

State: South Dakota

Filing Company: Avera Health Plans

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

Product Name: SD\_Individual ACA\_Rates\_2026

Project Name/Number: SD\_Individual ACA\_2026 - APTC's Expire/MyPlanACA2026

## Table of Contents

### User Usage Agreement

#### Attachments

Usage Agreement

[Usage Agreement.pdf](#)

**State:** South Dakota  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** SD\_Individual ACA\_Rates\_2026  
**Project Name/Number:** SD\_Individual ACA\_2026 - APTC's Expire/MyPlanACA2026

## Filing at a Glance

Company: Avera Health Plans  
Product Name: SD\_Individual ACA\_Rates\_2026  
State: South Dakota  
TOI: H16I Individual Health - Major Medical  
Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)  
Filing Type: Rate  
Date Submitted: 05/27/2025  
SERFF Tr Num: AVER-134548812  
SERFF Status: Closed-Approved  
State Tr Num:  
State Status: Approved  
Co Tr Num: MYPLANS2026\_APTC EXPIRES  
Effective: 01/01/2026  
Date Requested:  
Author(s): Ann Bain, Kate Serenbetz, Scott Pistono, Steven Grogan, Julie Pierson, Julia Decker  
Reviewer(s): Jeff Smith (primary), Nicholas Ramey, Clair Christofersen  
Disposition Date: 08/12/2025  
Disposition Status: Approved  
Effective Date: 01/01/2026

**State:** South Dakota  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** SD\_Individual ACA\_Rates\_2026  
**Project Name/Number:** SD\_Individual ACA\_2026 - APTC's Expire/MyPlanACA2026

**Filing Company:** Avera Health Plans

## General Information

Project Name: SD\_Individual ACA\_2026 - APTC's Expire  
Project Number: MyPlanACA2026  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact: 8.9%

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type: Individual

Filing Status Changed: 08/12/2025

State Status Changed: 08/12/2025

Created By: Scott Pistono

Corresponding Filing Tracking Number: AVER-133682498

PPACA: Non-Grandfathered Immed Mkt Reforms

Deemer Date:

Submitted By: Scott Pistono

PPACA Notes: null

Exchange Intentions:

Avera Health Plans intends to participate in the exchange for 2026 Individual products in South Dakota.

Filing Description:

Avera Health Plans, Inc.  
5300 S Broadband Ln  
Sioux Falls, SD 57108

May 27, 2025

South Dakota Division of Insurance  
124 S. Euclid Ave.  
Pierre, SD 57501

Re: Individual ACA Rate Filing, NAIC 95839

Included in this filing are the following items:

- Actuarial Memorandum
- URRT
- Rate Tables

Thank you for your review.

## Company and Contact

### Filing Contact Information

Scott Pistono, Risk Management  
5300 S. Broadband Ln.  
Sioux Falls, SD 57108

scott.pistono@avera.org  
605-322-4500 [Phone]

State: South Dakota

Filing Company: Avera Health Plans

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

Product Name: SD\_Individual ACA\_Rates\_2026

Project Name/Number: SD\_Individual ACA\_2026 - APTC's Expire/MyPlanACA2026

Filing Company Information

Avera Health Plans

CoCode: 95839

State of Domicile: South

5300 S. Broadband Lane

Group Code:

Dakota

Sioux Falls, SD 57108

Group Name:

Company Type: HMO

(605) 322-4545 ext. [Phone]

FEIN Number: 46-0451539

State ID Number:

State:South DakotaFiling Company:Avera Health Plans

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

Product Name:SD\_Individual ACA\_Rates\_2026

Project Name/Number:SD\_Individual ACA\_2026 - APTC's Expire/MyPlanACA2026

Filing Fees

State Fees

Fee Required?No

Retaliatory?No

Fee Explanation:

