

State:

South Dakota

Filing Company:

Wellmark Blue Cross and Blue Shield of South Dakota

TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005D Individual - EPO

Product Name: 2026 WSD IFP ACA Rate Filing

Project Name/Number: 2026 WSD Individual ACA Filing/

## Table of Contents

### User Usage Agreement

#### Attachments

Usage Agreement

[Usage Agreement.pdf](#)

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## Filing at a Glance

Company:

Wellmark Blue Cross and Blue Shield of South Dakota

Product Name:

2026 WSD IFP ACA Rate Filing

State:

South Dakota

TOI:

H16I Individual Health - Major Medical

Sub-TOI:

H16I.005D Individual - EPO

Filing Type:

Rate

Date Submitted:

05/28/2025

SERFF Tr Num:

WMIA-134535813

SERFF Status:

Closed-Approved

State Tr Num:

State Status:

Approved

Co Tr Num:

Effective

01/01/2026

Date Requested:

Author(s):

Ally Millmier, Garrett Pavey

Reviewer(s):

Jeff Smith (primary), Nicholas Ramey, Clair Christofersen

Disposition Date:

08/12/2025

Disposition Status:

Approved

Effective Date:

01/01/2026

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<b>State:</b>	South Dakota	<b>Filing Company:</b>	Wellmark Blue Cross and Blue Shield of South Dakota
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## General Information

Project Name: 2026 WSD Individual ACA Filing

Project Number:

Requested Filing Mode: Review &amp; Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 1.2%

Deemer Date:

Submitted By: Ally Millmier

Status of Filing in Domicile:

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: Garrett Pavey

Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Exchange Intentions:

These products are ACA-compliant products which will be sold and renewed with effectives dates of January 1, 2026 and beyond. These products are available both on and off the Exchange. As such, the products are fully ACA-compliant in both benefits and rates.

Filing Description:

These products are ACA-compliant products which will be sold and renewed with effectives dates of January 1, 2026 and beyond. These products are available both on and off the Exchange. As such, the products are fully ACA-compliant in both benefits and rates.

## Company and Contact

### Filing Contact Information

Ally Millmier,

1331 Grand Ave.

Des Moines, IA 50309

millmieram@wellmark.com

515-376-6387 [Phone]

### Filing Company Information

Wellmark Blue Cross and Blue

Shield of South Dakota

1601 W. Madison Street

Sioux Falls, SD 57104

(605) 373-7217 ext. [Phone]

CoCode: 60128

Group Code: 770

Group Name:

FEIN Number: 42-1459204

State of Domicile: South

Dakota

Company Type: Health

State ID Number:

State:South Dakota

Filing Company:Wellmark Blue Cross and Blue Shield of South Dakota

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Filing Fees

State Fees

Fee Required?No

Retaliatory?No

Fee Explanation:

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Correspondence Summary

Dispositions

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

State:South Dakota

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Disposition

Disposition Date: 08/12/2025

Effective Date: 01/01/2026

Status: Approved

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HHS Status: HHS Approved

State Review: Reviewed by Actuary

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Comment:

Company	Company Rate	Overall % Indicated	Overall % Rate	Written Premium	Number of Policy Holders Affected	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Name:	Change:	Change:	Impact:	Change for this Program:				
Wellmark Blue Cross and Blue Shield of South Dakota	Increase	1.200%	1.200%	\$876,230	6,233	\$73,019,202	8.900%	-7.800%

Percent Change Approved:

Minimum:-7.800%

Maximum:8.900%

Weighted Average:1.200%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Rate Table Template		Yes
URRT	Unified Rate Review Template		Yes
URRT	Actuarial Memorandum - Redacted		Yes
Supporting Document	Actuarial Memorandum (LAH)		Yes
Supporting Document	Redlines		Yes

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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	5.300%
Effective Date of Last Rate Revision:	01/01/2025
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	WMIA-134123322

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):
Wellmark Blue Cross and Blue Shield of South Dakota	Increase	1.200%	1.200%	\$876,230	6,233	\$73,019,202	8.900%	-7.800%

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## Rate Review Detail

### COMPANY:

Company Name: Wellmark Blue Cross and Blue Shield of South Dakota

HHS Issuer Id: 50305

### PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
Wellmark of South Dakota	50305SD031		9575

Trend Factors:

### FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms: Wellmark of South Dakota

### REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual

Member Months: 127,182

Benefit Change: Increase

Percent Change Requested: Min: -7.8 Max: 8.9 Avg: 1.2

### PRIOR RATE:

Total Earned Premium: 73,019,202.00

Total Incurred Claims: 51,269,972.00

Annual \$: Min: 821.36 Max: 821.36 Avg: 821.36

### REQUESTED RATE:

Projected Earned Premium: 73,895,433.00

Projected Incurred Claims: 53,671,180.00

Annual \$: Min: 757.30 Max: 894.46 Avg: 831.22



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 Template		New		PY2026RatesTableTemplate_SD_Ind_hardcoded.xls,

<b>SERFF Tracking #:</b>	WMIA-134535813	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
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URRT

State Determination

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

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URRT Items

Item Name	Attachment(s)
Unified Rate Review Template	<i>UnifiedRateReviewSubmission_IndSD_2025052273233.xml</i>
Actuarial Memorandum - Redacted	<i>WSDIndividualPartIIActuarialMemorandum2026Redacted.pdf</i>

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Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum (LAH)
Comments:	
Attachment(s):	WSDIndividualPartIIIActuarialMemorandum2026Redacted.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Redlines
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	