| 2023 Affordable Care Act Rate Increases - North Dakota |           |         |         |          |         |         |
|--|-----------|---------|---------|----------|---------|---------|
| Small Group Market                                     |           |         |         |          |         |         |
| Company Name   | Requested |         |         | Approved |         |         |
|  | Average   | Minimum | Maximum | Average  | Minimum | Maximum |
| HealthPartners Insurance Company                       | 4.30%     | -1.26%  | 6.64%   | 4.30%    | -1.26%  | 6.64%   |
| United Healthcare Insurance Company*                   | 7.92%     | 7.92%   | 7.92%   | 7.92%    | 7.92%   | 7.92%   |
| Blue Cross Blue Shield of North Dakota                 | 11.10%    | 9.30%   | 12.30%  | 8.80%    | 6.90%   | 9.70%   |
| Sanford Health Plan                                    | 6.38%     | -0.90%  | 12.59%  | 6.38%    | -0.90%  | 12.59%  |
| Medica Insurance Company                               | -4.59%    | -12.11% | -3.43%  | -7.51%   | -17.13% | -4.75%  |
| Individual Market                                      |           |         |         |          |         |         |
| Blue Cross Blue Shield of North Dakota                 | 5.80%     | 2.20%   | 6.90%   | 3.30%    | -0.20%  | 4.40%   |
| Sanford Health Plan                                    | 5.67%     | -2.72%  | 12.90%  | 5.67%    | -2.72%  | 12.90%  |
| Medica Health Plan                                     | 10.84%    | 9.08%   | 16.17%  | 8.51%    | 1.17%   | 15.24%  |

<sup>\*</sup>United Healthcare discontinued all but one plan