
State:	Illinois	Filing Company:	UnitedHealthcare Insurance Company of the River Valley
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	IL UHICofRV SG ACA 202601		
Project Name/Number:	/		

Filing at a Glance

Company:	UnitedHealthcare Insurance Company of the River Valley
Product Name:	IL UHICofRV SG ACA 202601
State:	Illinois
TOI:	H16G Group Health - Major Medical
Sub-TOI:	H16G.003G Small Group Only - Other
Filing Type:	Rate
Date Submitted:	06/04/2025
SERFF Tr Num:	UHLC-134548919
SERFF Status:	Assigned
State Tr Num:	OFF-EXCHANGE
State Status:	Assigned to Reviewer
Co Tr Num:	
Effective	01/01/2026
Date Requested:	
Author(s):	Paul Knepp, Olajide Obatunwase
Reviewer(s):	Eric Anderson (primary), Christina Roy, Becky Sheppard, George Korean, Andrew Larocque
Disposition Date:	
Disposition Status:	
Effective Date:	
State Filing Description:	

State:	Illinois	Filing Company:	UnitedHealthcare Insurance Company of the River Valley
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	IL UHICofRV SG ACA 202601		
Project Name/Number:	/		

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small
Group Market Type: Employer	Overall Rate Impact: 7.73%
Filing Status Changed: 06/04/2025	
State Status Changed: 06/04/2025	Deemer Date:
Created By: Paul Knepp	Submitted By: Paul Knepp
Corresponding Filing Tracking Number:	
State TOI: H16G Group Health - Major Medical	State Sub-TOI: H16G.003G Small Group Only - Other
PPACA: Non-Grandfathered Immed Mkt Reforms	
PPACA Notes: null	
Include Exchange Intentions:	No

Filing Description:

IL Small group 1/1/26 ACA rates on the UnitedHealthcare Insurance Company of the River Valley license.

Company and Contact

Filing Contact Information

Paul Knepp, Actuarial Consultant	Paul_J_Knepp@uhc.com
1300 River Drive, Suite 200	309-757-6399 [Phone]
Moline, IL 61265	309-736-4627 [FAX]

Filing Company Information

UnitedHealthcare Insurance	CoCode: 12231	State of Domicile: Illinois
Company of the River Valley	Group Code: 707	Company Type: Health
1300 River Drive, Suite 200	Group Name:	State ID Number:
Moline, IL 61265	FEIN Number: 20-1902768	
(309) 765-1485 ext. [Phone]		

State:

Illinois

Filing Company:

UnitedHealthcare Insurance Company of the River Valley

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name:

IL UHICofRV SG ACA 202601

Project Name/Number:

/

Filing Fees

State Fees

Fee Required?

No

Retaliatory?

No

Fee Explanation:

SERFF Tracking #:	UHLC-134548919	State Tracking #:	OFF-EXCHANGE	Company Tracking #:	
State:	Illinois	Filing Company:	UnitedHealthcare Insurance Company of the River Valley		
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
Product Name:	IL UHICofRV SG ACA 202601				
Project Name/Number:	/				

Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	7.850%
Effective Date of Last Rate Revision:	01/01/2025
Filing Method of Last Filing:	Review & Approval
SERFF Tracking Number of Last Filing:	UHLC-134122252

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company of the River Valley	Increase	7.730%	7.730%	\$604,900	97	\$7,830,170	9.300%	7.700%

State: Illinois **Filing Company:** UnitedHealthcare Insurance Company of the River Valley

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: IL UHICofRV SG ACA 202601

Project Name/Number: /

Rate Review Detail

COMPANY:

Company Name: UnitedHealthcare Insurance Company of the River Valley

HHS Issuer Id: 34446

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
POS	34446IL001		603

Trend Factors: The 2026Q1 and forward proposed pricing trend is 10.1%.

FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms: POL26.I.RV.2018.SG.IL

REQUESTED RATE CHANGE INFORMATION:

Change Period: Other

Member Months: 8,519

Benefit Change: Increase

Percent Change Requested: Min: 7.7 Max: 9.3 Avg: 7.7

PRIOR RATE:

Total Earned Premium: 7,830,170.00

Total Incurred Claims: 6,394,138.00

Annual \$: Min: 394.70 Max: 2,956.21 Avg: 919.14

REQUESTED RATE:

Projected Earned Premium: 7,164,711.00

Projected Incurred Claims: 5,859,649.00

Annual \$: Min: 423.70 Max: 3,171.82 Avg: 990.15

SERFF Tracking #:	UHLC-134548919	State Tracking #:	OFF-EXCHANGE	Company Tracking #:	
State:	Illinois	Filing Company:	UnitedHealthcare Insurance Company of the River Valley		
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
Product Name:	IL UHICofRV SG ACA 202601				
Project Name/Number:	/				

URRT

State Determination

Review Status:	Incomplete
-----------------------	------------

SERFF Tracking #:	UHLC-134548919	State Tracking #:	OFF-EXCHANGE	Company Tracking #:	
State:	Illinois	Filing Company:	UnitedHealthcare Insurance Company of the River Valley		
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
Product Name:	IL UHICofRV SG ACA 202601				
Project Name/Number:	/				

