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**DC Announces 2025 Proposed Health Insurance Rates**

**(Washington)**– The District of Columbia Department of Insurance, Securities and Banking (DISB) has received 193 proposed health insurance plan rates for annual review in advance of open enrollment for plan year 2025. The proposed rates were submitted for DC Health Link, the District of Columbia’s health insurance marketplace, from CareFirst BlueCross BlueShield, Kaiser and United Healthcare.

The proposed rates are for individuals, families and small businesses for the 2025 plan year. Overall, the number of plans submitted for 2025 is down by 22 from those submitted for 2024. The number of small group plans decreased from 188 to 166 while the number of individual plans remained at 27.

“As part of the Bowser Administration’s vision to protect and support residents and small business owners, DISB reviews rates to address unjustified premium hikes and foster transparency and accountability in the health insurance market” said DISB Commissioner Karima Woods. “The Department is committed to ensuring that coverage remains accessible and sustainable for everyone and will decide on final rates after a public hearing in September. Reviewing proposed health insurance rates is crucial to ensure affordability and fairness for consumers.”

In the individual market, CareFirst proposed an average increase of 3.6% for both health maintenance organization (HMO) plans. Kaiser proposed an average increase of 9%. For small group plans, CareFirst filed average rate increases of 6.1% for HMO plans and 1.4% for the insurance plans. Kaiser proposed an average increase of 8%. Finally, United Healthcare proposed an average increase of 5.1%; 5.4% for its two HMOs and 5.8% for its insurance plans.

Information on the proposed individual and small group rates is available [here](https://disb.dc.gov/page/information-about-proposed-rates-january-2025-health-plan-offerings-dc-health-link).

View the proposed rate filings by carrier [here](https://disb.dc.gov/page/proposed-2025-health-insurance-rate-filings).

View additional information on the District's Health Rate Review Process [here](https://disb.dc.gov/node/1113601).

The public can comment on the proposed rates by sending an email to [HealthRate.Comments@dc.gov](mailto:HealthRate.Comments@dc.gov).

**About DISB**

The mission of the Department of Insurance, Securities, and Banking (DISB) is three-fold:

(1) cultivate a regulatory environment that protects consumers and attracts and retains financial services firms to the District; (2) empower and educate residents on financial matters; and (3) provide financing for District small businesses.