



News Release

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For Immediate Release
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Maryland Insurance Administration Approves 2025 Affordable Care Act Premium Rates

Marylanders have more health insurance options
as Wellpoint enters individual market

BALTIMORE – Acting Maryland Insurance Commissioner Joy Hatchette today announced the premium rates approved by the Maryland Insurance Administration for individual and small group health insurance plans offered in the state for coverage beginning Jan. 1, 2025.

The approvals include plans offered by Wellpoint Maryland, Inc., which is entering the individual market for the first time in 2025. With this approval, Marylanders will be able to choose from between at least four insurance carriers in the individual market.

The rates for individual health insurance plans under the Affordable Care Act (ACA) will increase by an average of 6.2% this year. This 6.2% was driven by an overall average 6.1% claims costs trend (year-over-year increase in total cost and health care utilization). By major service category, average market trend was 4.3% for hospital costs, 8.5% for professional physician costs, and 10.2% for the costs of prescription drugs.

The approved rates are 0.5% lower on average than insurance carriers originally requested, which represents a total annual premium savings of \$6.4 million for Maryland consumers. Marylanders will continue to have some of the most affordable individual market rates in the country largely because of the continued effectiveness of the state's

1332 waiver in stabilizing the market and – along with federal and state subsidies – helping to bring in younger and healthier consumers.

Maryland’s 1332 State Innovation Waiver was the result of a bipartisan legislative effort in 2018. The waiver was approved by the federal U.S. Centers for Medicare and Medicaid Services (CMS) in August 2018, clearing the way for the implementation of the reinsurance program starting in 2019. The current waiver is approved through 2028.

The approved 2025 rates are 17% lower than the 2018 rates prior to waiver implementation, and the waiver continues to keep rates 30% to 35% lower than they would be without the waiver.

In addition to the rate reductions for unsubsidized consumers, about 80% of people who purchase their individual market policy on [Maryland Health Connection](#), the state’s health insurance exchange, receive some reduction in premium through federal subsidies known as Advanced Premium Tax Credits. The federal Inflation Reduction Act has extended enhanced Advanced Premium Tax Credits through the end of 2025, with no upper income limit on subsidy eligibility. The subsidies are scheduled to expire at the end of 2025, unless the U.S. Congress takes action to extend them. If no action is taken, large premium increases for subsidized consumers and decreases in exchange enrollment are expected in 2026.

People who are between 18 and 37 years old and are under 400% of the federal poverty level remain eligible to receive a state premium subsidy to bring their subsidized premiums even lower.

Wellpoint Maryland, the newest entrant into the individual market, has been approved to sell ten plans both on and off the individual marketplace and these plans will be available in all counties in Maryland. With this approval, all Marylanders will be able to choose from between at least four insurance carriers -- a major improvement from 2018, when the majority of Maryland counties had only a single carrier.

“The success of the Reinsurance program continues to be evident.,” said Acting Commissioner Hatchette. “With five carriers offering a total of 60 plans, consumers have more choices than they have had since 2015. Rates remain 17% below the 2018 level, despite seven years of claim trends. Maryland premiums will continue to be amongst the lowest and most affordable in the nation.”

Individual Non-Medigap Market

About 271,000 Marylanders are affected by the approved rates. The actual percentage by which the rates for a specific plan will change depends on the carrier and plan.

As an example, for a 40-year-old living in the Baltimore metro region, rate changes for the lowest cost off-exchange silver plans range from -11.6% to 10.9%, with average monthly differences ranging from -\$40 per month to \$42 per month.

Lowest Cost Silver Plan - Age 40 Baltimore Metro Region					
Carrier	Network Type	2024 Monthly Approved	% Rate Change	2025 Monthly Approved	Monthly Change
Aetna Health Inc.	HMO	\$371	6.7%	\$396	\$25
CareFirst BlueChoice	HMO	\$335	5.9%	\$355	\$20
CareFirst GHMSI/CFMI	PPO	\$469	8.9%	\$510	\$42
Kaiser	HMO	\$288	10.9%	\$319	\$31
Optimum Choice (UHC)	HMO	\$342	-11.6%	\$302	(\$40)
Wellpoint Maryland, Inc.	HMO	N/A	N/A	\$397	N/A

Rate changes for the lowest cost gold plan for that same 40-year-old in that same region range from 1.2% to 14.9%, with average monthly differences ranging from \$4 per month to \$54 per month:

Lowest Cost Gold Plan - Age 40 Baltimore Metro Region					
Carrier	Network Type	2024 Monthly Approved	% Rate Change	2025 Monthly Approved	Monthly Change
Aetna Health Inc.	HMO	\$359	14.9%	\$413	\$54
CareFirst BlueChoice	HMO	\$384	3.7%	\$398	\$14
CareFirst GHMSI/CFMI	PPO	\$529	8.5%	\$574	\$45
Kaiser	HMO	\$354	10.2%	\$390	\$36
Optimum Choice (UHC)	HMO	\$336	1.2%	\$340	\$4
Wellpoint Maryland, Inc.	HMO	N/A	N/A	\$368	N/A

Acting Commissioner Hatchette urged Marylanders to work closely with health insurance agents and advisors, and to explore plans available through [Maryland Health Connection](#). Individuals who purchase individual insurance through Maryland Health Connection may be eligible to receive federal premium subsidies or the federal tax credits.

“It is very important for individuals to work with Maryland Health Connection.” Acting Commissioner Hatchette advised. “Even though the enhanced federal subsidies are still in effect, subsidized consumers may see rate changes higher or lower than the unsubsidized rate changes due to a shift in the second lowest cost silver plan upon which subsidies are benchmarked. Consumers should carefully review their renewal notice and

work with trusted advisors and the exchange to evaluate whether there is an opportunity to offset any premium changes by selecting a new plan.”

Stand-Alone Dental Market

The Maryland Insurance Administration also approved an average rate increase of 0.3% for dental rates in the individual market, which is lower than the 2.4% originally requested by carriers. Approximately 96,000 Marylanders purchase stand-alone dental plans in the individual market.

Most Popular Plans - Age 40 Baltimore Metro Region						
Carrier	Network Type	2024 Monthly Approved	2025 Monthly Approved	Monthly Change	Monthly % Change	
Alpha Dental	DPPO	\$25.89	\$27.44	\$1.55	6.0%	
CareFirst GHMSI	DPPO	\$51.54	\$49.49	(\$2.05)	-4.0%	
CareFirst CFMI	DPPO	\$51.54	\$49.49	(\$2.05)	-4.0%	
Delta Dental of PA	DPPO	\$32.09	\$34.92	\$34.92	8.8%	
Dominion Dental Services	DHMO+DPPO	\$31.06	\$32.61	\$1.55	5.0%	

Small Group Market

The rates for small group health insurance plans under the Affordable Care Act will increase by an average of 4.5% in 2024. This is a reduction of 1.6% from the originally requested 6.1% average, reducing the market’s total annual premium by more than \$24 million.

About 227,000 Marylanders are enrolled in small group market plans in 2024.

As is the case with the individual market plans, the actual percentage by which the rates for a specific plan will change depends on the specific carrier and plan. There are more than 225 plans offered this year in the Maryland small group market and plan sponsors are urged to shop carefully. In addition, Aetna has recently announced that they intend to no longer offer plans in the small group market for initial plans and renewals effective April 1, 2025.

As an example, for a 40-year-old living in the Baltimore metro region, rate changes for the lowest cost off-exchange silver plans range from 0.1% to 14.6% with average monthly differences ranging from \$0 per month to \$51 per month.

Lowest Cost Silver Plan - Age 40 Baltimore Metro Region						
Carrier	Network Type	2024 Monthly Approved	% Rate Change	2025 Monthly Approved	Monthly Change	
Aetna	HMO	\$335	9.8%	\$368	\$33	
Aetna	PPO	\$351	14.6%	\$403	\$51	
CareFirst BlueChoice	HMO	\$438	2.9%	\$451	\$13	
CareFirst GHMSI/CFMI	PPO	\$519	0.1%	\$520	\$0	
Kaiser	HMO	\$349	9.1%	\$380	\$32	
United Healthcare (MAMSI)	EPO	\$434	3.8%	\$450	\$16	
United Healthcare (Optimum Choice)	HMO	\$402	10.5%	\$445	\$42	
United Healthcare of the Mid-Atlantic	HMO	\$411	12.2%	\$462	\$50	
United Healthcare Insurance Co.	PPO	\$456	4.9%	\$478	\$22	

Rate changes for the lowest cost gold plan for that same 40-year-old in that same region range from +2% to +19.7% with average monthly differences ranging from \$10 per month to \$87 per month.