URRT Items

Item Name	Attachment(s)
Actuarial Memorandum - Redacted	IL_34446_UHICofRV_SG_PartIII_2026Q1_Redacted.pdf

**Federal Rate Filing Justification Part III
Actuarial Memorandum and Certification**

UnitedHealthcare Insurance Company of the River Valley

NAIC: 12231

FEIN: 20-1902768

State of Illinois Rate Review

Table of Contents

Section 1: Purpose.....3

Section 2: General Information.....4

Section 3: Proposed Rate Changes.....4

Section 4: Experience and Current Period Premium, Claims and Enrollment6

Section 5: Benefit Categories7

Section 6: Projection Factors.....8

Section 7: Credibility Manual Rate Development..... 10

Section 8: Credibility of Experience..... 11

Section 9: Development of Projected Index Rate..... 11

Section 10: Development of the Market-wide Adjusted Index Rate 11

Section 11: Plan Adjusted Index Rate 12

Section 12: Calibration 14

Section 13: Consumer Adjusted Premium Rate Development..... 15

Section 14: Projected Loss Ratio 15

Section 15: AV Metal Values..... 16

Section 16: Membership Projections 17

Section 17: Terminated Plans and Products..... 17

Section 18: Plan Type 17

Section 19: Reliance 18

Section 20: Actuarial Certification..... 19

Section 1: Purpose

The following is a rate filing prepared by UnitedHealthcare Insurance Company of the River Valley. This filing has been prepared to provide the necessary information required by the Department of Health and Human Services and the state of Illinois. The purpose of this memorandum is to provide information relevant to the Federal Part I Unified Rate Review Template (URRT).

This filing establishes rates intended to be used for non-grandfathered PPACA compliant small group health benefit plans sold off the Small Business Health Options Program in Illinois for the 2026 plan year. [REDACTED]

[REDACTED] The rates and other information in this submission are based on the current regulations and guidance from HHS. Changes to this filing may be necessary if there are revisions to the regulations or updated guidance from HHS.

This memorandum is intended solely for the information of and use by the Department of Health and Human Services and the Illinois Department of Insurance. It will demonstrate compliance with state and federal laws and regulations related to the development of the index rate and allowable rating factors and is not intended to be used for any other purpose.

The attached document contains confidential, proprietary information and trade secrets. This information is strictly confidential and protected from disclosure by Exemption 4 of the U.S. Freedom of Information Act, 5 U.S.C. §552. If the prohibition against disclosure by the Illinois Department of Insurance is reassessed at a later date, it may not be disclosed to any other state or federal regulatory agencies unless the recipient agrees in writing prior to receipt to maintain the confidentiality of the information.

Section 2: General Information

Company Identifying Information

Company Legal Name: UnitedHealthcare Insurance Company of the River Valley
State: Illinois
HIOS Issuer ID: 34446
Market: Small Business, 1-50
Proposed Effective Date: January 1, 2026



Section 3: Proposed Rate Changes



The primary drivers of the proposed rate changes are the following:

- Changes in medical service costs
 - Increasing Cost of Medical Services – Annual increases in reimbursement rates to health care providers – such as hospitals, doctors and pharmaceutical companies.
 - Increased Utilization – The number of office visits and other services continues to grow. In addition, total health care spending will vary by the intensity of care and/or use of different types of health services. Patients who are sicker generally have a higher intensity of health care utilization. The price of care can be affected by the use of expensive procedures such as surgery vs. simply monitoring or providing medications.
 - Higher Costs from Deductible Leveraging – Health care costs continue to rise every year. If deductibles and copayments remain the same, a greater percentage of health care costs need to be covered by health insurance premiums each year.
 - Cost shifting from the public to the private sector – Reimbursements from the Center for Medicare and Medicaid Services (CMS) to hospitals do not generally cover all of the cost of care. The cost difference is being shifted to private health plans. Hospitals typically make up this reimbursement shortfall by charging private health plans more.
 - Impact of New Technology – Improvements to medical technology and clinical practice often result in the use of more expensive services, leading to increased health care spending and utilization.
- Administrative costs and anticipated profit
 - UnitedHealthcare works to directly control administrative expenses by adopting better processes and technology and through the development of programs and innovations that make health care more affordable. We have led the marketplace by introducing key innovations that make health care services more accessible and affordable for customers, improve the quality and coordination of health care services, and help individuals and their physicians make more informed health care decisions.
 - Additionally, UnitedHealthcare indirectly controls medical cost payments by using appropriate payment structures with providers and facilities. UnitedHealthcare's goal is to control costs, maximize efficiency, and work closely with physicians and providers to obtain the best value and coverage.
 - State and/or Federal government imposed taxation and fees are additional significant factors that impact health care spending. These fees include ACA taxes and fees which have increased health insurance costs and need to be reflected in premium.

- Changes that vary by plan
 - All plan relativity factors have been updated to reflect UnitedHealthcare's most recent pricing model.
 - The impact of any changes to plans that have occurred due to uniform modification are also reflected in the updated plan relativity factors. Please see the "Plan Adjusted Index Rate" section of the memorandum for more detail on these changes.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing only by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status. The net impact of all changes by plan can be found in Worksheet 2, Section I of the Unified Rate Review Template.