Per Company:Yes

| Company            | Amount  | Date Processed      | Transaction # |
|--------------------|---------|---------------------|---------------|
| Avera Health Plans | \$19.58 | 05/27/2025 05:11 PM | 317007003     |
| EFT Total          | \$19.58 |                     |               |

|                      |                                                                                        |                 |                    |
|----------------------|----------------------------------------------------------------------------------------|-----------------|--------------------|
| State:               | South Dakota                                                                           | Filing Company: | Avera Health Plans |
| TOI/Sub-TOI:         | H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO) |                 |                    |
| Product Name:        | SD_Individual ACA_Rates_2026                                                           |                 |                    |
| Project Name/Number: | SD_Individual ACA_2026 - APTC's Expire/MyPlanACA2026                                   |                 |                    |

## Correspondence Summary

### Dispositions

| Status   | Created By | Created On | Date Submitted |
|----------|------------|------------|----------------|
| Approved | Jeff Smith | 08/12/2025 | 08/12/2025     |

### Amendments

| Schedule            | Schedule Item Name                              | Created By     | Created On | Date Submitted |
|---------------------|-------------------------------------------------|----------------|------------|----------------|
| Supporting Document | 2026 SD Ind ACA Rates Assuming Extending APTC's | Kate Serenbetz | 08/05/2025 | 08/05/2025     |
| URRT                | Unified Rate Review Template                    | Kate Serenbetz | 08/05/2025 | 08/05/2025     |
| Supporting Document | 2026 SD Ind ACA Rates Assuming Extending APTC's | Scott Pistono  | 05/28/2025 | 05/28/2025     |
| URRT                | Actuarial Memorandum                            | Scott Pistono  | 05/28/2025 | 05/28/2025     |
| URRT                | Actuarial Memorandum - Redacted                 | Scott Pistono  | 05/28/2025 | 05/28/2025     |

### Filing Notes

| Subject                                           | Note Type        | Created By    | Created On | Date Submitted |
|---------------------------------------------------|------------------|---------------|------------|----------------|
| 2026 Ind ACA Rate Filing - Assuming APTC's Expire | Note To Reviewer | Scott Pistono | 05/27/2025 | 05/27/2025     |

|                      |                                                                                        |                   |                    |                     |                          |
|----------------------|----------------------------------------------------------------------------------------|-------------------|--------------------|---------------------|--------------------------|
| SERFF Tracking #:    | AVER-134548812                                                                         | State Tracking #: |                    | Company Tracking #: | MYPLANS2026_APTC EXPIRES |
| State:               | South Dakota                                                                           | Filing Company:   | Avera Health Plans |                     |                          |
| TOI/Sub-TOI:         | H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO) |                   |                    |                     |                          |
| Product Name:        | SD_Individual ACA_Rates_2026                                                           |                   |                    |                     |                          |
| Project Name/Number: | SD_Individual ACA_2026 - APTC's Expire/MyPlanACA2026                                   |                   |                    |                     |                          |

Disposition

Disposition Date: 08/12/2025  
Effective Date: 01/01/2026  
Status: Approved  
HHS Status: HHS Approved  
State Review: Reviewed by Actuary  
Comment:

| Company Name:      | Company Rate Change: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|--------------------|----------------------|-----------------------------|------------------------|------------------------------------------|-----------------------------------------------------|-----------------------------------|---------------------------------|---------------------------------|
| Avera Health Plans | Increase             | 8.900%                      | 8.900%                 | \$13,557,274                             | 15,253                                              | \$165,886,195                     | 11.320%                         | 0.440%                          |

Percent Change Approved:  
Minimum: 0.440%  
Maximum: 11.320%  
Weighted Average: 8.900%

| Schedule                      | Schedule Item                                   | Schedule Item Status | Public Access |
|-------------------------------|-------------------------------------------------|----------------------|---------------|
| Rate                          | Rate Tables - SD IM 2026                        |                      | Yes           |
| URRT                          | Unified Rate Review Template                    |                      | Yes           |
| URRT (revised)                | Unified Rate Review Template                    |                      | Yes           |
| URRT                          | Actuarial Memorandum                            |                      | Yes           |
| URRT (revised)                | Actuarial Memorandum                            |                      | Yes           |
| URRT                          | Actuarial Memorandum - Redacted                 |                      | Yes           |
| URRT (revised)                | Actuarial Memorandum - Redacted                 |                      | Yes           |
| Supporting Document (revised) | 2026 SD Ind ACA Rates Assuming Extending APTC's |                      | Yes           |
| Supporting Document           | 2026 SD Ind ACA Rates Assuming Extending APTC's |                      | Yes           |

