

# Final 2019 Health Insurance Rate Changes Small Group Market

Final 2019 small group market health insurance rates have been approved by the Minnesota Commerce Department. Final rates are available to the public on the [Commerce website](http://mn.gov/commerce) (mn.gov/commerce).

Small group health plans are designed to provide coverage for businesses and organizations with 2 to 50 full-time employees. These plans are sold directly by insurers or through insurance brokers and agents.

About 5.5 percent of all Minnesotans receive coverage through small group plans. As of December 31, 2017, about 303,000 Minnesotans were covered by these plans.

Ten companies are approved to sell small group health plans in 2019.

The final rates for 2019 plans offered by companies in Minnesota's small group market range from a decrease of 2 percent to an increase of 12 percent. As in years past, rate increases reflect the general rise in costs for medical services and prescription drugs.

Consumer protections required in these plans include coverage for preexisting conditions and free preventive care, as well as coverage for prescription drugs and substance abuse and mental health treatment.

## Small Group Final Rate Changes

| Insurer                            | Final Average Rate Change 2018-2019<br><i>(as calculated by insurers)</i> |
|------------------------------------|---|
| Blue Cross                         | 4.60%   |
| Blue Plus                          | 8.80%   |
| Gundersen                          | -2.37%  |
| HealthPartners Inc.                | 6.72%   |
| HealthPartners Insurance Company   | 5.03%   |
| Medica Insurance Company           | 11.93%  |
| PreferredOne Community Health Plan | 9.00%   |
| PreferredOne Insurance Company     | 3.00%   |
| Sanford                            | 5.60%   |
| UnitedHealthcare*                  | new   |

*\*UnitedHealthCare is a new issuer in Minnesota's small group market for 2019.*