Significant factors driving the proposed rate changes are discussed in further detail in Section 6 (*Projection Factors*) and Section 7 (*Credibility Manual Rate Development*) of this memorandum.

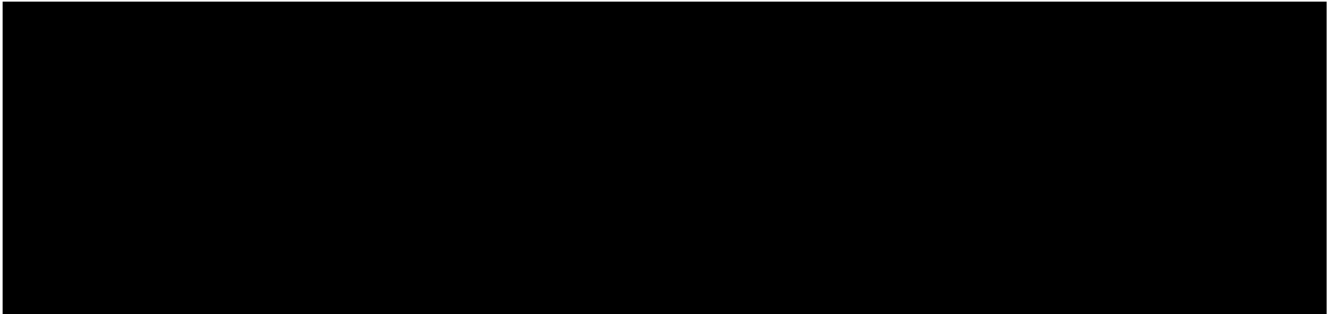
Section 4: Experience and Current Period Premium, Claims and Enrollment

Paid Through Date

The experience period is January 1, 2024 to December 31, 2024, with claims paid through February 28, 2025.

Current Date

The current enrollment and premium is reported as of December 31, 2024.



Support for estimate of incurred but not reported claims

Historical claims are categorized both by the month in which they were incurred and the month in which they were adjudicated. For incurral months with sufficient adjudicated claims experience, incurred claims are estimated by applying completion factors derived from the historical claims. Adjustments are made based on specific knowledge of the entity (e.g. catastrophic claims, pended claims, etc.). For incurral months where adjudicated claim experience is not sufficient to rely on completion factors, a PMPM is used to estimate incurred claims. PMPM estimates are based on expected claim seasonality patterns, monthly calendar days and work days, emerging claim trends, and other factors. The same completion factors are applied to both incurred and allowed claims amounts.

Experience Period Risk Adjustment and Reinsurance Adjustments (PMPMs)

Risk adjustments for the experience are not known at this time.

Our 2024 risk adjustment transfer PMPM is estimated using data provided to UnitedHealthcare as a result of our participation in a multi-state study done by a large, independent actuarial consulting firm.



Experience Period Index Rates

Experience Period Index Rates are defined as the allowed claims PMPM for Essential Health Benefits during the Experience Period. With the breakout of the service level EHB claims, the information provided reflects a reasonable estimate of the EHBs.

Section 5: Benefit Categories

Claims were assigned to each of the benefit categories based on where services were administered and the types of medical services rendered. The benefit categories were defined by our claims department using standard industry definitions.

Inpatient Hospital

Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

Outpatient Hospital

Includes non-capitated facility services for surgical, emergency room, laboratory, radiology, therapeutic, observation, and other services provided in an outpatient facility setting and billed by the facility.

Professional

Includes non-capitated primary care, specialist care, therapeutic, the professional component of laboratory and radiology, and other professional services, other than hospital based professionals whose payments are included in facility fees.

Other Medical

Includes non-capitated ambulatory, home health care, durable medical equipment, prosthetics, supplies, vision exams, dental services and other services.

Capitation

Includes all services provided under one or more capitated agreements.

Prescription Drug

Includes drugs dispensed by a pharmacy. This amount is net of rebates received from drug manufacturers.

Section 6: Projection Factors

Trend

Two years of annual trend were applied to our 2024 experience to project it to the 2026 rating period. [REDACTED]

[REDACTED]

[REDACTED]

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected. Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates. UnitedHealthcare uses same store analysis to reflect utilization.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence the mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Section 7: Credibility Manual Rate Development

[REDACTED]

[REDACTED]

[REDACTED]

Inclusion of Capitation Payments

Capitation payments are included in both the experience and projections.

Section 8: Credibility of Experience

[REDACTED]

Consideration was given to ASOP #25 when determining the credibility and appropriateness of the experience and the manual rate.

Section 9: Development of Projected Index Rate

[REDACTED]

[REDACTED]

[REDACTED]

Section 10: Development of the Market-wide Adjusted Index Rate

Reinsurance

There is no reinsurance program in force for this business, and as a result there are no reinsurance recoveries to report.

Risk Adjustment Payment/Charge

[REDACTED]

Since risk adjustment transfer payments are a function of the market level premium, our 2026 risk adjustment transfer PMPM amount is calculated by adjusting our estimated 2024 risk adjustment transfer PMPM amount for the projected market level trend, changes in reinsurance fees and recoveries, and other adjustments based on the overall financial performance of the market.

