

State: North Carolina**Filing Company:** UnitedHealthcare of North Carolina, Inc.**TOI/Sub-TOI:** HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO**Product Name:** NC IEX 2026**Project Name/Number:** /

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User Usage Agreement

Attachments

Usage Agreement

[Usage Agreement.pdf](#)

State: North Carolina
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO
Product Name: NC IEX 2026
Project Name/Number: /

Filing at a Glance

Company: UnitedHealthcare of North Carolina, Inc.
Product Name: NC IEX 2026
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: 05/23/2025
SERFF Tr Num: UHLC-134534067
SERFF Status: Closed-(RAP)Rate Approval
State Tr Num: UHLC-134534067
State Status: (RAP)Rate Approval
Co Tr Num: NC IEX 2026 - RATE

Effective: 01/01/2026
Date Requested:
Author(s): Karen Adams, Carol King, Katherine Simon, Ben Sloan, Madeline Bixler, Peder Skinner, Katie Vanderboom, Brandon Thornton, Angela Diamidia

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:	UnitedHealthcare of North Carolina, Inc.
TOI/Sub-TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO		
Product Name:	NC IEX 2026		
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General Information

Project Name:	Status of Filing in Domicile: Authorized
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: Katie Vanderboom
Submitted By: Katie Vanderboom	Corresponding Filing Tracking Number: UHLC-134415837
	PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null	
Include Exchange Intentions:	No
Filing Description:	

State: North Carolina
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: NC IEX 2026
Project Name/Number: /

Filing Company: UnitedHealthcare of North Carolina, Inc.

TRADE SECRET SUBMISSION

Effective Date: January 1, 2026

Legal name and address of the submitting company:

Company Legal Name: UnitedHealthcare of North Carolina, Inc.

HIOS Issuer ID: 54332

NAIC Number: 95103

Address: 3803 N. Elm Street Greensboro, NC 27455

Toll-free number and valid email address of the filer:

Primary Contact Name: Katie Vanderboom

Primary Contact Telephone Number: (414) 350-7975

Primary Contact Email Address: katie.vanderboom@uhc.com

Unique identifying form number of each form submitted and its descriptive title, whether the form is new or a form revision, and identify for any revised forms the form being replaced by its form number, assigned tracking number and approval date:

The form filing number is POL26.H.2022.IEX.NC

SERFF Tracking number: UHLC-134534067

Approval date: Pending - requested effective date of 01/01/2026

These documents contain information that consists of confidential, proprietary trade secrets under state and federal law. Under federal law, this information is exempt from disclosure under Exemption 4 of the U.S. Freedom of Information Act, § 552, is confidential commercial information and designated as protected from disclosure under 45 CFR 5.41 and 45 CFR §154.215(h)(2). Under state law, this information is strictly confidential and protected from disclosure by the North Carolina Trade Secrets Protection Act, N.C. Gen. Stat. §66-152 et seq., and is not a public record subject to disclosure requirements under the North Carolina Public Records Act, N.C. Gen. Stat. § 132-1, et seq. If available to our competitors, these proprietary and confidential trade secrets could be used to help competitors modify their business models and product pricing to give them an unfair competitive advantage in the exchange markets. A competitor could use our information pertaining to exchange participation (prior knowledge of exchange participation is valuable and derives independent actual or potential commercial value from not being generally known or readily ascertainable through independent development or reverse engineering by persons who can obtain economic value from its disclosure or use) to formulate a strategy to modify their exchange participation model and key pricing assumptions to gain an unfair advantage since this company has reasonably and not previously disclosed an intent to participate in the exchange. Companies gaining an early and unfair exchange advantage over other insurers may skew later in time exchange pricing actuarial assumptions. It may not be disclosed to any other person, including state or federal regulatory agencies, unless UnitedHealthcare of North Carolina, Inc. consents to the disclosure and the recipient agrees in writing prior to receipt to maintain the confidential, proprietary trade secret nature of the information herein. The North Carolina Department of Insurance will not be held responsible for any unintentional release of the materials, and this company agrees to bear the cost of defending the Department in the confidential handling of all trade secret materials.

Company and Contact

Filing Contact Information

Katie Vanderboom, Associate Director

katie.vanderboom@uhc.com

N56W35275 Pondview Ln

414-350-7975 [Phone]

Oconomowoc, WI 53066

State:North Carolina

Filing Company:UnitedHealthcare of North Carolina, Inc.

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Filing Company Information

UnitedHealthcare of North Carolina, Inc.
3803 N. Elm Street
Greensboro, NC 27455
(952) 992-7243 ext. [Phone]

CoCode: 95103
Group Code: -99
Group Name:
FEIN Number: 56-1461010

State of Domicile: North Carolina
Company Type: HMO
State ID Number: 95103

State: North Carolina **Filing Company:** UnitedHealthcare of North Carolina, Inc.
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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:
Confirmed

Correspondence Summary

Dispositions

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

SERFF Tracking #:	UHLC-134534067	State Tracking #:	UHLC-134534067	Company Tracking #:	NC IEX 2026 - RATE
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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.

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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 32.27%. At the plan level, the rate revisions vary from plus 16.0% up to plus 41.7%. Majority of 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. 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