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STATE INSURANCE AGENCY RATE REVIEW WEBSITES
As of December 20, 2011

Alabama	Link to a SERFF interface to search for rate filings; no place for comments.
Alaska	No rate or rate review information.
Arizona	One document with a rate review FAQ sheet; info about rate review grant; does not provide filings or place for comment.
Arkansas	Rate review “hub” w/ consumer info on review process; FAQ; rate grant info; link to rate filings leads back to healthcare.gov so rate filings filed with state are not online; CAP phone # for comments.
California	Department of Insurance - list of carriers with link to rate filings; place for comment Department of Managed Health Care - chart with company, % increase, # of people, file date, status of review; place for comment.
Colorado **	Rate review hub: info on review process; consumer FAQ; statistics and cost reports; list of carriers, % increase, status of review, link to rate filings; 30 day comment period, submit comments online; email notification “coming soon.” http://doraapps.state.co.us/Insurance/Consumer/pages/reviewProcess.aspx
Connecticut **	Consumer FAQ on rate review; rate filings online; window for submitting comments; Dept. issues a disposition clearly explaining carrier’s request and agency’s reasons for approval/disapproval or modification; consumers may sign up for e-alerts when filing is made. http://www.catalog.state.ct.us/cid/portalApps/RateFilingDefault.aspx
Delaware	Filings are labeled as “health insurance” or “medical premium.” Health insurance filings are online, but no disposition yet. Medical premium increases are listed by carrier, %, # of people, and approved/disapproved. But no filing. Consumers may submit comments within 7 days of filing date.
DC	Filings online with disposition summary, status of review; consumers may submit comments.
Florida	No consumer info on rates or rate review; searchable database for all forms and rate filings for all types of insurance. Filings often redacted.
Georgia	No information about rates or rate review.
Hawaii	Brief FAQ for consumers on rate review; link to healthcare.gov filings (link is hard to find)

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Idaho	Link on the homepage leads to healthcare.gov rate site. No other rate review information, but bulletin 11-07 describes steps to achieve an “effective” program, with intent to create a consumer website with filings and place for comment
Illinois	Website has a “Health Insurance Reform Information Center” with links to a list of all individual market rate increases since 2005. Consumers may send an email comment. Filings are not online. Grant materials and HHS regulation info are posted.
Indiana	Home page has a “Rate Watch” link. Consumers can search for rate requests. A chart displays name, file date, status of review, policy, requested increase, approved increase. Additional links show # affected, but key data such as trend and loss ratio are not available until filing status is closed. Filings are not available online. Consumers may submit a comment. Consumer may view filings in Department of Insurance office. Links to healthcare.gov filings are incomplete (not showing all carriers with 10%+ increases).
Iowa	Website has links to Insurance Consumer Advocate site, news release about Wellmark hearings, and list of individual market rate hikes since 2005; links are hard to find. Consumer Advocate site has page with Wellmark hearing info, including rate filing and comment board. At least check, consumers submitted 329 comments on the latest Wellmark increase.
Kansas	State website link (not on homepage) to healthcare.gov and to the SERFF interface for searching rate filings. The SERFF page has ability to submit a comment.
Kentucky	Link on the homepage to “health rate filings.” The rate increases requested and approved are listed, but full filings are not available. A one-page summary with very little information is available and an official order for those approved, but no analysis is given.
Louisiana	No information about rates or rate review.
Maine	Homepage links to individual and some small group rate filings. Also links to rate hearing announcements, hearing filings, rate review guides for consumers and consumer advocates, list of rate increases requested and approved. Information about how to comment on rate hike.
Maryland	Homepage link to “Health Insurance Rate Review Process.” Webpage has a brief description of PPACA requirements and link to healthcare.gov . Chart on the page lists rate increases by carrier, with filing status and average increase, and link allows for public comment.
Massachusetts	Link on homepage to information about state’s efforts to control small group rates. Another link (not on homepage) goes to healthcare.gov rate filings.

