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**State:** North Carolina **Filing Company:** CareSource North Carolina Co.  
**TOI/Sub-TOI:** HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO  
**Product Name:** PY26 NC MP - Rates  
**Project Name/Number:** /

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### User Usage Agreement

#### Attachments

Usage Agreement

[Usage Agreement.pdf](#)

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## Filing at a Glance

Company:	CareSource North Carolina Co.
Product Name:	PY26 NC MP - Rates
State:	North Carolina
TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)
Sub-TOI:	HOrg02I.005D Individual - HMO
Filing Type:	2026 Plan Year ACA Single-Risk Pool Rate Filing
Date Submitted:	05/22/2025
SERFF Tr Num:	CASO-134532165
SERFF Status:	Closed-(RAP)Rate Approval
State Tr Num:	CASO-134532165
State Status:	(RAP)Rate Approval
Co Tr Num:	
Effective	01/01/2026
Date Requested:	
Author(s):	Melissa Gray, Shay Oakley, Jody Fecher, Andrew Bustle, Erica Woytek, Amy Cassell, Kris Young, Aaron Houser, Cheryl Hall, Avril Cobb
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

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## General Information

Project Name: Status of Filing in Domicile: Pending  
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: Melissa Gray  
Submitted By: Kris Young Corresponding Filing Tracking Number: CASO-134518428  
PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

### Filing Description:

We are submitting for your review and approval a new "Rate Submission" for use with our 2026 individual product filing that will be sold as a Qualified Health Plan through the Health Insurance Marketplace. These products will be sold to eligible individuals who qualify based on the criteria established by the Marketplace. Individuals who are interested in these plans will submit their application to the Marketplace and the Marketplace determines eligibility. The associated product filing, form no. POLMP-NC (2026) and POLA-Rider-NC (2026), ET AL was submitted to your department on 05/14/2025 and is currently pending review and approval. Please refer to SERFF Tracking No. CASO-134518428.

Please be advised, these rates are effective January 1, 2026, through December 31, 2026.

Thank you in advance for your review and consideration.

Sincerely,

Melissa Gray  
Manager, Medicare & Marketplace Filings  
(937)979-6782  
Melissa.Gray@CareSource.com

## Company and Contact

### Filing Contact Information

Melissa Gray, Director, Medicare & melissa.gray@caresource.com  
Marketplace Filings  
230 N. Main Street 937-979-6782 [Phone]  
Dayton, OH 45402

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Filing Company Information

CareSource North Carolina Co.  
16 Biltmore Avenue  
Suite 306  
Asheville, NC 28801  
(937) 224-3300 ext. [Phone]

CoCode:  
Group Code:  
Group Name:  
FEIN Number: 87-3079479

State of Domicile: North  
Carolina  
Company Type:  
State ID Number:

**State:** North Carolina **Filing Company:** CareSource North Carolina Co.  
**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
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## Filing Fees

## State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

## State Specific

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

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>	CASO-134532165	<b>State Tracking #:</b>	CASO-134532165	<b>Company Tracking #:</b>	
<b>State:</b>	North Carolina	<b>Filing Company:</b>	CareSource North Carolina Co.		
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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

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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 30.75%. At the plan level, the rate revisions vary from plus 5.17% up to plus 51.79%. All renewing plans have rate increases which exceed the plus 15% threshold. NCDOI's 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, given 25% credibility. 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 block loss ratio is expected to exceed the 80% Federal MLR requirement. NCDOI's 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



<b>SERFF Tracking #:</b>	CASO-134532165	<b>State Tracking #:</b>	CASO-134532165	<b>Company Tracking #:</b>	
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URRT Items

Item Name	Attachment(s)
Other Supporting Documents	