Lowest Cost Gold Plan - Age 40 Baltimore Metro Region						
Carrier	Network Type	2024 Monthly Approved	% Rate Change	2025 Monthly Approved	Monthly Change	
Aetna	HMO	\$421	14.6%	\$482	\$62	
Aetna	PPO	\$442	19.7%	\$529	\$87	
CareFirst BlueChoice	HMO	\$534	3.2%	\$551	\$17	
CareFirst GHMSI/CFMI	PPO	\$589	3.6%	\$610	\$21	
Kaiser	HMO	\$400	8.4%	\$433	\$34	
United Healthcare (MAMSI)	EPO	\$490	2.0%	\$500	\$10	
United Healthcare (Optimum Choice)	HMO	\$456	5.8%	\$483	\$27	
United Healthcare of the Mid-Atlantic	HMO	\$464	7.4%	\$499	\$34	
United Healthcare Insurance Co.	PPO	\$514	3.0%	\$530	\$15	

The attached exhibits provide additional detail and context to the outcome of 2025 ACA premiums. As always, the approved rate increases vary by carrier and plan, with some carriers decreasing rates and other carriers increasing rates more than the average. A member's annual premium rate will depend on the approved rate increase for their plan, the year-over-year increase in age factor, and, when applicable, the change in subsidy.

Summaries of each premium decision are available on the MIA's premium review website at HealthRates.mdinsurance.state.md.us. Sample approved 2025 premiums for all companies by geographic region also are available online. The sample premiums do not reflect any employer contribution, any financial assistance a consumer may receive

to reduce premiums or cost sharing for plans purchased through the state's health insurance marketplace, [MarylandHealthConnection](#).

About the Maryland Insurance Administration

The Maryland Insurance Administration is an independent State agency charged with regulating Maryland's \$42 billion insurance industry. For more information about the Insurance Administration, please visit www.insurance.maryland.gov or follow us on Facebook at www.facebook.com/MDInsuranceAdmin, X at [@MD_Insurance](#), LinkedIn at <http://www.linkedin.com/company/maryland-insurance-administration> or Instagram at [@marylandinsuranceadmin](#).

EXHIBIT 1: 2025 MARYLAND ACA INDIVIDUAL MARKET RATE FILING SUMMARY

Entity	Legal Network Type	Members	Members	% Change	7/31/2024 Market Share	Approved	Approved	Approved	Approved	Filed	Approved	Cumulative
		On & Off Exchange	On & Off Exchange	in Members vs 7/31/2023		2019-2021	2022	2023	2024	22-May	6-Sep	
		7/31/2023	7/31/2024			Average Rate Change	Average Rate Change	Average Rate Change	Average Rate Change	Average Rate Change	Average Rate Change	Average Rate Change
CareFirst BlueChoice	HMO	132,206	128,862	-2.5%	47.6%	-37.6%	6.2%	6.0%	4.9%	4.7%	5.1%	-22.6%
CareFirst GHMSI	PPO	6,886	8,026	16.6%	3.0%	-27.3%	-12.6%	13.3%	-2.5%	14.2%	8.6%	-23.8%
CareFirst CFMI	PPO	10,094	11,701	15.9%	4.3%	-27.3%	-12.6%	13.3%	-2.5%	14.2%	8.6%	-23.8%
Kaiser	HMO	57,569	56,317	-2.2%	20.8%	-21.7%	-5.0%	6.6%	8.3%	8.5%	8.5%	-6.8%
Optimum Choice (UHC)	HMO	23,019	63,355	175.2%	23.4%	N/A	1.2%	4.4%	-1.2%	6.7%	5.5%	N/A
Aetna Health Inc.	HMO	0	2,636	0.0%	1.0%	N/A	N/A	N/A	New	12.4%	8.8%	N/A
Wellpoint Maryland, Inc.	HMO	0	0	0.0%	0.0%	N/A	N/A	N/A	N/A	New	New	N/A
TOTAL		229,774	270,897	17.9%	100.0%	-31.4%	2.1%	6.6%	4.7%	6.7%	6.2%	-17.0%
<u>SUBTOTAL (By Insurer)</u>												
CareFirst		149,186	148,589	-0.4%	54.9%	-36.5%	4.7%	6.7%	4.1%	5.9%	5.6%	-21.8%
Kaiser		57,569	56,317	-2.2%	20.8%	-21.7%	-5.0%	6.6%	8.3%	8.5%	8.5%	-6.8%
Optimum Choice (UHC)		23,019	63,355	175.2%	23.4%	N/A	1.2%	4.4%	-1.2%	6.7%	5.5%	N/A
Aetna Health Inc.		0	2,636	0.0%	1.0%	N/A	N/A	N/A	N/A	12.4%	8.8%	N/A
Wellpoint Maryland, Inc.		0	0	0.0%	0.0%	N/A	N/A	N/A	N/A	New	New	N/A
TOTAL		229,774	270,897	17.9%	100.0%	-31.4%	2.1%	6.6%	4.7%	6.7%	6.2%	-17.0%