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Michigan	Homepage has a link to SERFF database to search and retrieve all types of filings, although search function is complicated. Also a link to rate review page with a FAQ description of MI rate review process and link to 10%+ filings on healthcare.gov . Also allows consumers to email comment on filings.
Minnesota	Minnesota has created a website about health reform containing a page about insurance rates. The page describes the review process required under the PPACA and the grants Minnesota has received to improve rate review. The page provides information about how to submit comments on a rate increase and supplies links to healthcare.gov for filings. The page is located at http://mn.gov/health-reform/topics/affordability/insurance-rates/index.jsp
Mississippi	Health reform page links to an HHS fact sheet on PPACA rate review and effective state programs. No rate filings or other information available.
Missouri	Link to Health on homepage leads to link to health insurance rate filing page, which briefly describes federal review process and links to filings on healthcare.gov .
Montana	No information about rates or rate increases. An online presentation about reform efforts notes that Montana is one of three states lacking authority to collect filings and review rates, although it has authority to review other types of insurance rates. A rate review bill failed in 2011, but the agency will bring a new bill in 2013.
Nebraska**	Link on the homepage under consumers leads to a website featuring a text and visual description of the state's rate review process, ability to search for and retrieve rate filings and department decisions, sign up for email alerts, and submit comments. But rate filings are available only after the Department has approved an increase. A separate link on the homepage leads to the healthcare.gov rate site. https://doi-ratechanges.ne.gov/DOIRateChange/faces/welcome.xhtml
Nevada**	Link on the homepage to a Nevada Health Rate Review web tool featuring a rate increase look-up with amounts requested and approved and review status, description of the review process, ability to submit comments, consumer FAQ about rates. Some rate filings and department comments and decisions are available, but are not posted for most increases. http://rates.doi.nv.gov/
New Hampshire	Link on the homepage to NH filings on healthcare.gov and link to SERRF database. Not all filings are available.
New Jersey	Website contains a consumer FAQ describing NJ's rating rules and review process for individual

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	health program products.
New Mexico**	New Mexico's rate review website currently features a description of the process, list of rates requested and approved/modified/denied, consumer FAQ, and ability to comment or request a rate hearing. Rate filings are not yet available online but under a new law should be disclosed beginning Jan. 1, 2012. http://nmhealthratereview.com/
New York	Homepage "Health" link has a link to the prior approval website, which has information about the review process, summaries of increases requested and approved by carrier and line of business, ability to submit a comment, consumer FAQ, and rate filings are now posted. The website also links to healthcare.gov filings.
North Carolina	Link to SERRF for searching filings and a page with searchable database of NC company filings, including rates. Filings may be redacted and search function is complex.
North Dakota	Homepage links to a document describing the rate review process and a link to a chart summarizing Blue Cross Blue Shield of North Dakota individual market rate increases requested and approved.
Ohio	No information about rates or rate review.
Oklahoma	Link from homepage under "consumers" tab to information about PPACA filings and link to SERRF database for filings. PPACA filings will be posted on the website. Ability for consumers to comment by email or phone.
Oregon	Oregon's rate review website continues to be a model for consumers, with videos explaining health insurance rates, an visually interactive review process flow chart, consumer FAQ, links to rate filings, summaries of rate requests, ability to comment, sign-up for alerts, and more.
Pennsylvania	Links to search page for individual market filings already approved. Also links to SERRF for PPACA filings. Links are hard to find from the homepage.
Rhode Island	The Office of the Health Insurance Commissioner website has links to PPACA rate filings and the SERRF filing database, as well as decisions on allowable rate factors and on particular rate increases.
South Carolina	Link on homepage to "Health Reform" leads to a link to healthcare.gov filings.
South Dakota	Link to CCIIO website; hard to find. No other information about rates or rate review.

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Tennessee	No information about rates or rate review.
Texas	No information about rates or rate review.
Utah	No information about rates or rate review.
Vermont	Homepage has a prominent link to “Health Insurance Rate Review” page containing a description of the rate review process in Vermont. Links to PPACA rate increases are yet available and the agency plans to post filings for increases of 5% or more beginning January 1, 2012.
Virginia	No information about rates or rate review. Link to consumer page, then to company information for a link to a notice that rate filings may be viewed in the Bureau of Insurance office.
Washington**	Link on homepage under “Notify Me of Rate Changes” brings consumers to a site where they can read about the review process, search for filings, post comments and sign up for email alerts. Rate changes are listed by carrier and have links to plain-language summaries, decisions, and full rate filings. http://www.insurance.wa.gov/health-rates/Search.aspx
West Virginia	Website has a description of PPACA rate review with link to SERRF for searching PPACA filings and link to healthcare.gov. Also provides an email address for submitting comments on rates. Links to the search tool are difficult to find from the homepage.
Wisconsin	Homepage links to search tool for rate filings for all types of insurance, including health. A link from the “health” page provides a description of the PPACA rule and links to Wisconsin filings on healthcare.gov.
Wyoming	No information about rates or rate review

Shaded rows indicate states without an effective rate review program in both the individual or small group markets; federal officials review rate increases of 10 percent or more in these states. For more information about states with markets that have federal review see http://cciio.cms.gov/resources/factsheets/rate_review_fact_sheet.html.

**Indicates states having the most consumer-friendly web tools providing information about rates or access to rate filings. But, as noted, not all provide access to full rate filings at this time.