

State:South Dakota

Filing Company:Sanford Health Plan

TOI/Sub-TOI:HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other

Product Name:2026 Individual On/Off Marketplace Rates

Project Name/Number:Sanford Simplicity/TRUE/

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User Usage Agreement
Attachments

Usage Agreement

[Usage Agreement.pdf](#)

State: South Dakota
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other
Product Name: 2026 Individual On/Off Marketplace Rates
Project Name/Number: Sanford Simplicity/TRUE/

Filing at a Glance

Company: Sanford Health Plan
Product Name: 2026 Individual On/Off Marketplace Rates
State: South Dakota
TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)
Sub-TOI: HOrg02I.005C Individual - Other
Filing Type: Rate
Date Submitted: 05/28/2025
SERFF Tr Num: SANF-134548097
SERFF Status: Closed-Approved
State Tr Num:
State Status: Approved
Co Tr Num:

Effective: 01/01/2026
Date Requested:
Author(s): Darla Horton, Aleesa Jansick, zzIndustrySupportLLS zzSERFFSupport, Kylie Vandry, Ralph Alvaro, zzIndustrySupportTM zzSERFFSupport, Kati O'Hara, Qingchen Meng, Alexis Guggisberg, Mandy Larum

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: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005C Individual - Other
Product Name: 2026 Individual On/Off Marketplace Rates
Project Name/Number: Sanford Simplicity/TRUE/

General Information

Project Name: Sanford Simplicity/TRUE
Project Number:
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 5.76%

Deemer Date:
Submitted By: Ralph Alvaro

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments: Domiciled in the state of South Dakota.
Market Type: Individual
Individual Market Type: Individual
Filing Status Changed: 08/12/2025
State Status Changed: 08/12/2025
Created By: Ralph Alvaro
Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null
Exchange Intentions:

Rate filings for plans sold both on and off the federal Marketplace in the individual market.

Filing Description:
Dear Reviewer:

The filing contains rates for SD individual market plans/products sold both on and off the Federal Marketplace (Exchange). An alternate set of URRT, Rate Table, and Rate Manual is included in the Supporting Documentation tab under the section "Alternative Filing Materials (Assuming ePTCs continue)" to document the rates if ePTCs were to continue.

Sincerely,
Gregory Pence, FSA MAAA
Sanford Health Plan
NAIC #95683

Company and Contact

Filing Contact Information

Kylie Vandry, Lead Government Programs kylie.vandry@sanfordhealth.org
Administrator
4800 W 57th St. 605-312-2747 [Phone]
Sioux Falls, SD 57108

Filing Company Information

Sanford Health Plan	CoCode: 95683	State of Domicile: South
4800 W 57th St.	Group Code: 1246	Dakota
Sioux Falls, SD 57108	Group Name:	Company Type:
(605) 328-6868 ext. [Phone]	FEIN Number: 91-1842494	State ID Number: 95683

State:South Dakota

Filing Company:Sanford Health Plan

TOI/Sub-TOI:HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other

Product Name:2026 Individual On/Off Marketplace Rates

Project Name/Number:Sanford Simplicity/TRUE/

Filing Fees

State Fees

Fee Required?No

Retaliatory?No

Fee Explanation:

State:
TOI/Sub-TOI:
Product Name:
Project Name/Number:

South Dakota
 HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005C Individual - Other
 2026 Individual On/Off Marketplace Rates
 Sanford Simplicity/TRUE/

Filing Company:
 Sanford Health Plan

Correspondence Summary

Dispositions

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

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Clair Christofersen	07/30/2025	07/30/2025
Pending Industry Response	Clair Christofersen	07/09/2025	07/09/2025

Response Letters

Responded By	Created On	Date Submitted
Qingchen Meng	08/04/2025	08/04/2025
Qingchen Meng	07/17/2025	07/17/2025

