

Consumer Narrative

2026 ACA Individual Group Rate Filing

BlueCross BlueShield of Tennessee, Inc.

Part II: Written Justification of the Rate Increase for Rates Effective 1/1/2026 Individual Plans

BlueCross BlueShield of Tennessee is requesting approval for rate changes that average 41.8% across our ACA-compliant individual health plans. Our proposed rates factor in expected changes in our medical costs and retention.

Our requested rate changes are necessary to cover what we expect to pay out for the medical care our members need and cover operating expenses for on- and off-Marketplace individual plans in 2026 based on previous experience.

As of April 2025, we have around 118,000 members who will be affected by our proposed changes if they elect to renew their plans for 2026. While the average rate increase is 41.8%, the amount each member would actually pay in 2026 will vary based on which plan they select, along with other factors like their income level, network selection, location, and age.