
Fraternal Medicare Supplement Other	24-002871	01/26/2024	10	0.00	0.00	0.00
STATE FARM MUTUAL AUTOMOBILE INS. CO.						
Individual Credit Disability	24-000361	01/12/2024	7	0.00	0.00	0.00
SUPREME COUNCIL OF THE ROYAL ARCANUM						
Fraternal Individual Medicare Supplement Standard Plans	23-048168	01/04/2024	24	4.00	0.00	4.00
UNITED AMERICAN INS. CO.						
Individual Medicare Supplement Standard Plans	23-048298	01/03/2024	*	*	*	*
UNITED CONCORDIA INS. CO.						
Group Health Vision	23-048749	01/12/2024	*	*	*	*
UNITEDHEALTHCARE INS. CO.						
Group Medicare Supplement Prestandardized	23-048495	01/10/2024	*	*	*	*
Medicare Supplement Other	23-050007	01/26/2024	*	*	*	*
VISION SERVICE PLAN INS. CO.						
Individual Health Vision	23-049504	01/18/2024	0	0.00	0.00	0.00
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Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Fraternal Individual Medicare Supplement Standard Plans						
SUPREME COUNCIL OF THE ROYAL ARCANUM	23-048168	01/04/2024	24	4.00	0.00	4.00
Fraternal Medicare Supplement Other						
ROYAL NEIGHBORS OF AMERICA	24-002871	01/26/2024	10	0.00	0.00	0.00
Group Health Dental						
HUMANA INS. CO.	23-049586	01/11/2024	40,306	0.00	3.00	3.00
LINCOLN NATIONAL LIFE INS. CO.	24-000761	01/26/2024	29,982	-16.40	5.00	-12.20
Group Health Hospital Indemnity						
5 STAR LIFE INS. CO.	23-049943	01/19/2024	0	0.00	0.00	0.00
Group Health Vision						
UNITED CONCORDIA INS. CO.	23-048749	01/12/2024	*	*	*	*
Group Medicare Supplement Prestandardized						
UNITEDHEALTHCARE INS. CO.	23-048495	01/10/2024	*	*	*	*
Health Conversion						
AMERICAN NATIONAL LIFE INS. CO. OF TEXAS	23-050763	01/08/2024	2	7.00	0.00	7.00
Health Excess or Stop Loss						
COMPANION LIFE INS. CO.	23-050086	01/03/2024	6,103	0.00	14.40	14.40
Individual Credit Disability						
STATE FARM MUTUAL AUTOMOBILE INS. CO.	24-000361	01/12/2024	7	0.00	0.00	0.00
Individual Health Accident Only						
NATIONAL HEALTH INS. CO.	23-050605	01/23/2024	2,006	-23.90	0.00	-23.90
Individual Health Dental						
AMERITAS LIFE INSURANCE CORP.	23-050133	01/18/2024	37,793	1.30	0.00	1.30
COLONIAL LIFE AND ACCIDENT INS. CO.	23-048283	01/03/2024	0	0.00	0.00	0.00
DELTA DENTAL INS. CO.	23-050799	01/22/2024	22,232	4.00	0.00	4.00
METROPOLITAN LIFE INS. CO.	23-049619	01/05/2024	22,274	13.10	0.00	13.10
Individual Health Hospital Indemnity						
FEDERAL LIFE INS. CO.	23-050645	01/23/2024	0	0.00	0.00	0.00
Individual Health Specified Disease Limited Benefit Dread Disease						
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Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
COLONIAL LIFE AND ACCIDENT INS. CO.	23-048333	01/05/2024	0	0.00	0.00	0.00
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only						
FAMILY LIFE INS. CO.	23-050162	01/30/2024	647	9.70	0.00	9.70
Individual Health Vision						
HUMANA INS. CO.	23-050729	01/16/2024	*	*	*	*
VISION SERVICE PLAN INS. CO.	23-049504	01/18/2024	0	0.00	0.00	0.00
Individual Medicare Supplement Prestandardized						
GOLDEN RULE INS. CO.	24-002144	01/22/2024	*	*	*	*
MEDICO INS. CO.	23-050754	01/04/2024	5	0.00	0.00	0.00
Individual Medicare Supplement Standard Plans						
BANKERS FIDELITY LIFE INS. CO.	24-001380	01/26/2024	23	0.00	0.00	0.00
GOLDEN RULE INS. CO.	23-050430	01/31/2024	*	*	*	*
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Individual Medicare Supplement Standard Plans						
UNITED AMERICAN INS. CO.	23-048298	01/03/2024	*	*	*	*
Medicare Supplement Other						
CIGNA NATIONAL HEALTH INS. CO.	23-048258	01/05/2024	0	0.00	0.00	0.00
GERBER LIFE INS. CO.	24-000592	01/18/2024	2,747	7.00	0.00	7.00
MUTUAL OF OMAHA INS. CO.	24-001139	01/26/2024	5,142	6.50	0.00	6.50
UNITEDHEALTHCARE INS. CO.	23-050007	01/26/2024	*	*	*	*
Prepaid Dental Service Plan Corporation						
COMPBENEFITS CO.	23-050651	01/18/2024	0	0.00	0.00	0.00
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Product Glossary

