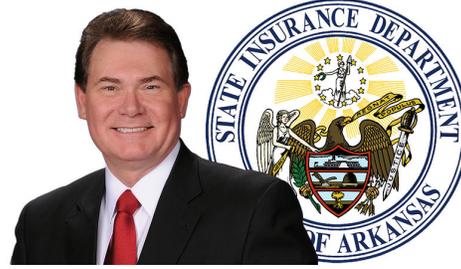


Arkansas Insurance Department NEWS RELEASE

*Allen Kerr
Insurance Commissioner*



FOR IMMEDIATE RELEASE

August 25, 2015

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Kerr Approves Health Insurance Rate Filings *Rates 'grounded in reality and fair' for Arkansans - Kerr*

LITTLE ROCK – Arkansas Insurance Commissioner Allen Kerr today released the following statement on the publication of health insurance rate filings approved by the Arkansas Insurance Department for the state health insurance marketplace in 2016:

"I am proud to report that rate increases for health insurance have been held below 10%, unlike many other states which are looking at double-digit percentage price hikes. I thank the insurance providers who, working with the professional men and women of the Arkansas Insurance Department, were able to submit rate requests grounded in reality and fair for our citizens."

The companies participating in Arkansas's health insurance marketplace are: Arkansas Blue Cross and Blue Shield (BCBS); Celtic Insurance Company (Ambetter); QualChoice Life and Health Insurance Company/QCA Health Plan; and UnitedHealthcare of Arkansas. UnitedHealthcare is a new entrant into the Arkansas health insurance marketplace and has no previous insurance rate filings to compare. Additionally, Arkansas BCBS, Celtic, and QualChoice/QCA are offering products in all 75 Arkansas counties, while UnitedHealthcare will only operate in central Arkansas in 2016 before expanding to other areas the following year.

The rate requests approved by the Arkansas Insurance Department for 2016 are:

- Arkansas Blue Cross and Blue Shield (individual plans) Increase of 7.15 %
- Arkansas Blue Cross and Blue Shield (group plan) Increase of 3.01 %
- Celtic Insurance Company(Ambetter) (individual plans) Increase of 0.08 %
- QualChoice/QCA Health Plan (individual plans) Decrease of 8.20 %

Under the terms of the Affordable Care Act, since the rate filings for next year are under a 10% increase, and because Arkansas is deemed an "Effective Rate Review" state, the rate increases/decreases approved by AID are locked in for 2016.

Open enrollment for 2016 begins on November 1, running through January 31, 2016.

For more information on the Arkansas Insurance Department, please visit <http://insurance.arkansas.gov>, follow us on Twitter at <http://twitter.com/ARInsuranceDept> and Facebook at <http://www.facebook.com/ArkansasInsuranceDepartment>.