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Table	Qingchen Meng	07/24/2025	07/24/2025
Supporting Document	Actuarial Memorandum and Certifications	Qingchen Meng	07/17/2025	07/24/2025
Supporting Document	Unified Rate Review Template	Qingchen Meng	07/24/2025	07/24/2025
Supporting Document	Alternative Filing Materials (Assuming ePTCs continue)	Qingchen Meng	07/24/2025	07/24/2025
URRT	Unified Rate Review Template	Qingchen Meng	07/24/2025	07/24/2025
URRT	Actuarial Memorandum	Qingchen Meng	07/24/2025	07/24/2025

SERFF Tracking #:	SANF-134548097	State Tracking #:	Company Tracking #:
State:	South Dakota	Filing Company:	Sanford Health Plan
TOI/Sub-TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other		
Product Name:	2026 Individual On/Off Marketplace Rates		
Project Name/Number:	Sanford Simplicity/TRUE/		

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):
Sanford Health Plan	Increase	5.760%	5.760%	\$-36,836,737	12,390	\$144,250,444	11.270%	-3.010%

Percent Change Approved:
Minimum: -3.010%
Maximum: 11.270%
Weighted Average: 5.760%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rate Table		Yes
Rate	Rate Table		Yes
URRT	Actuarial Memorandum - Redacted		Yes
Supporting Document	Redacted Actuarial Memorandum		Yes

State: South Dakota
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other
Product Name: 2026 Individual On/Off Marketplace Rates
Project Name/Number: Sanford Simplicity/TRUE/

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/30/2025
Submitted Date	07/30/2025
Respond By Date	08/06/2025

Dear Kylie Vandry,

Introduction:

I have reviewed your filing and the following changes or additional information is required.

Objection 1

- Rate Table, [HP-0341, HP-1600] (Rate)

Comments: On 7/24/2025 the rate filing was amended to update the RDT, but the binder RDT was not simultaneously updated.

To resolve this, please correspondingly update the RDT on the binder filing.

Conclusion:

If nothing further is received by the date indicated, this filing will be disapproved.

Sincerely,

Clair Christofersen

State: South Dakota
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other
Product Name: 2026 Individual On/Off Marketplace Rates
Project Name/Number: Sanford Simplicity/TRUE/

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/09/2025
Submitted Date	07/09/2025
Respond By Date	07/23/2025

Dear Kylie Vandry,

Introduction:

I have reviewed your filing and the following changes or additional information is required.

Objection 1

Comments: {PtIII}

III. MARKET EXPERIENCE BENEFIT CATEGORIES

The Benefit Categories Section of the Actuarial Memorandum states that it uses the Wakely Claims Grouper, but it does not include a description of the determination of the benefit category.

Please revise this section to include a description of how the benefit categories are assigned.

Objection 2

Comments: {URRT & PtIII}

III. MARKET EXPERIENCE ESTABLISHING THE INDEX RATE

In prior years, you reported in this section the benefits covered in excess of EHB.

There is no such comment this year.

Also, for the 2025 filing, your reported benefits covered in excess of EHB in Worksheet 2 of the URRT on row 3.5 Benefits in Addition to EHB an average value of 1.0032. And, for this year, that value is 1.0000 (no EHB+).

Please confirm that all benefits previously covered in excess of EHB are now removed.

Objection 3

Comments: {PtIII}

III. MARKET EXPERIENCE CALIBRATION Age Curve Calibration

The URR instructions for this section read

Issuers must provide a detailed explanation of the methodology used in the calibration to the age curve. Specifically, issuers should describe the factors used in the determination of the calibration factor, a description of the data used to weight the factors, and a description of the exact calculation. Issuers will need to provide actuarial justification that the methodology employed in the calculation of the calibration to the age curve complies with the standard age curve methodology.

