

State:North Carolina

Filing Company:Blue Cross & Blue Shield of North Carolina

TOI/Sub-TOI:H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)

Product Name:2026 Individual ACA Single Risk Pool

Project Name/Number: /

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User Usage Agreement Attachments

Usage Agreement

[Usage Agreement.pdf](#)

Supporting Document Attachments

(ex. Supporting Document Name Attachment Name)

Officer Confidentiality Statement 5.23.25

[2026 U65 ACA Officer Confidentiality Statement.pdf](#)

Cover Letter

[2026 NCDOI Cover Letter - Public Record Individual.pdf](#)

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**State:** North Carolina **Filing Company:** Blue Cross & Blue Shield of North Carolina  
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## Filing at a Glance

Company:	Blue Cross & Blue Shield of North Carolina
Product Name:	2026 Individual ACA Single Risk Pool
State:	North Carolina
TOI:	H16I Individual Health - Major Medical
Sub-TOI:	H16I.005A Individual - Preferred Provider (PPO)
Filing Type:	2026 Plan Year ACA Single-Risk Pool Rate Filing
Date Submitted:	05/21/2025
SERFF Tr Num:	BCNC-134541419
SERFF Status:	Closed-(RAP)Rate Approval
State Tr Num:	BCNC-134541419
State Status:	(RAP)Rate Approval
Co Tr Num:	BCNC-134078703
Effective	01/01/2026
Date Requested:	
Author(s):	Zachary Hixon, Carnett Kyle, Fritz Harlow, Meghan Kraft, Kevin Nguyen
Reviewer(s):	Mary Jo Wegenast (primary), Becky Thornton, Pat Lee, Mike Wells, William Ju, Heir Cooper
Disposition Date:	08/13/2025
Disposition Status:	(RAP)Rate Approval
Effective Date:	01/01/2026

**State:** North Carolina **Filing Company:** Blue Cross & Blue Shield of North Carolina  
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## General Information

Project Name: Status of Filing in Domicile: Not Filed  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type: Individual  
Overall Rate Impact: Filing Status Changed: 08/13/2025  
State Status Changed: 08/13/2025  
Deemer Date: Created By: Meghan Kraft  
Submitted By: Meghan Kraft Corresponding Filing Tracking Number: BCNC-133646361  
PPACA: Non-Grandfathered Immed Mkt Reforms  
PPACA Notes: null  
Exchange Intentions: No

Filing Description:

This is the rate filing for all individual non grandfathered products in the ACA single risk pool.

## Company and Contact

### Filing Contact Information

Zachary Hixon, Director, Actuarial Services Zach.Hixon@bcbsnc.com  
PO Box 2291 984-960-3117 [Phone]  
Durham, NC 27702-2291

### Filing Company Information

Blue Cross & Blue Shield of North Carolina	CoCode: 54631	State of Domicile: North Carolina
PO Box 2291	Group Code:	Company Type:
Durham, NC 27702	Group Name:	State ID Number: 54631
(800) 446-8053 ext. 57559[Phone]	FEIN Number: 56-0894904	

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## Filing Fees

## State Fees

Fee Required?	No
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Retaliatory? No

Fee Explanation:

## State Specific

Please Review General Filing Instructions For North Carolina Before Transmittal or Component Headers Are Completed:  
Reviewed

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
(RAP)Rate Approval	Mary Jo Wegenast	08/13/2025	08/13/2025

<b>SERFF Tracking #:</b>	BCNC-134541419	<b>State Tracking #:</b>	BCNC-134541419	<b>Company Tracking #:</b>	BCNC-134078703
<b>State:</b>	North Carolina	<b>Filing Company:</b>	Blue Cross & Blue Shield of North Carolina		
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Disposition

Disposition Date: 08/13/2025

Effective Date: 01/01/2026

Status: (RAP)Rate Approval

HHS Status: Not Reported

State Review: Reviewed by Actuary

Comment: Based upon the Department's review and analysis of the above captioned submission, the rate filing is found to meet the applicable standards for a non-grandfathered ACA-compliant single-risk pool rate filing submission. Therefore, pursuant to authority granted under state law, the revised rates are approved for use in this State as of the date of this communication. Rates are approved for new issue or renewal effective dates on or between January 1, 2026 and December 31, 2026. These premium rates are guaranteed to the policyholder for twelve (12) months from the new issue or renewal date of the policy as provided in state law.

