



Finding Information on Rate Filings and Determinations in Your State

This is a step-by-step guide for using the Healthcare.gov website that tracks rate review cases. The website can provide advocates with some details about rate review in their state. It includes all rate increases subject to rate review in a state, including those that are reasonable, unreasonable, and still pending a decision.

1. Start here: <http://companyprofiles.healthcare.gov/>
2. Use the **Find Rate Increase Information for your State** option and select your state. This brings up all of the insurers that proposed 10%+ rate increases that are subject to rate review, information on the requested increase, and the status of the rate review (complete, pending, or withdrawn).
3. Click on the individual product to bring up information about the rate review determination. NOTE: Insurers often have several products in the same market (e.g., small group) with the same requested rate increase.

What comes up when you click on a product:

- **Basic information** about the rate review finding
 - Rate review decision (Unreasonable, Not Unreasonable, Pending)
 - Effective date of the rate increase
 - Number of people affected by the rate increase
- There are links to additional information about the rate increase, including:
 - **Why does my insurance want to raise my premiums?** A breakdown of average monthly rate increase amounts attributable to medical services, administrative expenses, and underwriting gain or loss.
 - **What kinds of Medical Services are causing this rate increase?** A breakdown of the medical services component of the rate increase into several categories.
 - **How would my insurance company use my premium?** A breakdown of the average monthly total premium amount attributable to medical services, administrative expenses, and underwriting gain or loss.
 - **Last three rate increases for this product.** The last three years of rate increases requested and received.
 - **Who is reviewing this rate increase?** Whether *state* or *federal* (HHS) regulators are reviewing the rate increase (If HHS is reviewing the rate request, there's a link to get to CCIIO's [Issuer Rate Filing Documentation Submissions](#)).
 - **Insurer's explanation of the rate increase.** The insurer's written explanation of the rate increase request that was provided to the rate reviewer.
 - **Results of the Rate Review.** The written explanation of the rate review decision by either the state or federal regulator.
 - **Insurer's Justification of an Unreasonable Increase.** This is the insurer's explanation of why it may still be implementing a rate increase that has been found to be unreasonable.