At this time CMS will allow for the application of a factor of zero (0) for the distribution of members expected to pay no premium when developing the age calibration factor in states that follow the standard CMS age curve to account for the lost revenue due to the three

State: South Dakota
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under age 21 child dependent cap. While CMS is allowing this methodology, states with an Effective Rate Review Program that follow the standard CMS age curve may choose to allow or disallow this practice.

South Dakota does allow application of a factor of zero to be used for the distribution of members expected to pay no premium when developing the age calibration factor.

In prior years, you have used such an adjustment, but there is no mention of this for 2026 in Table 3.9.

If you are continuing to use this approach for 2026, please respond by revising this section (including Table 3.9) to reflect this.

However, if you have discontinued this approach, please respond by stating such (no modification to the Part III is necessary).

Objection 4

Comments: {PtIII}

III. MARKET EXPERIENCE

CALIBRATION

Geographic Factor Calibration

Per the URR instructions, The Actuarial Memorandum must include a detailed description of the development of the geographic rating factors (including a description of how the methodology results in factors that reflect delivery cost differences only, or are otherwise adjusted for differences in population morbidity) and a demonstration of how these factors are applied to the PAIR.

In the Calibration section of the Actuarial Memorandum, there is no mathematical support provided to show the development of the geographic factors, and in particular, there is no description of how the methodology results in factors that reflect delivery cost differences only.

Please provide the support needed to show said development of the geographic factors.

Objection 5

Comments: {URRT & PtIII}

V. PLAN PRODUCT INFORMATION

MEMBERSHIP PROJECTIONS

The Membership Projection section of the Actuarial Memorandum states that the 2026 membership represents a decrease over the projected 2025 membership, but it does not provide any explanation.

Compared to the 2025 projected membership, for the base 2026 model (without continued expanded PTCs), we see a 27.2% reduction in projected member months, and for the alternate model (with continued expanded PTCs), we show a reduction of 2.4%.

Please revise the actuarial memorandum to explain the difference found between the distribution projected and the current distribution, for both with and without continued expanded PTCs.

Conclusion:

If nothing further is received by the date indicated, this filing will be disapproved.

Sincerely,

State:South Dakota

Filing Company:Sanford Health Plan

TOI/Sub-TOI:HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other

Product Name:2026 Individual On/Off Marketplace Rates

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Clair Christofersen

State:	South Dakota	Filing Company:	Sanford Health Plan
TOI/Sub-TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other		
Product Name:	2026 Individual On/Off Marketplace Rates		
Project Name/Number:	Sanford Simplicity/TRUE/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/04/2025
Submitted Date	08/04/2025

Dear Jeff Smith,

Introduction:

Response 1

Comments:

We have uploaded the updated RDT on the binder filing.

Related Objection 1

Applies To:

- Rate Table, [HP-0341, HP-1600] (Rate)

Comments: On 7/24/2025 the rate filing was amended to update the RDT, but the binder RDT was not simultaneously updated.

To resolve this, please correspondingly update the RDT on the binder filing.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No URRT Items Changed.

No Supporting Documents changed.

Conclusion:

*Sincerely,
Qingchen Meng*

State: South Dakota
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other
Product Name: 2026 Individual On/Off Marketplace Rates
Project Name/Number: Sanford Simplicity/TRUE/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/17/2025
Submitted Date 07/17/2025

Dear Jeff Smith,

Introduction:

Response 1

Comments:

Please see the description of the assignment of benefit categories in page 4 under the Benefit Categories section in our Actuarial Memorandum.

Related Objection 1

Comments: {PtIII}

III. MARKET EXPERIENCE
BENEFIT CATEGORIES

The Benefit Categories Section of the Actuarial Memorandum states that it uses the Wakely Claims Grouper, but it does not include a description of the determination of the benefit category.

Please revise this section to include a description of how the benefit categories are assigned.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No URRT Items Changed.

No Supporting Documents changed.

Response 2

Comments:

We confirm that we dont cover Non-EHB in our 2026 South Dakota Individual rate filing.