Sorted by Line of Business (LOB) and Product

Product	Product Definition
LOB: Accident and Health Products Definition: Pursuant to Section 624.603, F.S.: "Health insurance", also known as "disability insurance", is insurance of human beings against bodily injury, disablement, or death by accident or accidental means, or the expense thereof, or against disablement or expense resulting from sickness, and every insurance appertaining thereto. Health insurance does not include workers' compensation coverages, except as provided in s. 624.406(4), F.S.	
Group Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
Long Term Care Comprehensive - Other	A policy or rider that includes coverage for both institutional nursing home and home health care. If a form provides both facility and non-facility care, it is considered comprehensive. If a base form is facility only and non-facility coverage is offered as a rider, whether the rider is selected or not, the form and rider are comprehensive. One form may not be categorized as two different types of long term care for any rating purposes, nor may it be included in more than one block of business. In addition, if a form provides facility only benefits with no available non-facility rider or option, then it is considered facility only regardless of what other forms were available at the same time.
Group Health Dental	Insurance that provides benefits for routine dental examinations, preventive dental work and dental procedures needed to treat tooth decay and diseases of the teeth and jaw.
Individual Health Major Medical - Other	A major medical contract that may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered.
Individual Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
Health.Other / Supplemental - Cost Share Plans	See LOB Definition.
Long Term Care Other Accelerated Benefit Rider	Accelerated Benefit Rider or not specifically described..Rider attached to a life insurance policy or an annuity providing LTC benefits
Group Health Major Medical Small Group Only	A hospital/surgical/medical expense contract that provides comprehensive benefits as defined in the state in which th contract will be delivered..A major medical contract that may be issued only to "small groups" as that term is defined in the state in which the contract will be delivered.
Individual Health Dental	Insurance that provides benefits for routine dental examinations, preventive dental work and dental procedures needed to treat tooth decay and diseases of the teeth and jaw.
Individual Health Major Medical Short Term	A major medical contract that may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered..A major medical policy or plan designed to provide coverage during a "gap" in coverage. Short term policies generally have pre-existing condition exclusions and are not renewable.
Group Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.
Individual Medicare Supplement Medicare Select	A type of Medigap plan under which a policyholder generally must use specific hospitals and, in some cases, doctors are to receive full Medigap benefits.
Health Excess or Stop Loss	This type of insurance may be extended to either a health plan or a self-insured employer plan. Its purpose is to insure against the risk that any one claim will exceed a specific dollar amount or that an entire plan's losses will exceed a specific amount.
Individual Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.

