



Commonwealth of Kentucky
Public Protection Cabinet
Department of Insurance

Matthew G. Bevin, Governor

**K. Gail Russell, Secretary
Nancy Atkins, Commissioner**

FOR IMMEDIATE RELEASE

**Contact: Krista Locke
(502) 782-1286
Krista.Locke@ky.gov**

**DOI Completes Review of Individual and
Small-Group Health Insurance Rate Filings**

Frankfort, Ky. (Aug. 22, 2019) – The Kentucky Department of Insurance (DOI) announced today that it has completed its review of the individual and small-group insurance rates filed in the Kentucky market. The rates will be used to calculate insurance premiums for the 2020 benefit year.

Kentuckians in the individual market will once again experience changes in premiums and plan offerings. Kentuckians will see an average rate increase of 9.7% percent for Anthem Health Plans of Kentucky (Anthem), which is a 2.3% decrease from the proposed rate filing. Consumers will also notice an average rate decrease of 4.5% percent for CareSource Kentucky Co. (CareSource) plans. The actual rates charged will vary based on individual plan selection and factors.

“The Department has reviewed some rate decreases for individual health insurance plans,” said Nancy G. Atkins, Commissioner of the Department of Insurance. “For the first time in years, Kentuckians purchasing health insurance on the Exchange could see rate decreases.”

CareSource will offer 12 different individual market plans on the Exchange. These plans vary in levels from catastrophic to gold, and include nine different silver and bronze options. CareSource will offer these plans in an expanded service area that now includes 83 counties across the Commonwealth.

Anthem will offer 13 different individual market plans on the Exchange. As in previous years, DOI has reviewed two different network and service area options for Anthem plans. The Anthem Pathway HMO service area includes seven approved plans. These plans with a broad provider network will be offered in 77 counties. The second option is the narrower Anthem Pathway Transition HMO, and includes six different plans available in 17 counties. The service areas do not overlap with the exception of Hardin County.

All counties in Kentucky will have individual market plans available on the Exchange. Due to CareSource's increased service area, residents of 56 counties will have the option to compare and select both Anthem and CareSource plans. Residents in the remaining 64 counties will have one insurer option.

Prior to open enrollment, DOI recommends that individuals work with an agent, contact the DOI, or individually research plans to understand the options. "Consumers have multiple options to consider," said Commissioner Atkins. "It is critical to review the details for each plan to minimize the potential for surprises later on and ensure individuals purchase the plan that best suits their individual needs."

Open enrollment for individual market health insurance coverage through the Exchange runs from Nov. 1, 2019 through Dec. 15, 2019. DOI staff are available to answer consumer questions before the open enrollment period begins. To view detailed 2020 rate filing information, visit <http://insurance.ky.gov/ratefil>.

To view the coverage area for CareSource, visit <http://insurance.ky.gov/ppc/Documents/MapCareSource202082019.pdf>.

To view the coverage area for Anthem, visit <http://insurance.ky.gov/ppc/Documents/MapAnthemMarketplace202082019.pdf>.

For other helpful announcements and tips, visit [Facebook.com/KentuckyDOI](https://www.facebook.com/KentuckyDOI).

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As an agency of the Public Protection Cabinet, the Kentucky Department of Insurance regulates the Commonwealth's insurance market, licenses agents and other insurance professionals, monitors the financial condition of companies, educates consumers, and protects the interest of Kentuckians in the marketplace. To learn more about DOI, visit <http://insurance.ky.gov/>.