Amendment Letter

Submitted Date: 08/05/2025

Comments:

Dear Reviewer,

Submitted updated URRT with plan name changes on all bronze and catastrophic plans to meet CMS requirements.

Respectfully,

Kate Serenbetz

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

| URRT Schedule Item Changes   |                                                          |
|------------------------------|----------------------------------------------------------|
| Item Name                    | Attachment(s)                                            |
| Unified Rate Review Template | URRT_2026_SD_IM_eAPTC_Expire_Rev2025-08-04_PlanNames.xml |
| Previous Version             |                                                          |
| Unified Rate Review Template | URRT_v6.1-2026SDIM-eAPTCExpireRev_05272025.xml           |



|                      |                                                                                        |                 |                    |
|----------------------|----------------------------------------------------------------------------------------|-----------------|--------------------|
| State:               | South Dakota                                                                           | Filing Company: | Avera Health Plans |
| TOI/Sub-TOI:         | H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO) |                 |                    |
| Product Name:        | SD_Individual ACA_Rates_2026                                                           |                 |                    |
| Project Name/Number: | SD_Individual ACA_2026 - APTC's Expire/MyPlanACA2026                                   |                 |                    |

| Supporting Document Schedule Item Changes |                                                                                                                                                                                                                                                                                                                                                                                                             |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Satisfied - Item:                         | 2026 SD Ind ACA Rates Assuming Extending APTC's                                                                                                                                                                                                                                                                                                                                                             |
| Comments:                                 | <p>This section contains documents related to Avera's proposed 2026 Ind ACA rate increase assuming that current APTC levels will be extended. The attached documents include:</p> <ul style="list-style-type: none"> <li>- Actuarial Memorandum and Redacted Actuarial Memorandum</li> <li>- URRT</li> <li>- Rate Tables</li> <li>- Overview of rate offering</li> </ul>                                    |
| Attachment(s):                            | RateTables - 2026 SD IM - eAPTC Extend.xls<br>Overview of 2026 ACA rates assuming extending APTC's .pdf<br>Extend APTC's - Rate Template - 1 of 2.pdf<br>Extend APTC's - Rate Template 2 of 2.pdf<br>URRT_v6.1 - 2026 SD IM - eAPTC Extend (Rev 2025-08-04 Plan Names).xlsm                                                                                                                                 |
| <i>Previous Version</i>                   |                                                                                                                                                                                                                                                                                                                                                                                                             |
| Satisfied - Item:                         | <i>2026 SD Ind ACA Rates Assuming Extending APTC's</i>                                                                                                                                                                                                                                                                                                                                                      |
| Comments:                                 | <p><i>This section contains documents related to Avera's proposed 2026 Ind ACA rate increase assuming that current APTC levels will be extended. The attached documents include:</i></p> <ul style="list-style-type: none"> <li><i>- Actuarial Memorandum and Redacted Actuarial Memorandum</i></li> <li><i>- URRT</i></li> <li><i>- Rate Tables</i></li> <li><i>- Overview of rate offering</i></li> </ul> |
| Attachment(s):                            | <i>URRT_v6.1 - 2026 SD IM - eAPTC Extend (Rev 2025-05-27).xlsm</i><br><i>RateTables - 2026 SD IM - eAPTC Extend.xls</i><br><i>Overview of 2026 ACA rates assuming extending APTC's .pdf</i><br><i>Extend APTC's - Rate Template - 1 of 2.pdf</i><br><i>Extend APTC's - Rate Template 2 of 2.pdf</i>                                                                                                         |