Exhibit 2
2025 ACA: INDIVIDUAL MARKET
ILLUSTRATIVE PREMIUM IMPACTS
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

Lowest Cost Bronze Plan					
		2024	%	2025	
	Network	Monthly	Rate	Monthly	Monthly
Carrier	Type	Approved	Change	Approved	Change
Aetna Health Inc.	HMO	\$294	4.7%	\$308	\$14
CareFirst BlueChoice	HMO	\$279	5.9%	\$295	\$16
CareFirst GHMSI/CFMI	PPO	\$420	8.8%	\$456	\$37
Kaiser	HMO	\$264	8.6%	\$287	\$23
Optimum Choice (UHC)	HMO	\$256	2.0%	\$261	\$5
Wellpoint Maryland, Inc.	HMO	N/A	N/A	\$304	N/A

Lowest Cost Silver Plan - Age 40 Baltimore Metro Region					
		2024	%	2025	
	Network	Monthly	Rate	Monthly	Monthly
Carrier	Type	Approved	Change	Approved	Change
Aetna Health Inc.	HMO	\$371	6.7%	\$396	\$25
CareFirst BlueChoice	HMO	\$335	5.9%	\$355	\$20
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Kaiser	HMO	\$288	10.9%	\$319	\$31
Optimum Choice (UHC)	HMO	\$342	-11.6%	\$302	(\$40)
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		2024	%	2025	
	Network	Monthly	Rate	Monthly	Monthly
Carrier	Type	Approved	Change	Approved	Change
Aetna Health Inc.	HMO	\$359	14.9%	\$413	\$54
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Kaiser	HMO	\$354	10.2%	\$390	\$36
Optimum Choice (UHC)	HMO	\$336	1.2%	\$340	\$4
Wellpoint Maryland, Inc.	HMO	N/A	N/A	\$368	N/A

FAMILY OF FOUR ILLUSTRATION (AGES 45, 43, 15, 13)

Lowest Cost Bronze Plan					
		2024	%	2025	
	Network	Monthly	Rate	Monthly	Monthly
Carrier	Type	Approved	Change	Approved	Change
Aetna Health Inc.	HMO	\$1,012	4.7%	\$1,060	\$48
CareFirst BlueChoice	HMO	\$959	5.9%	\$1,015	\$56
CareFirst GHMSI/CFMI	PPO	\$1,444	8.8%	\$1,571	\$127
Kaiser	HMO	\$910	8.6%	\$988	\$78
Optimum Choice (UHC)	HMO	\$879	2.0%	\$897	\$17
Wellpoint Maryland, Inc.	HMO	N/A	N/A	\$1,045	N/A

Lowest Cost Silver Plan					
		2024	%	2025	
	Network	Monthly	Rate	Monthly	Monthly
Carrier	Type	Approved	Change	Approved	Change
Aetna Health Inc.	HMO	\$1,278	6.7%	\$1,363	\$86
CareFirst BlueChoice	HMO	\$1,153	5.9%	\$1,221	\$68
CareFirst GHMSI/CFMI	PPO	\$1,613	8.9%	\$1,756	\$143
Kaiser	HMO	\$990	10.9%	\$1,098	\$108
Optimum Choice (UHC)	HMO	\$1,176	-11.6%	\$1,040	(\$136)
Wellpoint Maryland, Inc.	HMO	N/A	N/A	\$1,368	N/A

Lowest Cost Gold Plan					
		2024	%	2025	
	Network	Monthly	Rate	Monthly	Monthly
Carrier	Type	Approved	Change	Approved	Change
Aetna Health Inc.	HMO	\$1,237	14.9%	\$1,421	\$184
CareFirst BlueChoice	HMO	\$1,320	3.7%	\$1,369	\$49
CareFirst GHMSI/CFMI	PPO	\$1,821	8.5%	\$1,976	\$155
Kaiser	HMO	\$1,220	10.2%	\$1,344	\$124
Optimum Choice (UHC)	HMO	\$1,156	1.2%	\$1,169	\$14
Wellpoint Maryland, Inc.	HMO	N/A	N/A	\$1,266	N/A