Exchange User Fees

There are no plans included in this filing that are offered on the exchange. Therefore there are no exchange user fees.

[REDACTED]

[REDACTED]

Section 11: Plan Adjusted Index Rate

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio.

Our first step in calculating the Actuarial Value and Cost Sharing Adjustment for each plan is to estimate each plan's claims responsibility break out between the member's cost sharing vs our responsibility. The pricing model noted above utilizes over 12 million member months of calendar year 2023 data to estimate these "unsloped" cost relativities between plans. All claims are re-adjudicated separately under every plan to estimate the amount of cost shifting that is driven by the plan's combination of deductible, coinsurance, copays, and Out of Pocket Maximums. These unsloped rels in this step exclude the impact of risk adjustment and induced demand. Every group's projected experience is bucketed into an unsloped rel cohort.

The second step is to adjust our experience for the estimated risk adjustment. We know the actual risk adjustment in 2023 by plan and we assume that these risk adjustments will be similar in the projection period by unsloped rel cohort. The actual CMS risk adjustment is applied to our experience to normalize out the impact of morbidity.

Induced Demand Factors:

The final step in calculating the Actuarial Value and Cost Sharing Adjustment for each plan is to adjust our claims experience for induced demand. It is understood that members with lower levels of member cost-sharing will utilize health care at a different level than those with higher levels of member cost-sharing. Members on richer plans will utilize services more than groups on leaner plans all else equal. In addition to the impact of cost sharing, HSA (or HRA) contributions and/or associated account funds can impact utilization differently than plans without any such funds. Without accounting for slope richer plans would be underpriced and leaner plans over-priced

Provider network, delivery system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Distribution and Administrative Costs

Distribution and administrative costs include premium tax, risk adjustment user fees, SG&A, quality improvements, federal income tax, and after-tax income. Risk adjustment transfers, net reinsurance recoveries, and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Administrative Expense Load

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load varies by plan on a percentage basis but is constant by plan on a Per Member Per Month (PMPM) basis.

These assumptions are based on the general ledger actual results for 2024 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements. The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

Profit and Risk Margin

The profit and risk margin is shown in Worksheet 2, Section 3 of the URRT. [REDACTED]

[REDACTED]

[REDACTED]

The profit and risk margin results in an anticipated MLR that is above the minimum requirements as described in the Projected Loss Ratio section.

[REDACTED]

[REDACTED]

[REDACTED]

Section 12: Calibration

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Geographic rating factors are reviewed periodically versus UnitedHealthcare claims data that reflects unit cost differences by county. Such a review was conducted as part of our January 1, 2026 rate development. [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated plan adjusted index rate for each plan. The calibrated plan adjusted index rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age and area.

Section 13: Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate, and applying the consumer specific age, and geographic rating factors. The calculation is provided below.

Plan Adjusted Index Rate

X Age Calibration Factor

X Geographic Calibration Factor

X Consumer Specific Age Rating Factor

X Consumer Specific Geographic Rating Factor

X Small Group Trend Adjustment

= Consumer Adjusted Premium Rate

Section 14: Projected Loss Ratio

Section 15: AV Metal Values

The AV calculator used to calculate the AV metal values is based on a prescribed methodology and, therefore, does not necessarily reflect a reasonable estimate of the portion of allowed costs covered by the associated plan.

Some plans within this portfolio have cost sharing features that differ between individual and family coverage (i.e., when two or more people are covered by the plan). For all plans, consistent with the Actuarial Value Calculator inputs, we have used only the cost sharing provisions applicable for individuals in the actuarial value calculation.

The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. Additional details are provided below to describe the types of adjustments that were made for plan designs that are not directly compatible with the AV calculator.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Section 16: Membership Projections

The 2026 plan year membership projection was developed utilizing the experience period plan level membership distribution along with sales and persistency targets.

Member distribution by plan was then based on current enrollment. Strictly for purposes of the URRT, we have projected membership by plan.

Section 17: Terminated Plans and Products

[REDACTED]

Section 18: Plan Type

A plan type of POS has been selected.

Section 19: Reliance

Due to responsibility allocation, I have relied upon other individuals within the UnitedHealthcare organization to provide certain assumptions. Although I have performed a limited review of the information and have not found it unreasonable or inconsistent, I have not reviewed it in enough detail to fully judge the reasonableness of the information due to the substantial amount of additional time required. I have therefore relied upon the expertise of those individuals who have developed the assumptions, and am providing the information required by Actuarial Standard of Practice 41, section 4.3. A list of reliances is included below.

