



**Humana Insurance Company**

**Consumer Narrative**

**Rhode Island MIPPA**

SERFF Tracking #: HUMA-132488164

Minimum increase: 0%

Maximum increase: 5.5%

Average % increase: 5.13%

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 5.5% 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 April 1, 2021.

These rates will affect 781 current enrollees in addition to any new enrollees.