|                             |                                                                                        |                          |  |                            |                          |
|-----------------------------|----------------------------------------------------------------------------------------|--------------------------|--|----------------------------|--------------------------|
| <b>SERFF Tracking #:</b>    | AVER-134548812                                                                         | <b>State Tracking #:</b> |  | <b>Company Tracking #:</b> | MYPLANS2026_APTC EXPIRES |
| <b>State:</b>               | South Dakota                                                                           | <b>Filing Company:</b>   |  | Avera Health Plans         |                          |
| <b>TOI/Sub-TOI:</b>         | H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO) |                          |  |                            |                          |
| <b>Product Name:</b>        | SD_Individual ACA_Rates_2026                                                           |                          |  |                            |                          |
| <b>Project Name/Number:</b> | SD_Individual ACA_2026 - APTC's Expire/MyPlanACA2026                                   |                          |  |                            |                          |

## Amendment Letter

Submitted Date: 05/28/2025

Comments:

Dear Reviewer,

Submitted with this amendment in the Supporting Document Schedule is the addition of this section titled "2026 SD Ind ACA Rates Assuming Extending APTC's. Related documents in this section include:

- URRT
- Rate Tables
- Rate Template (pdf versions)

Wasn't certain if this was the correct way to submit this information or not.

Please let me know if it should be submitted in a different fashion.

Thank you.

Scott Pistono

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

|                             |                                                                                        |                        |                    |
|-----------------------------|----------------------------------------------------------------------------------------|------------------------|--------------------|
| <b>State:</b>               | South Dakota                                                                           | <b>Filing Company:</b> | Avera Health Plans |
| <b>TOI/Sub-TOI:</b>         | H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO) |                        |                    |
| <b>Product Name:</b>        | SD_Individual ACA_Rates_2026                                                           |                        |                    |
| <b>Project Name/Number:</b> | SD_Individual ACA_2026 - APTC's Expire/MyPlanACA2026                                   |                        |                    |

| URRT Schedule Item Changes             |                                                                          |
|----------------------------------------|--------------------------------------------------------------------------|
| Item Name                              | Attachment(s)                                                            |
| Actuarial Memorandum                   | PartIIIActuarialMemorandum-SDIM2026Rev_20250528.pdf                      |
| <i>Previous Version</i>                |                                                                          |
| <i>Actuarial Memorandum</i>            | <i>PartIIIActuarialMemorandum-SDIM2026-eAPTCExpire.pdf</i>               |
| Actuarial Memorandum - Redacted        | PUBLICREDACTEDPartIIIActuarialMemorandum-SDIM2026_Rev20250528.pdf        |
| <i>Previous Version</i>                |                                                                          |
| <i>Actuarial Memorandum - Redacted</i> | <i>PUBLICREDACTEDPartIIIActuarialMemorandum-SDIM2026-eAPTCExpire.pdf</i> |

| Supporting Document Schedule Item Changes |                                                                                                                                                                                                                                                                                                                                                                          |
|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Satisfied - Item:</b>                  | 2026 SD Ind ACA Rates Assuming Extending APTC's                                                                                                                                                                                                                                                                                                                          |
| <b>Comments:</b>                          | <p>This section contains documents related to Avera's proposed 2026 Ind ACA rate increase assuming that current APTC levels will be extended. The attached documents include:</p> <ul style="list-style-type: none"> <li>- Actuarial Memorandum and Redacted Actuarial Memorandum</li> <li>- URRT</li> <li>- Rate Tables</li> <li>- Overview of rate offering</li> </ul> |
| <b>Attachment(s):</b>                     | URRT_v6.1 - 2026 SD IM - eAPTC Extend (Rev 2025-05-27).xlsm<br>RateTables - 2026 SD IM - eAPTC Extend.xls<br>Overview of 2026 ACA rates assuming extending APTC's .pdf<br>Extend APTC's - Rate Template - 1 of 2.pdf<br>Extend APTC's - Rate Template 2 of 2.pdf                                                                                                         |