UnitedHealthcare Finance Department

- Projected SG&A Assumption

UnitedHealthcare National Pricing Team

- Plan Relativity Modeling

UnitedHealthcare Healthcare Economics Department

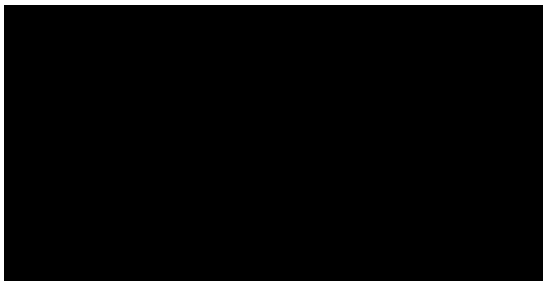
- Projected Trend
- Claims Reserves
- ACO/Premium Designated Provider
Cost Savings Estimates

Section 20: Actuarial Certification

I, [REDACTED], am a Director for UnitedHealthcare and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
 - In compliance with state and federal statutes and regulations related to the development of the index rate and allowable rating factors (such as 45 CFR 156.80 and 147.102),
 - Developed in compliance with the applicable Actuarial Standards of Practice,
 - Reasonable in relation to the benefits provided and population anticipated to be covered,
 - Neither excessive, deficient, nor unfairly discriminatory.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.
- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their rates. Rather, it represents information required by federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers.



Date 6/3/2025

State:	Illinois	Filing Company:	UnitedHealthcare Insurance Company of the River Valley
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other		
Product Name:	IL UHICofRV SG ACA 202601		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Review Requirement Checklist
Comments:	
Attachment(s):	IL UHICofRV SG 202601 - Health Premium Rate Review Checklist.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	IL UHICofRV SG 202601 - cover letter.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Rate Schedule
Comments:	
Attachment(s):	IL UHICofRV SG 202601 - rate schedule.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Rate Data Template
Comments:	
Attachment(s):	IL_34446_UHICofRV_SG_RTT_2026Q1.xlsm
Item Status:	
Status Date:	

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Exhibit A-Cert of Compliance - UHICofRV SG ACA 202601.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Confidentiality Request
Comments:	
Attachment(s):	il_34446_uhicofrv_off_sg_confidentiality_v01_2026.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	UHLC-134548919	State Tracking #:	OFF-EXCHANGE	Company Tracking #:	
State:	Illinois	Filing Company:	UnitedHealthcare Insurance Company of the River Valley		
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
Product Name:	IL UHICofRV SG ACA 202601				
Project Name/Number:	/				

Satisfied - Item:	Public Rate Filing Summary
Comments:	
Attachment(s):	IL_34446_UHICofRV_SG_public-rate-filing-summary_2026.xlsx
Item Status:	
Status Date:	

SERFF Tracking #:	UHLC-134548919	State Tracking #:	OFF-EXCHANGE	Company Tracking #:	
State:	Illinois	Filing Company:	UnitedHealthcare Insurance Company of the River Valley		
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003G Small Group Only - Other				
Product Name:	IL UHICofRV SG ACA 202601				
Project Name/Number:	/				

Attachment IL_34446_UHCofRV_SG_RTT_2026Q1.xlsm is not a PDF document and cannot be reproduced here.

Attachment IL_34446_UHCofRV_SG_public-rate-filing-summary_2026.xlsx is not a PDF document and cannot be reproduced here.

<u>Contact Person:</u>	Illinois Division of Insurance	320 West Washington Street
Cindy Colonius	Review Requirements Checklist	Springfield, IL 62767-0001
217-782-4572		Effective 05/27/2014
cindy.colonius@illinois.gov		

	For Policies issued after 01/01/2014
Line(s) of Business	Line(s) of Insurance
Health Premium Rates	Individual/ Small Group Major Medical, Surgical/Medical/hospital PPO and Non PPO and HMO

Illinois Insurance Code Link	Illinois Compiled Statutes Online	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Illinois Administrative Code Link	Administrative Regulations Online		
Product Coding Matrix	Product Coding Matrix		
REVIEW REQUIREMENTS	REFERENCE		
		NOTE: These brief summaries do not include all requirements of all laws, regulations, bulletins, or requirements, so review actual law, regulation, bulletin, or requirement for details to ensure that forms are fully compliant before filing with the Department of Insurance.	
COMPANY REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Cover Letter	50 IL Adm. Code 916.40 (b)	Cover Letters must generally describe the intent of the rate filing and whether the filing is a new rate, rate revision or justification of an existing rate. It is necessary to provide a listing of the policy form filing company tracking number(s) and company form number(s) to show the association between the rate being filed and those forms affected by the rate change. ** The Filing Description field in the General Information Tab in SERFF may be used in place of a cover letter.	Supporting documents – “Cover Letter” section

