The requested average rate increase for the HumanaOne 2014 HMOx product, which is Product 15411KY145, in this filing effective 1/1/2017 is 33.7 percent when compared to current rates that were effective 1/1/2016.

This filing includes rates for both exchange plans and ACA-compliant plans offered outside the exchange. Many factors influence this rate calculation. The primary factors include:
- Population health - Expected changes in the aggregate health level of all individuals insured by all carriers in the individual health insurance market.
- Claims cost trend - Changes in expected claims costs associated with changes in the unit cost of medical services, changes in Humana’s contracts with hospitals, physicians, and other health care providers, and the increase or decrease in utilization of medical services including changes in the severity and mix of services used.
- Plan Changes - Changes to plan designs and covered benefits due to changes in federal requirements.
- Regulatory program changes - Changes due to the discontinuance of the Federal Transitional Reinsurance Program in 2017

We project that the 1/1/2017 rate increase will affect 5,549 covered individuals.

The actual rate changes for individual policyholders will vary from the average due to ages of members, the plan and benefits they select, and the region where they reside.