Related Objection 2

Comments: {URRT & PtIII}

III. MARKET EXPERIENCE
ESTABLISHING THE INDEX RATE

In prior years, you reported in this section the benefits covered in excess of EHB.

There is no such comment this year.

Also, for the 2025 filing, your reported benefits covered in excess of EHB in Worksheet 2 of the URRT on row 3.5 Benefits in Addition to EHB an average value of 1.0032. And, for this year, that value is 1.0000 (no EHB+).

Please confirm that all benefits previously covered in excess of EHB are now removed.

Changed Items:

State: South Dakota
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other
Product Name: 2026 Individual On/Off Marketplace Rates
Project Name/Number: Sanford Simplicity/TRUE/

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No URRT Items Changed.

No Supporting Documents changed.

Response 3

Comments:

We decided to discontinue the approach we used last year by not applying the factor of zero for the distribution of members expected to pay no premium.

Related Objection 3

Comments: {PtIII}

III. MARKET EXPERIENCE

CALIBRATION

Age Curve Calibration

The URR instructions for this section read

Issuers must provide a detailed explanation of the methodology used in the calibration to the age curve. Specifically, issuers should describe the factors used in the determination of the calibration factor, a description of the data used to weight the factors, and a description of the exact calculation. Issuers will need to provide actuarial justification that the methodology employed in the calculation of the calibration to the age curve complies with the standard age curve methodology.

At this time CMS will allow for the application of a factor of zero (0) for the distribution of members expected to pay no premium when developing the age calibration factor in states that follow the standard CMS age curve to account for the lost revenue due to the three under age 21 child dependent cap. While CMS is allowing this methodology, states with an Effective Rate Review Program that follow the standard CMS age curve may choose to allow or disallow this practice.

South Dakota does allow application of a factor of zero to be used for the distribution of members expected to pay no premium when developing the age calibration factor.

In prior years, you have used such an adjustment, but there is no mention of this for 2026 in Table 3.9.

If you are continuing to use this approach for 2026, please respond by revising this section (including Table 3.9) to reflect this.

However, if you have discontinued this approach, please respond by stating such (no modification to the Part III is necessary).

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No URRT Items Changed.

No Supporting Documents changed.

Response 4

Comments:

State: South Dakota
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other
Product Name: 2026 Individual On/Off Marketplace Rates
Project Name/Number: Sanford Simplicity/TRUE/

Please see the development of geographic factors in page 11 under the Geographic Factor Calibration section in our actuarial Memorandum.

Related Objection 4

Comments: {PtIII}

III. MARKET EXPERIENCE

CALIBRATION

Geographic Factor Calibration

Per the URR instructions, The Actuarial Memorandum must include a detailed description of the development of the geographic rating factors (including a description of how the methodology results in factors that reflect delivery cost differences only, or are otherwise adjusted for differences in population morbidity) and a demonstration of how these factors are applied to the PAIR.

In the Calibration section of the Actuarial Memorandum, there is no mathematical support provided to show the development of the geographic factors, and in particular, there is no description of how the methodology results in factors that reflect delivery cost differences only.

Please provide the support needed to show said development of the geographic factors.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No URRT Items Changed.

No Supporting Documents changed.

Response 5

Comments:

We have added the following sentence in page 14 under the Membership Projection section:

Our reported March 2025 enrollment is 20,881 (2.10 in URRT) which will be $20,881 \times 12 = 250,572$ for the annual projection, and our reported 2026 projected member months is 213,945 (4.9 in URRT without continued expanded PTCs) which is 14.6% reduction. We relied on Wakely ePTC South Dakota Individual enrollment model to develop the 2026 projected membership. Wakely using public data sources, Wakely claims ACA database, and 2024 WNRAR results provided by the client to develop the market level population for 2026, and we adjusted the impact based on our current population.

our reported 2026 projected member months is 286,841 (4.9 in URRT with continued expanded PTCs) which is 14.5% increase. We are expecting membership to grow back to the similar level as 2024 (294,245) with a slight rate increase in 2026.