**SERFF Tracking #:** AVER-134548812

**State Tracking #:**

**Company Tracking #:** MYPLANS2026\_APTC  
EXPIRES

**State:** South Dakota

**Filing Company:** Avera Health Plans

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

**Product Name:** SD\_Individual ACA\_Rates\_2026

**Project Name/Number:** SD\_Individual ACA\_2026 - APTC's Expire/MyPlanACA2026

## Note To Reviewer

**Created By:**

Scott Pistono on 05/27/2025 05:04 PM

**Last Edited By:**

Jeff Smith

**Submitted On:**

08/12/2025 10:17 AM

**Subject:**

2026 Ind ACA Rate Filing - Assuming APTC's Expire

**Comments:**

**State:** South Dakota **Filing Company:** Avera Health Plans  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** SD\_Individual ACA\_Rates\_2026  
**Project Name/Number:** SD\_Individual ACA\_2026 - APTC's Expire/MyPlanACA2026

Dear Reviewer,

Avera Health Plans is submitting it's 2026 SD Individual ACA rate filing. We are requesting an overall rate change of 8.9%. The requested rate change is broken down by product plan type as follows:

ConnectPlus PPO: 9.0%  
DirectConnect HMO: 8.5%

The DirectConnect plan will continue to be offered in Minnehaha, Lincoln and Brown counties. In addition, the DirectConnect service area will be expanded to an additional county in Rating Area 2 (McCook county) as well as four counties in Rating Area 4 (Davison, Hanson, Hutchinson and Yankton counties).

Important rating assumptions incorporated into this filing are as follows:

- 6% annual trend rate utilized in the claims projection
- 4.6% of claims risk adjustment receivable which equates to \$34.84 pmpm
- 100% claims experience credibility
- 0.918 "Other" adjustment factor in URRT Worksheet 1 highlighted in the Other Adjustments section of the Actuarial Memorandum
- 3.2% Profit and Risk Load

For easy reference, the following Appendices are included in the Actuarial Memorandum:

- Appendix A: 2026 Rate Increase By Plan and Rating Area
- Appendix B: Projection Period Plan Adjusted Index Rate Development
- Appendix C: Calibrated Plan Adjusted Index Rate Development
- Appendix D: 2026 Service Area By Plan ID
- Reliance Letter

Per direction from the South Dakota DOI, the premium rates developed and supported by this rate filing assume that Cost Share Reductions (CSR) will continue to be funded by individual carriers and calculated as described in current regulations and guidance. Estimated cost sharing reduction amount totaled \$9,684,996 for 2024 as described in Section X Plan-Adjusted Index Rate in the accompanying Actuarial Memorandum.

As with our previous filings, Milliman Consulting has assisted Avera with its evaluation of rates and in the generation of the filing documents presented.

Please feel free to reach out to me directly if you have any questions regarding this rate filing.

Respectfully submitted,  
Scott Pistono

scott.pistono@avera.org  
(605) 504-0045

State:South Dakota

Filing Company:Avera Health Plans

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

Product Name:SD\_Individual ACA\_Rates\_2026

Project Name/Number:SD\_Individual ACA\_2026 - APTC's Expire/MyPlanACA2026

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Decrease

Overall Percentage of Last Rate Revision:

-4.500%

Effective Date of Last Rate Revision:

01/01/2025

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

AVER-134109674

Company Rate Information

| Company Name:      | Company Rate Change: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|--------------------|----------------------|-----------------------------|------------------------|------------------------------------------|-----------------------------------------------------|-----------------------------------|---------------------------------|---------------------------------|
| Avera Health Plans | Increase             | 8.900%                      | 8.900%                 | \$13,557,274                             | 15,253                                              | \$165,886,195                     | 11.320%                         | 0.440%                          |

SERFF Tracking #: AVER-134548812

State Tracking #:

Company Tracking #: MYPLANS2026\_APTC  
EXPIRES

State: South Dakota

Filing Company: Avera Health Plans

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

Product Name: SD\_Individual ACA\_Rates\_2026

Project Name/Number: SD\_Individual ACA\_2026 - APTC's Expire/MyPlanACA2026

## Rate Review Detail

### COMPANY:

Company Name: Avera Health Plans

HHS Issuer Id: 60536

### PRODUCTS:

| Product Name          | HIOS Product ID | HIOS Submission ID | Number of Covered Lives |
|-----------------------|-----------------|--------------------|-------------------------|
| 2026 - Individual ACA |                 |                    | 24611                   |

Trend Factors:

### FORMS:

New Policy Forms: 2026 SD MyPlan Individual ACA

Affected Forms:

Other Affected Forms:

### REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual

Member Months: 219,195

Benefit Change: Increase

Percent Change Requested: Min: 0.44 Max: 11.32 Avg: 8.9

### PRIOR RATE:

Total Earned Premium: 160,789,089.00

Total Incurred Claims: 145,127,526.00

Annual \$: Min: 271.87 Max: 877.77 Avg: 682.81

### REQUESTED RATE:

Projected Earned Premium: 165,886,195.00

Projected Incurred Claims: 147,494,538.00

Annual \$: Min: 303.50 Max: 956.11 Avg: 756.80

State:South Dakota

Filing Company:Avera Health Plans

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

Product Name:SD\_Individual ACA\_Rates\_2026

Project Name/Number:SD\_Individual ACA\_2026 - APTC's Expire/MyPlanACA2026

Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name            | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments                                                                             |
|----------|----------------------|--------------------------|-----------------------------------------------|-------------|-------------------------|-----------------------------------------------------------------------------------------|
| 1        |                      | Rate Tables - SD IM 2026 | 2026 Plans                                    | New         |                         | RateTables - 2026 SD IM - eAPTC Expire.xls, RateTables - 2026 SD IM - eAPTC Expire.xml, |



|                             |                                                                                        |                          |                    |                            |                          |
|-----------------------------|----------------------------------------------------------------------------------------|--------------------------|--------------------|----------------------------|--------------------------|
| <b>SERFF Tracking #:</b>    | AVER-134548812                                                                         | <b>State Tracking #:</b> |                    | <b>Company Tracking #:</b> | MYPLANS2026_APTC EXPIRES |
| <b>State:</b>               | South Dakota                                                                           | <b>Filing Company:</b>   | Avera Health Plans |                            |                          |
| <b>TOI/Sub-TOI:</b>         | H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO) |                          |                    |                            |                          |
| <b>Product Name:</b>        | SD_Individual ACA_Rates_2026                                                           |                          |                    |                            |                          |
| <b>Project Name/Number:</b> | SD_Individual ACA_2026 - APTC's Expire/MyPlanACA2026                                   |                          |                    |                            |                          |

URRT

State Determination

|                                |                      |
|--------------------------------|----------------------|
| <b>Review Status:</b>          | Complete             |
| <b>Determination:</b>          | Rate Filing Accepted |
| <b>Review Submission Date:</b> | 08/12/2025           |

|                      |                                                                                        |                   |                     |                          |
|----------------------|----------------------------------------------------------------------------------------|-------------------|---------------------|--------------------------|
| SERFF Tracking #:    | AVER-134548812                                                                         | State Tracking #: | Company Tracking #: | MYPLANS2026_APTC EXPIRES |
| State:               | South Dakota                                                                           | Filing Company:   | Avera Health Plans  |                          |
| TOI/Sub-TOI:         | H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO) |                   |                     |                          |
| Product Name:        | SD_Individual ACA_Rates_2026                                                           |                   |                     |                          |
| Project Name/Number: | SD_Individual ACA_2026 - APTC's Expire/MyPlanACA2026                                   |                   |                     |                          |

