

State: North Carolina **Filing Company:** Ambetter of North Carolina Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: Ambetter of North Carolina Inc
Project Name/Number: /

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User Usage Agreement

Attachments

Usage Agreement

[Usage Agreement.pdf](#)

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Filing at a Glance

Company: Ambetter of North Carolina Inc.
Product Name: Ambetter of North Carolina Inc
State: North Carolina
TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)
Sub-TOI: HOrg021.005D Individual - HMO
Filing Type: 2026 Plan Year ACA Single-Risk Pool Rate Filing
Date Submitted: 05/20/2025
SERFF Tr Num: CECO-134527632
SERFF Status: Closed-(RAP)Rate Approval
State Tr Num: CECO-134527632
State Status: (RAP)Rate Approval
Co Tr Num: NC RATES - 77264 - 2026

Effective: 01/01/2026
Date Requested:
Author(s): Michelle Fitzpatrick, Jennifer Smith, LaToya Johnson, Alex Mitrani, Cheryl Thompson, Brandi Bell, Caitlin Mildenberger, Nicole Dalzell, Ross Cowling, Dorothy Foerster, Emily Wright, Megan Garlington, Stephanie Schlaich, Bonnie Robello, Colin Yi, Garlinda Taylor, Emma Shi, Karen Hui, Joshua Bartels, John Flood, Marisela Castellanos, Nandi Shuler, Ashley Ensign

Reviewer(s): Mary Jo Wegenast (primary), Becky Thornton, Pat Lee, Mike Wells, William Ju, Heir Cooper
Disposition Date: 08/13/2025
Disposition Status: (RAP)Rate Approval
Effective Date: 01/01/2026

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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: Individual
Submission Type: New Submission	Individual Market Type: Individual
Overall Rate Impact:	Filing Status Changed: 08/13/2025
	State Status Changed: 08/13/2025
Deemer Date:	Created By: Stephanie Schlaich
Submitted By: John Flood	Corresponding Filing Tracking Number: CECO-134417626, CECO-NC26-125120536
	PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null	
Include Exchange Intentions:	No
Filing Description:	

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August 6, 2025

Mike Causey, Insurance Commissioner
North Carolina Department of Insurance
325 N Salisbury St.
Raleigh, NC 27603

Re: Ambetter of North Carolina, Inc. - Individual Rate Filing, Effective January 1, 2026

Mr. Causey,

Enclosed is the rate filing for Ambetter of North Carolina, Inc. (Ambetter of NC)'s Individual Rate Filing, effective January 1, 2026. The information below is provided in accordance with the HMO Individual Rate Filing Checklist.

Legal Name and Address

Ambetter of North Carolina, Inc.
Address: Centene Plaza, 7700 Forsyth Blvd. St. Louis, MO 63105
Toll Free Number: 1-833-863-1310 (Relay 711)
Contact Name: Zhuo L Chen
Contact Email: zchen@centene.com

Form Submission Number and Name

Forms: 77264NC001, 77264NC002
Name: Ambetter

77264NC001 and 77264NC002 are renewal filings, and replace the rates filed for 2025. The previous filing had tracking number CECO-134061934 and was approved on August 14, 2024.

Ambetter of North Carolina, Inc. acknowledges that Parts I and III of the federal Rate Filing Justification (as applicable) are being submitted as confidential only on a temporary basis to facilitate NCDOL compliance with federal requirements for uniform release of rate information pursuant to 45 CFR §154.301(b).

Sincerely,

Name: Chris E. Paterson
Title: President
Date: 8/6/2025

Company and Contact

Filing Contact Information

John Flood, John.Flood@centene.com
110 Lake Vista Dr 704-706-4070 [Phone]
#1704
Ponte Vedra Beach, FL 32082

State: North Carolina **Filing Company:** Ambetter of North Carolina Inc.
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO
Product Name: Ambetter of North Carolina Inc
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Filing Company Information

Ambetter of North Carolina Inc.	CoCode:	State of Domicile: North
7700 Forsyth Blvd.	Group Code:	Carolina
Clayton, MO 63105	Group Name:	Company Type:
(866) 433-6041 ext. [Phone]	FEIN Number: 82-5032556	State ID Number:

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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Please Review General Filing Instructions For North Carolina Before Transmittal or Component Headers Are Completed: Yes

SERFF Tracking #:

CECO-134527632

State Tracking #:

CECO-134527632

Company Tracking #:

NC RATES - 77264 - 2026

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North Carolina

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/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
(RAP)Rate Approval	Mary Jo Wegenast	08/13/2025	08/13/2025

SERFF Tracking #:

CECO-134527632

State Tracking #:

CECO-134527632

Company Tracking #:

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Disposition

Disposition Date: 08/13/2025

Effective Date: 01/01/2026

Status: (RAP)Rate Approval

HHS Status: Not Reported

State Review: Reviewed by Actuary

Comment: Based upon the Department's review and analysis of the above captioned submission, the rate filing is found to meet the applicable standards for a non-grandfathered ACA-compliant single-risk pool rate filing submission. Therefore, pursuant to authority granted under state law, the revised rates are approved for use in this State as of the date of this communication. Rates are approved for new issue or renewal effective dates on or between January 1, 2026 and December 31, 2026. These premium rates are guaranteed to the policyholder for twelve (12) months from the new issue or renewal date of the policy as provided in state law.

As required by federal regulation, NCDOL will make a uniform, public release of the final approved change in rates for all 2026 plan year non-grandfathered ACA-compliant annual single-risk pool rate filing submissions no later than the first day of open enrollment in the individual market, i.e., November 1, 2025. Should the Department choose an earlier uniform release date, prior notification of the release will be provided to impacted insurers as well as CMS/CCIIO.

Records retained by the Department may include filing history and materials revised during the review process, some of which may have been filed as trade secret confidential under state law.

Because the company has marked the Company Rate Information located on the Rate/Rule Schedule as confidential/trade secret, as permitted under G.S § 132-1.2 and as defined in NCGS § 66-152(3), this approval/acceptance does not contain that information. You will receive through a protected Note to Filer in SERFF a private approval/acceptance of this rate filing. That communication will reference the information contained on the Rate/Rule Schedule and include specific approval/acceptance of percentage changes in rates. Insurers should retain both the public and private communication as record of the Departments action.

Rate data does NOT apply to filing.

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URRT

State Determination

Review Status:	Complete
Determination:	Not Unreasonable
Comments:	<p>The North Carolina Department of Insurance (NCDOI) has determined that the approved rate increases are not unreasonable satisfy all requirements of North Carolina and other Federal law and that the approved rates are adequate, not excessive, and not unfairly discriminatory The overall average threshold rate revision is equal to 23.36%. At the plan level the rate revisions vary from 10.7% up to 30.0%. Majority of renewing plans have rate increases which exceed the 15% threshold. NCDOIs decision was based upon the following The base period historical data used by the company underlying the proposed rate increase is the North Carolina individual experience for January 1, 2024 through December 31, 2024. The filing complies with North Carolina laws and regulations, other Federal laws, and applicable Actuarial Standards of Practice. The benefits provided are reasonable in relation to the approved premiums charged. The insurers assumptions used in projecting costs are reasonable, including annual trend assumptions. The approved rate increase is not unreasonable based upon the expected claim payments, administrative expenses, and margin. The block loss ratio is expected to exceed the 80% Federal MLR requirement. NCDOIs determination included consideration of the following factors, as applicable: Past claims experience Increased morbidity resulting from regulatory changes Previously approved historical rate increases Medical unit cost trend changes Changes in utilization of services (i.e., hospital care, pharmaceuticals, doctors office visits) Trend leveraging Changes in statewide market risk profile Changes in enrollee risk profile Changes to benefit plan design Changes to induced utilization factors Rev. 6-21-12 Changes to provider network factors and delivery system changes Changes to geographic area factors Risk Adjustment Impact of over or under estimate of medical trend in previous years on the current rate Reserve needs Administrative costs related to programs that improve health care quality Other administrative costs Applicable taxes, licensing or regulatory fees including Exchange user fees Medical loss ratio The insurers capital and surplus Other factors</p>
Review Submission Date:	08/13/2025