COMPANY REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Grandfathered Status		<p>1.) Not Grandfathered- This rate filing is not being made in support of a grandfathered plan.</p> <p>2.) Grandfathered Plan- This rate filing is being made in support of a grandfathered plan. None of the changes that have been made to this plan since the last rate filing have caused the plan to lose its grandfathered status.</p> <p>3.) Formerly a Grandfathered Plan- This rate filing is being made in support of a formerly grandfathered plan. The following SERFF filing(s) contained changes that caused the plan to lose its grandfathered status:_____.</p>	Not Grandfathered- This rate filing is not being made in support of a grandfathered plan.
Implementation Date		The proposed effective date of rate revision implementation.	1/1/2026
Rate Filing Requirements	215 ILCS 5/355 Company Bulletin 2010-08	<p>The Federal Patient Protection and Affordable Care Act (PPACA) has established premium reporting and review processes for all health insurance issuers. The Rate Data Collection Form is available on the Department's web site under Company Bulletin 2010-08. The Rate Filing Actuarial Memorandum requirements in Company Bulletin 2010-08 are no longer applicable. The revised Actuarial Memorandum requirements are found in the "Actuarial Memorandum" section of this checklist.</p> <p>Rates must be submitted in a separate SERFF filing from policy forms.</p>	Supporting documents
Rate Filing Submission	Company Bulletin 2010-08 Company Bulletin 2011-02	Rate Filings must be submitted in their entirety into both SERFF and the Web Portal for review.	Supporting documents – "Actuarial Memorandum and Certifications" section and web portal.
TOI (Type of Insurance)	Company Bulletin 2010-08	<p>A health insurance issuer offering any group or individual health insurance coverage, including managed care and HMO plans (regardless of whether the plans are grandfathered or non-grandfathered) must submit all new rate filings and rate revisions for review.</p> <p>A link to SERFF's Website for the TOI's required to file pursuant to CB 2010-08 and 2011-02</p> <p>http://www.serff.com/documents/index_ppaca_tois.pdf</p>	General information
Federal Unified Rate Review Templates		<p>Parts I and III must be submitted with each filing.</p> <p>Parts I and III are required to be completed and Submitted for all rate increases the issuer has in a state. Link to the Rate Review Templates:</p> <p>http://www.serff.com/plan_management_data_templates.htm</p>	SERFF – "Unified Rate Review Template" section.
Rate Data Collection Form	Company Bulletin 2010-08	<p>The filing must contain an Excel spreadsheet (.xls or .xlsx format), along with a PDF version of the spreadsheet, according to format found in Company Bulletin 2010-08:</p> <p>http://insurance.illinois.gov/cb/2010/Experience.xlsx</p>	Supporting documents.

COMPANY REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Actuarial Memorandum		<p>The Actuarial Memorandum is required and is to contain the complete justification for the submitted rates, including background information and an explanation of the rationale for the requested rate action, as well as other relevant information. The small group or individual Actuarial Memorandum requirements checklist must be completed for each filing.</p> <p>Small Group Checklist: http://insurance.illinois.gov/LAH_HMO_IS3_Checklists/documents/RateReviewChecklistSmallGroup.pdf</p> <p>Individual Checklist: http://insurance.illinois.gov/LAH_HMO_IS3_Checklists/documents/RateReviewChecklistIndividual.pdf</p>	Supporting documents – “Actuarial Memorandum and Certifications” section and web portal.
Actuarial Certification		<p>The Actuarial Certification must be completed for all filings. http://insurance.illinois.gov/LAH_HMO_IS3_Checklists/documents/ActuarialCertificationForRateFilings.pdf</p>	Supporting documents – “Certification of Compliance” section
Rate Schedules/Manuals		Shall be attached in SERFF as separate attachments from other documents required in SERFF.	Supporting documents – “Rate Schedule” section
HHS Rate Data Requirements		Data required to be entered in the Rate Review Detail tab in SERF must be complete and accurate. DOI does not require all of this data for rate review but HHS reviews the data contained in this section for accuracy.	Rate/Rule tab.
Public Access	215 ILCS 5/404	In order to maintain confidentiality, the Actuarial Memorandum should be attached in the Supporting Documentations Tab. It should be attached separately from any other attachments. Also, it is necessary to name them as Actuarial Memorandums to assist DOI in recognizing the type of document that is being attached.	Supporting documents – “Actuarial Memorandum and Certifications”
Have you included the following forms?		<ol style="list-style-type: none"> 1. Federal Unified Rate Review Template 2. Rate Data Collection Form 3. Actuarial Memorandum 4. Actuarial Certification 	<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>

June 3, 2025

Mr. Andrew Patton
Illinois Department of Insurance
320 West Washington Street
Springfield, IL 62767

RE: UnitedHealthcare Insurance Company of the River Valley
SERFF Filing UHLC-134548920

Mr. Patton,

The purpose of this rate filing is to revise base rates, area factors and benefit plan pricing. Age factors are not changing with this filing. Pricing trend is increased to 10.1% annually. These rate changes apply to the entire state of Illinois. This is a new rate filing.

The SERFF number for the last filed rate filing is UHLC-134122252.

The filing has a requested effective date of January 1, 2026.

The policy form number associated with this filing is POL26.I.RV.2018.SG.IL. This form number will be filed with SERFF filing # UHLC-134525850.

We request that you keep this information confidential to the extent allowed by your laws and regulations.

Please contact me if I may be of assistance during your review. I can be reached directly at 309-757-6399 or via email at Paul_J_Knepp@uhc.com

Respectfully,

A handwritten signature in black ink, appearing to read "Paul Knepp", is written over a light gray rectangular background.

Paul Knepp, FSA, MAAA

Illinois Small Employer Group (2-50) Rate Filing Rate Schedule

UnitedHealthcare Insurance Company of the River Valley
January 1, 2026 effective date

Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing
UnitedHealthcare Insurance Company of the River Valley

Base Rates

Rating Quarter	Quarterly Base Rate
2026Q1	\$1,296.88
2026Q2	\$1,328.01
2026Q3	\$1,360.43
2026Q4	\$1,394.15

Age Factors

UnitedHealthcare's age factors will follow the Federal recommended factors, which are shown below.