As required by federal regulation, NCDOL will make a uniform, public release of the final approved change in rates for all 2026 plan year non-grandfathered ACA-compliant annual single-risk pool rate filing submissions no later than the first day of open enrollment in the individual market, i.e., November 1, 2025. Should the Department choose an earlier uniform release date, prior notification of the release will be provided to impacted insurers as well as CMS/CCIIO.

Records retained by the Department may include filing history and materials revised during the review process, some of which may have been filed as trade secret confidential under state law.

Because the company has marked the Company Rate Information located on the Rate/Rule Schedule as confidential/trade secret, as permitted under G.S § 132-1.2 and as defined in NCGS § 66-152(3), this approval/acceptance does not contain that information. You will receive through a protected Note to Filer in SERFF a private approval/acceptance of this rate filing. That communication will reference the information contained on the Rate/Rule Schedule and include specific approval/acceptance of percentage changes in rates. Insurers should retain both the public and private communication as record of the Departments action.

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
URRT	Other Supporting Documents		Yes
Supporting Document	Officer Confidentiality Statement 5.23.25		Yes
Supporting Document	Cover Letter		Yes

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## URRT

### State Determination

Review Status:	Complete
Determination:	Not Unreasonable
Comments:	<p>The North Carolina Department of Insurance NCDOI has determined that the approved rate increases are not unreasonable, satisfy all requirements of North Carolina and other Federal law and that the approved rates are adequate, not excessive, and not unfairly discriminatory. The overall average threshold rate revision is equal to plus 29.36%. At the plan level, the rate revisions vary from plus 19.2% up to plus 48.4%. All 133 renewing plans have rate increases which exceed the plus15% threshold. NCDOIs decision was based upon the following The base period historical data used by the company underlying the proposed rate increase is the North Carolina individual experience for January 1, 2024 through December 31, 2024. The filing complies with North Carolina laws and regulations, other Federal laws and applicable Actuarial Standards of Practice. The benefits provided are reasonable in relation to the approved premiums charged. The insurers assumptions used in projecting costs are reasonable, including annual trend assumptions. The approved rate increase is not unreasonable based upon the expected claim payments, administrative expenses, and margin. The N.C. individual medical loss ratio is expected to exceed an 80% Federal MLR. NCDOIs determination included consideration of the following factors, as applicable Past claims experience Increased morbidity resulting from regulatory changes Previously approved historical rate increases Medical unit cost trend changes Changes in utilization of services (i.e., hospital care, pharmaceuticals, doctors office visits) Trend leveraging Changes in statewide market risk profile Changes in enrollee risk profile Changes to benefit plan design Changes to induced utilization factors Rev. 6-21-12 Changes to provider network factors and delivery system changes Changes to geographic area factors Risk Adjustment Impact of over- or under-estimate of medical trend in previous years on the current rate Reserve needs Administrative costs related to programs that improve health care quality Other administrative costs Applicable taxes, licensing or regulatory fees including Exchange user fees Medical loss ratio The insurers capital and surplus Other factors</p>
Review Submission Date:	08/13/2025

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URRT Items

Item Name	Attachment(s)
Other Supporting Documents	



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## Supporting Document Schedules

<b>Satisfied - Item:</b>	Officer Confidentiality Statement 5.23.25
<b>Comments:</b>	
<b>Attachment(s):</b>	2026 U65 ACA Officer Confidentiality Statement.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Cover Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	2026 NCDOL Cover Letter - Public Record Individual.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	