Related Objection 5

State: South Dakota
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other
Product Name: 2026 Individual On/Off Marketplace Rates
Project Name/Number: Sanford Simplicity/TRUE/

Comments: {URRT & PtlII}

V. PLAN PRODUCT INFORMATION

MEMBERSHIP PROJECTIONS

The Membership Projection section of the Actuarial Memorandum states that the 2026 membership represents a decrease over the projected 2025 membership, but it does not provide any explanation.

Compared to the 2025 projected membership, for the base 2026 model (without continued expanded PTCs), we see a 27.2% reduction in projected member months, and for the alternate model (with continued expanded PTCs), we show a reduction of 2.4%.

Please revise the actuarial memorandum to explain the difference found between the distribution projected and the current distribution, for both with and without continued expanded PTCs.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No URRT Items Changed.

No Supporting Documents changed.

Conclusion:

Sincerely,
Qingchen Meng

State:South Dakota

Filing Company:Sanford Health Plan

TOI/Sub-TOI:HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005C Individual - Other

Product Name:2026 Individual On/Off Marketplace Rates

Project Name/Number:Sanford Simplicity/TRUE/

Amendment Letter

Submitted Date:07/24/2025

Comments:
Good afternoon,

We have uploaded our updated rate filing materials to fix the specialty drug cost sharing reference error in our Wakely AV model.

Please review and let us know if you have any questions.

Thanks
Changed Items:
No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Table	HP-0341, HP-1600	New		Rate Manual 2026 - Sanford - South Dakota Individual - No ePTC HC 2025.07.17.xlsx, SD-IND-Rates-2025.07.17_(no ePTC).xls,	07/24/2025 By: Qingchen Meng
Previous Version						
1	Rate Table	HP-0341, HP-1600	New		Rate Manual 2026 - Sanford - South Dakota Individual - No ePTC HC.xlsx, SD-IND-Rates-2025.05.20_(no ePTC).xls,	05/28/2025 By: Ralph Alvaro

No URRT Items Changed.

SERFF Tracking #:	SANF-134548097	State Tracking #:	Company Tracking #:
State:	South Dakota	Filing Company:	Sanford Health Plan
TOI/Sub-TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other		
Product Name:	2026 Individual On/Off Marketplace Rates		
Project Name/Number:	Sanford Simplicity/TRUE/		

No Supporting Documents Changed.

State: South Dakota
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005C Individual - Other
Product Name: 2026 Individual On/Off Marketplace Rates
Project Name/Number: Sanford Simplicity/TRUE/

Post Submission Update Request Processed On 07/25/2025

Status: Allowed
Created By: Qingchen Meng
Processed By: Jeff Smith
Comments:

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	5.76	5.16

Company Rate Information:

Company Name:Sanford Health Plan

Field Name	Requested Change	Prior Value
Overall % Indicated Change	5.760%	5.160%
Overall % Rate Impact	5.760%	5.160%
Written Premium Change for this Program	\$-36836737	\$-37535379
Written Premium for this Program	\$144250444	\$143551803
Maximum %Change (where required)	11.270%	11.550%
Minimum %Change (where required)	-3.010%	-3.210%
Product:	NEW	
Product Name	2026 Individual On/Off Marketplace Rates	
HIOS Product ID	31195	
Number of Covered Lives	20881	

REQUESTED RATE CHANGE INFORMATION:

Min:	-3.010	-3.210
Max:	11.270	11.55
Weighted Avg.:	5.760	5.16

REQUESTED RATE:

Projected Earned Premium:	144,250,444.000	143,551,803.000
Projected Incurred Claims:	126,995,806.000	126,326,508.000
Min:	352.590	352.750
Max:	911.180	911.580
Weighted Avg.:	674.240	670.980