Age	Current Factor	Proposed Factor	Age	Current Factor	Proposed Factor
0	0.765	0.765	33	1.198	1.198
1	0.765	0.765	34	1.214	1.214
2	0.765	0.765	35	1.222	1.222
3	0.765	0.765	36	1.230	1.230
4	0.765	0.765	37	1.238	1.238
5	0.765	0.765	38	1.246	1.246
6	0.765	0.765	39	1.262	1.262
7	0.765	0.765	40	1.278	1.278
8	0.765	0.765	41	1.302	1.302
9	0.765	0.765	42	1.325	1.325
10	0.765	0.765	43	1.357	1.357
11	0.765	0.765	44	1.397	1.397
12	0.765	0.765	45	1.444	1.444
13	0.765	0.765	46	1.500	1.500
14	0.765	0.765	47	1.563	1.563
15	0.833	0.833	48	1.635	1.635
16	0.859	0.859	49	1.706	1.706
17	0.885	0.885	50	1.786	1.786
18	0.913	0.913	51	1.865	1.865
19	0.941	0.941	52	1.952	1.952
20	0.970	0.970	53	2.040	2.040
21	1.000	1.000	54	2.135	2.135
22	1.000	1.000	55	2.230	2.230
23	1.000	1.000	56	2.333	2.333
24	1.000	1.000	57	2.437	2.437
25	1.004	1.004	58	2.548	2.548
26	1.024	1.024	59	2.603	2.603
27	1.048	1.048	60	2.714	2.714
28	1.087	1.087	61	2.810	2.810
29	1.119	1.119	62	2.873	2.873
30	1.135	1.135	63	2.952	2.952
31	1.159	1.159	64	3.000	3.000
32	1.183	1.183	Over 64	3.000	3.000

There are no proposed changes to the age factors.

Effective Date Adjustments

UnitedHealthcare's pricing trend factor will be 10.1% annually. This trend will be applied quarterly.

Area Factors

UnitedHealthcare's area factors are below. The areas are set by county as defined by the state of Illinois.

Geographic Rating Area	Proposed Factor
Rating Area 1	0.9505
Rating Area 2	1.0024
Rating Area 3	0.9391
Rating Area 4	0.9854
Rating Area 5	0.8952
Rating Area 6	0.7388
Rating Area 7	0.7980
Rating Area 8	0.7628
Rating Area 9	0.9506
Rating Area 10	0.8526
Rating Area 11	0.9030
Rating Area 12	0.9030
Rating Area 13	1.1284

There are no proposed changes to the area factors.

Actuarial Memorandum in Support of Illinois Small Employer Group (2-50) Rate Filing
UnitedHealthcare Insurance Company of the River Valley

County	Areas
Adams	10
Alexander	13
Bond	11
Boone	5
Brown	10
Bureau	6
Calhoun	11
Carroll	5
Cass	10
Champaign	9
Christian	10
Clark	9
Clay	13
Clinton	11
Coles	9
Cook	1
Crawford	13
Cumberland	9
DeKalb	5
Dewitt	8
Douglass	9
DuPage	3
Edgar	9
Edwards	13
Effingham	13
Fayette	13
Ford	9
Franklin	13
Fulton	7
Gallatin	13
Greene	11
Grundy	4
Hamilton	13
Hancock	6
Hardin	13

County	Areas
Henderson	6
Henry	6
Iroquois	9
Jackson	13
Jasper	13
Jefferson	13
Jersey	11
Jo Daviess	5
Johnson	13
Kane	3
Kankakee	4
Kendall	4
Knox	7
La Salle	7
Lake	2
Lawrence	13
Lee	5
Livingston	8
Logan	10
Macon	10
Macoupin	11
Madison	12
Marion	13
Marshall	7
Marshall	7
Mason	10
Massac	13
Mcdonough	7
Mchenry	2
Mclean	8
Menard	10
Mercer	6
Monroe	12
Montgomery	11
Morgan	10

County	Areas
Moultrie	10
Ogle	5
Peoria	7
Perry	13
Piatt	9
Pike	10
Pope	13
Pulaski	13
Putnam	7
Randolph	11
Richland	13
Rock Island	6
SAINT CLAIR	12
Saline	13
Sangamon	10
Schuyler	10
Scott	10
shelby	10
Stark	7
Stephenson	5
Tazewell	7
Union	13
Vermilion	9
Wabash	13
Warren	6
Washington	11
Wayne	13
White	13
Whiteside	6
Will	4
Williamson	13
Winnebago	5
Woodford	7

Plan Relativity Factors

The chart below displays the UnitedHealthcare plan codes with associated benefit plan relativity (or plan factor) for medical plans. These factors apply to the entire state of Illinois.

Each Plan name represents a set of Medical and Rx benefits that meet the essential health benefit requirements of the state and satisfy the actuarial value calculation and land on one of the four metallic levels.

