



Humana Insurance Company

Consumer Narrative

Rhode Island MIPPA

SERFF Tracking #: HUMA-133078263

Minimum increase: 0%

Maximum increase: 4.5%

Average % increase: 4.18%

Humana Insurance Company reviews claims experience of its Medicare Supplement business to ensure the ability to meet its obligation to pay future claims. Healthcare costs tend to increase over time due to inflation and utilization trends of consumers. We are proposing a 4.5% premium increase on all Policy Forms except for Plans F-HD and G-HD, for which we are requesting a rate hold, to the Rhode Island Department of Insurance which will not be implemented until approval is received from the Department, no earlier than May 1, 2022.

These rates will affect 739 current enrollees in addition to any new enrollees.