SERFF Tracking #:	SANF-134548097	State Tracking #:	Company Tracking #:
State:	South Dakota	Filing Company:	Sanford Health Plan
TOI/Sub-TOI:	HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005C Individual - Other		
Product Name:	2026 Individual On/Off Marketplace Rates		
Project Name/Number:	Sanford Simplicity/TRUE/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	6.200%
Effective Date of Last Rate Revision:	01/01/2025
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	SANF-134126038

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):
Sanford Health Plan	Increase	5.760%	5.760%	\$-36,836,737	12,390	\$144,250,444	11.270%	-3.010%

State: South Dakota
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other
Product Name: 2026 Individual On/Off Marketplace Rates
Project Name/Number: Sanford Simplicity/TRUE/

Rate Review Detail

COMPANY:

Company Name: Sanford Health Plan
HHS Issuer Id: 31195

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
2026 Individual On/Off Marketplace Rates	31195		20881

Trend Factors: Medical and Prescription drug Aggregate annual trend 6.0%

FORMS:

New Policy Forms: HP-0341, HP-1600
Affected Forms:
Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 294,245
Benefit Change: Increase
Percent Change Requested: Min: -3.01 Max: 11.27 Avg: 5.76

PRIOR RATE:

Total Earned Premium: 193,776,049.00
Total Incurred Claims: 183,213,353.00
Annual \$: Min: 217.10 Max: 911.38 Avg: 659.05

REQUESTED RATE:

Projected Earned Premium: 144,250,444.00
Projected Incurred Claims: 126,995,806.00
Annual \$: Min: 352.59 Max: 911.18 Avg: 674.24

State: South Dakota

Filing Company: Sanford Health Plan

TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other

Product Name: 2026 Individual On/Off Marketplace Rates

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Table	HP-0341, HP-1600	New		Rate Manual 2026 - Sanford - South Dakota Individual - No ePTC HC 2025.07.17.xlsx, SD-IND-Rates-2025.07.17_(no ePTC).xls,

SERFF Tracking #:	SANF-134548097	State Tracking #:	Company Tracking #:
State:	South Dakota	Filing Company:	Sanford Health Plan
TOI/Sub-TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other		
Product Name:	2026 Individual On/Off Marketplace Rates		
Project Name/Number:	Sanford Simplicity/TRUE/		

URRT

State Determination

Review Status:	Complete
Determination:	Rate Filing Accepted
Review Submission Date:	08/12/2025

SERFF Tracking #:	SANF-134548097	State Tracking #:	Company Tracking #:
State:	South Dakota	Filing Company:	Sanford Health Plan
TOI/Sub-TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other		
Product Name:	2026 Individual On/Off Marketplace Rates		
Project Name/Number:	Sanford Simplicity/TRUE/		

URRT Items

Item Name	Attachment(s)
Actuarial Memorandum - Redacted	Part_III_Actuarial_Memorandum_2026_Sanford_Ind_SD_REDACTED.pdf

State:

South Dakota

Filing Company:

Sanford Health Plan

TOI/Sub-TOI:

HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other

Product Name:

2026 Individual On/Off Marketplace Rates

Project Name/Number:

Sanford Simplicity/TRUE/

Supporting Document Schedules

Satisfied - Item:	Redacted Actuarial Memorandum
Comments:	2026 Redacted Below
Attachment(s):	Part_III_Actuarial_Memorandum_2026_Sanford_Ind_SD_REDACTED.pdf
Item Status:	
Status Date:	

State:South DakotaFiling Company:Sanford Health Plan

TOI/Sub-TOI:HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005C Individual - Other

Product Name:2026 Individual On/Off Marketplace Rates

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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)
05/27/2025		Rate	Rate Table	07/24/2025	Rate Manual 2026 - Sanford - South Dakota Individual - No ePTC HC.xlsx (Superceded) SD-IND-Rates-2025.05.20_(no ePTC).xls (Superceded)