SCID	Plan Code	Benefit Plan Factor
34446IL0040015	EOXS	0.6293
34446IL0040025	EOXU	0.6027
34446IL0040028	EOX7	0.7109
34446IL0040030	EOXV	0.5781
34446IL0040019	EOX5	0.7225
34446IL0040017	EOXT	0.6262

Joint Committee on Administrative Rules
ADMINISTRATIVE CODE

TITLE 50: INSURANCE
CHAPTER I: DEPARTMENT OF INSURANCE
SUBCHAPTER I: PROVISIONS APPLICABLE TO ALL COMPANIES
PART 916 REQUIRED PROCEDURE FOR FILING AND SECURING APPROVAL OF
POLICY FORMS
SECTION 916.EXHIBIT A CERTIFICATE OF COMPLIANCE

Section 916.EXHIBIT A Certificate of Compliance

Each company shall submit a "Certificate of Compliance" in substantially this format:

CERTIFICATE OF COMPLIANCE
UnitedHealthcare Insurance Company of the River Valley

(Company Name)

By: Paul Knepp Title: Sr. Director of Actuarial Services

certifies that the policy forms as identified by either the Departmental listing attached to this Certificate of Compliance, or those filed by the company during this fiscal year, do comply:

- a) with all provisions of the Illinois Insurance Code applicable to the policy forms; and
- b) with all provisions of 50 Ill. Adm. Code applicable to policy forms;

and does further certify to the best of our knowledge and belief that:

- 1) the forms do not contain any inconsistent, ambiguous or misleading clauses;
- 2) the forms do not contain specifications or conditions that unreasonably or deceptively affect the risk purported to be assumed in the general coverage of the policy forms;
- 3) the only variation from the usual provisions of the policy forms are clearly marked or otherwise indicated;
- 4) the language of the policy form, as submitted or approved, shall be exactly as it has been or will be offered for issuance or delivery in the State of Illinois as approved by the Director, except for hypothetical data and other appropriate variable material; and

- 5) the policy forms do not contain any provision or clause currently being disapproved by the Director.

In utilizing the procedure for policy form filing and approval set forth in 50 Ill. Adm. Code 916, UnitedHealthcare Insurance Company of the River Valley hereby expressly agrees and consents to a review, by the

Director, to be made at any time, and further hereby expressly agrees and consents to the discontinuance by the company of future use of the approved policy forms, 30 days from the date of mailing an order of withdrawal issued by the Director pursuant to Section 143(1) of the Illinois Insurance Code. The order shall set forth the reasons why the previously approved policy forms are violative of or contrary to the provisions of the Illinois Insurance Code or all provisions of 50 Ill. Adm. Code applicable to policy forms. Each company shall have the right to request a hearing within that 30 day period. The request shall be made in writing to the Director. The order of withdrawal shall be stayed and the company shall be given a hearing under the provisions of Sections 143(1), 401(c), 401.1, 402(2), 426 and 429 of the Illinois Insurance Code [215 ILCS 5/143(1), 401(c), 401.1, 402(2), 426 and 429] and 50 Ill. Adm. Code 2402, as may be applicable, to determine:

- a) whether the policy form shall be disapproved; and
- b) whether further orders of the Director may be appropriate.

UnitedHealthcare Insurance Company of the River Valley
(Company Name)

By:



(Signature)

Title: Director of Actuarial Services

Date: 6/2/25

(Source: Amended at 39 Ill. Reg. 2590, effective February 6, 2015)

June 3, 2025

Acting Director Ann Gillespie
Illinois Department of Insurance
320 W. Washington St.
Springfield, IL 62767

Re: UnitedHealthcare Plan of the River Valley
SERFF Tracking Number UHLC-134548920

Dear Acting Director Gillespie,

UnitedHealthcare Insurance Company of the River Valley (UnitedHealthcare) respectfully requests the Illinois Department of Insurance keep the following items protected as proprietary or trade secret under Section (1)(g) of the Freedom of information Act [5 ILCS 140/7(1)(g)]. The information shown in the list of items below are not generally well known or readily available and could provide value to other health plans at UnitedHealthcare's expense. If competitors make subsequent business decisions in reaction to what they have learned, UnitedHealthcare could suffer economic harm. Keeping the documents mentioned below confidential will allow UnitedHealthcare to compete fairly in the Illinois market.

Trade Secret Documents:

- Rate Data Collection Form
- Federal Business Rules Template
- Service Area Crosswalk Template
- Federal Service Area Template
- Network Service Area Crosswalk Template
- AV Calculator Screenshots
- Proposed Enrollment Template
- Federal Plan Benefits Template
- Business Rules Template
- Verification List
- Unique Plan Design Justification
- State Actuarial Memorandum
- Federal Part III Actuarial Memorandum
- Federal Part I Unified Rate Review Template
- Rate Schedule
- All filing correspondence, including objections and responses to objections

It is acknowledged that certain elements of rate filing submissions will be made publicly available including:

- Confidentiality Request Letter
- Actuarial Certification
- Certificate of Compliance
- Cover Letter
- Redacted Actuarial Memorandum
- Redacted State Actuarial Memorandum
- Public Rate Filing Summary
- SERFF Rate/Rule Schedule tab
- Federal Rates Table Template
- Health Premium Rates Checklist

If you have any questions with regards to our trade secret assertion, please do not hesitate to contact me via email at paul_j_knepp@uhc.com

Respectfully,
Paul Knepp, FSA, MAAA