



NORTH DAKOTA
Insurance Department

**News
Release**

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Godfread announces rates for 2024 ACA plans

BISMARCK, N.D. – Insurance Commissioner Jon Godfread has approved the rates for individual and small group health insurance plans compliant with the Affordable Care Act (ACA).

Individual and small-group health insurance plans that are ACA-compliant are purchased through the Healthcare.gov exchange or licensed agents. Three statewide insurance carriers operate on the individual market, available via Healthcare.gov and through insurance agents. Five major carriers exist in the small group market, primarily purchased by employers of small businesses.

“We’re releasing these rates to give consumers who purchase their health insurance on the individual or small group markets an idea of what’s to come for 2024,” said Godfread. “The changes in rates this year are on par with previous years, with no big jumps or decreases in rates. When purchasing health insurance, or any insurance policy, shop around and look at different coverage options and find one that best fits your and your family's needs.”

Insurance companies annually submit proposed rates and benefit changes to the North Dakota Insurance Department. All plan elements and rates are reviewed and potentially altered to ensure compliance and financial viability of what is being offered.

Approximately 45,000 North Dakotans are insured through the individual market.

Open enrollment for plans under the Affordable Care Act will be from November 1 to December 15 for coverage to begin January 1.

Small Group Market						
Company Name	Requested			Approved		
	Average	Minimum	Maximum	Average	Minimum	Maximum
HealthPartners Insurance Company	6.12%	4.80%	9.07%	6.12%	4.80%	9.07%
UnitedHealthcare Insurance Company	9.75%	6.90%	11.82%	9.75%	6.90%	11.82%
Blue Cross Blue Shield of North Dakota	4.80%	2.60%	5.80%	2.50%	0.30%	3.50%
Sanford Health Plan	4.75%	-0.87%	9.20%	4.75%	-0.87%	9.20%
Medica Insurance Company	6.83%	4.39%	8.97%	6.83%	4.39%	8.97%
Individual Market						
Blue Cross Blue Shield of North Dakota	5.20%	3.90%	6.80%	3.00%	1.60%	3.90%
Sanford Health Plan	3.14%	-9.65%	14.72%	3.14%	-9.65%	14.72%
Medica Health Plan	1.38%	-12.26%	9.49%	1.38%	-12.26%	9.49%

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