Product Glossary
Sorted by Line of Business (LOB) and Product

Product	Product Definition
Group Health Vision	Limited benefit expense policies. Provides benefits for eye care and eye care accessories. Generally provides a stated dollar amount per annual eye examination. Benefits often include a stated dollar amount for glasses and contacts..May include surgical benefits for injury or sickness associated with the eye.
Long Term Care Facility Only - Other	A policy or rider that provides coverage only while a policyholder is confined to a nursing home and meets the policy requirements.
Individual Health - Hospital Surgical Medical Expense	An insurance contract that provides coverage to or reimburses the covered person for hospital, surgical, and/or medical expense incurred as a result of injury, sickness, and/or medical condition.
Medicare Supplement Other	See LOB Definition.
Individual Health Accident Only	An insurance contract that provides coverage, singly or in combination, for death, dismemberment, disability, or hospital and medical care caused by or necessitated as a result of accident or specified kinds of accident.
Group Health Disability Income	A policy designed to compensate insured individuals for a portion of the income they lose because of a disabling injury or illness.
Group Health Sickness	Policies providing limited benefits for sickness. Benefits may also be provided for accident and/or wellness. Benefits may be expense or indemnity. Excludes hospital indemnity only coverage.
Health Conversion	Guarantees an insured whose coverage is ending for specified reasons a right to purchase a policy without presenting evidence of insurability.
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	Provides benefits for losses resulting from cancer and its associated diagnosis and treatments. Pays benefits for the diagnosis and treatment of a specifically named disease or diseases. Benefits can be paid as expense incurred, per diem, or a principle sum.
LOB: Credit Disability Products Definition: Pursuant to Section 627.677(2), F.S.: "Credit disability insurance" means insurance under which a borrower of money or a purchaser or a lessee of goods is insured in connection with a specific loan or credit transaction against loss of time resulting from accident or sickness.	
Credit Disability	Makes monthly loan/credit transaction payments to the creditor upon the disablement of an insured debtor.
LOB: Fraternal Accident and Health Products.Definition: Pursuant to Section 632.617(1), F.S.: A society may provide the following contractual benefits: (a) Death benefits; (b) Endowment benefits; (c) Annuity benefits; (d) Temporary or permanent disability benefits; (e) Hospital, medical, or nursing benefits; (f) Monument or tombstone benefits to the memory of deceased members; and (g) Such other benefits as authorized for life insurers and which are not inconsistent with this chapter.	
Fraternal Medicare Supplement Other	See LOB Definition.
Fraternal Individual Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.
Fraternal Individual Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
LOB: Health Maintenance Organization (HMOs) Plans Definition: As defined in Section 641.19(12), F.S.	
Health Maintenance Organization Individual Individual	Coverage may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered
Health Maintenance Organization Group Small Group Only	A plan under which an enrollee pays a membership fixed fee in advance in return for a wide range of comprehensive health care services with the HMO's approved providers in a designated service area..Coverage may be issued only to "small groups" as that term is defined in the state in which the contract will be delivered.

Product Glossary

Sorted by Line of Business (LOB) and Product

Product	Product Definition
LOB: Prepaid Dental Only Plans Definition: Pursuant to Section 636.003(5), F.S.: "Limited health service" means dental care services. "Limited health service" does not include inpatient, hospital surgical services, or emergency services except as such services are provided incident to the limited health services set forth in this subsection.	
Prepaid Dental Service Plan Corporation	See LOB Definition.
LOB: Prepaid Limited Health Services Organization Plans Definition: Pursuant to Section 636.003(7), F.S.: "Prepaid limited health service organization" means any person, corporation, partnership, or any other entity which, in return for a prepayment, undertakes to provide or arrange for, or provide access to, the provision of a limited health service to enrollees through an exclusive panel of providers. Prepaid limited health service organization does not include: (a) An entity otherwise authorized pursuant to the laws of this state to indemnify for any limited health service; (b) A provider or entity when providing limited health services pursuant to a contract with a prepaid limited health service organization, a health maintenance organization, a health insurer, or a self-insurance plan; or (c) Any person who is licensed pursuant to part II as a discount medical plan organization.	
Prepaid Limited Health Service Organization	See LOB Definition.