URRT Items

| Item Name                       | Attachment(s)                                                     |
|---------------------------------|-------------------------------------------------------------------|
| Unified Rate Review Template    | URRT_2026_SD_IM_eAPTC_Expire_Rev2025-08-04_PlanNames.xml          |
| Actuarial Memorandum            | PartIIIActuarialMemorandum-SDIM2026Rev_20250528.pdf               |
| Actuarial Memorandum - Redacted | PUBLICREDACTEDPartIIIActuarialMemorandum-SDIM2026_Rev20250528.pdf |

|                      |                                                                                        |                 |                    |
|----------------------|----------------------------------------------------------------------------------------|-----------------|--------------------|
| State:               | South Dakota                                                                           | Filing Company: | Avera Health Plans |
| TOI/Sub-TOI:         | H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO) |                 |                    |
| Product Name:        | SD_Individual ACA_Rates_2026                                                           |                 |                    |
| Project Name/Number: | SD_Individual ACA_2026 - APTC's Expire/MyPlanACA2026                                   |                 |                    |

## Supporting Document Schedules

|                   |                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Satisfied - Item: | 2026 SD Ind ACA Rates Assuming Extending APTC's                                                                                                                                                                                                                                                                                                                     |
| Comments:         | <p>This section contains documents related to Avera's proposed 2026 Ind ACA rate increase assuming that current APTC levels will be extended. The attached documents include:</p> <ul style="list-style-type: none"><li>- Actuarial Memorandum and Redacted Actuarial Memorandum</li><li>- URRT</li><li>- Rate Tables</li><li>- Overview of rate offering</li></ul> |
| Attachment(s):    | <p>RateTables - 2026 SD IM - eAPTC Extend.xls<br/>Overview of 2026 ACA rates assuming extending APTC's .pdf<br/>Extend APTC's - Rate Template - 1 of 2.pdf<br/>Extend APTC's - Rate Template 2 of 2.pdf<br/>URRT_v6.1 - 2026 SD IM - eAPTC Extend (Rev 2025-08-04 Plan Names).xlsm</p>                                                                              |
| Item Status:      |                                                                                                                                                                                                                                                                                                                                                                     |
| Status Date:      |                                                                                                                                                                                                                                                                                                                                                                     |

State: South Dakota

Filing Company:

Avera Health Plans

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

Product Name: SD\_Individual ACA\_Rates\_2026

Project Name/Number: SD\_Individual ACA\_2026 - APTC's Expire/MyPlanACA2026

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date | Schedule Item Status | Schedule            | Schedule Item Name                              | Replacement Creation Date | Attached Document(s)                                                                                                                                                                                                                                                          |
|---------------|----------------------|---------------------|-------------------------------------------------|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 05/28/2025    |                      | Supporting Document | 2026 SD Ind ACA Rates Assuming Extending APTC's | 08/05/2025                | URRT_v6.1 - 2026 SD IM - eAPTC Extend (Rev 2025-05-27).xlsm (Superceded)<br>RateTables - 2026 SD IM - eAPTC Extend.xls<br>Overview of 2026 ACA rates assuming extending APTC's .pdf<br>Extend APTC's - Rate Template - 1 of 2.pdf<br>Extend APTC's - Rate Template 2 of 2.pdf |
| 05/27/2025    |                      | URRT                | Unified Rate Review Template                    | 08/05/2025                | URRT_v6.1-2026SDIM-eAPTCExpireRev_05272025.xml (Superceded)                                                                                                                                                                                                                   |
| 05/27/2025    |                      | URRT                | Actuarial Memorandum                            | 05/28/2025                | PartIIIActuarialMemorandum-SDIM2026-eAPTCExpire.pdf (Superceded)                                                                                                                                                                                                              |
| 05/27/2025    |                      | URRT                | Actuarial Memorandum - Redacted                 | 05/28/2025                | PUBLICREDACTEDPartIIIActuarialMemorandum-SDIM2026-eAPTCExpire.pdf (Superceded)                                                                                                                                                                                                |