RATE FILING SUMMARY

	Legal Entity	Network Type	Members On & Off Exchange 03/31/23	Members On & Off Exchange 03/31/24	% Change in Members vs 03/31/23	03/31/24 Market Share	Approved 2024 Average Rate	Filed May-24 2025 Average Rate	Approved Sep-24 1Q25 Average Rate	Approved Sep-24 2Q25 Average Rate	Approved Sep-24 3Q25 Average Rate	Approved Sep-24 4Q25 Average Rate	Approved Sep-24 2025 Average Rate
	Entity	Type	03/31/23	03/31/24	03/31/23	Share	Increase*	Increase	Increase	Increase	Increase	Increase	Increase
1	CareFirst BlueChoice, Inc.	HMO	169,619	154,599	-8.9%	68%	7.3%	4.9%	2.2%	2.1%	5.2%	5.3%	3.7%
2	CF GHMSI	PPO	12,841	12,644	-1.5%	6%	2.8%	7.5%	5.0%	4.9%	7.0%	7.0%	6.0%
3	CF CFMI	PPO	7,681	9,157	19.2%	4%	2.8%	7.5%	5.0%	4.9%	7.0%	7.0%	6.0%
7	United Healthcare of the Mid-Atlantic	HMO	2,914	2,298	-21.1%	1%	13.0%	11.9%	8.3%	8.2%	8.2%	8.1%	8.2%
8	United Healthcare (Optimum Choice)	HMO	6,915	5,249	-24.1%	2%	6.4%	5.7%	3.7%	3.6%	3.6%	3.5%	3.6%
9	United Healthcare (MAMSI)	EPO	9,982	8,637	-13.5%	4%	5.2%	5.0%	-0.2%	-0.3%	2.8%	3.0%	1.5%
10	United Healthcare Insurance Co.	PPO	14,824	14,517	-2.1%	6%	6.0%	5.2%	0.2%	0.1%	3.2%	3.4%	1.9%
4	Kaiser	HMO	9,635	9,377	-2.7%	4%	8.0%	8.1%	8.3%	8.1%	7.9%	7.9%	8.1%
5	Aetna Health, Inc.	HMO	4,275	7,095	66.0%	3.1%	15.4%	18.5%	14.5%	N/A	N/A	N/A	14.5%
6	Aetna Life Insurance Co.	PPO	886	3653	312.3%	1.6%	1.4%	23.0%	18.8%	N/A	N/A	N/A	18.8%
	TOTAL		239,572	227,226	-5.2%	100%	6.9%	6.1%	3.2%	2.4%	5.0%	5.1%	4.5%
	<u>SUBTOTAL (By Insurer)</u>												
11	CareFirst		190,141	176,400	-7.2%	78%	6.8%	5.2%	2.5%	2.4%	5.4%	5.5%	4.0%
14	United Healthcare		34,635	30,701	-11.4%	14%	6.4%	5.7%	1.3%	1.2%	3.5%	3.7%	2.5%
13	Kaiser		9,635	9,377	-2.7%	4%	8.0%	8.1%	8.3%	8.1%	7.9%	7.9%	8.1%
12	Aetna		5,161	10,748	108.3%	5%	13.0%	20.0%	16.0%	0.0%	0.0%	0.0%	16.0%
	TOTAL		239,572	227,226	-5.2%	100%	6.9%	6.1%	3.2%	2.4%	5.0%	5.1%	4.5%
	<u>SUBTOTAL (By Coverage Type)</u>												
15	HMO		193,358	178,618	-7.6%	79%	7.6%	5.7%	3.1%	2.6%	5.3%	5.4%	4.4%
16	EPO		9,982	8,637	-13.5%	4%	5.2%	5.0%	-0.2%	-0.3%	2.8%	3.0%	1.5%
14	PPO		36,232	39,971	10.3%	18%	4.1%	8.1%	4.5%	3.0%	5.5%	5.6%	5.7%
	TOTAL		239,572	227,226	-5.2%	100%	6.9%	6.1%	3.2%	2.5%	5.3%	5.4%	4.5%

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Exhibit 4
2025 ACA: SMALL GROUP MARKET
ILLUSTRATIVE PREMIUM IMPACTS
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

Lowest Cost Bronze Plan		2024	%	2025	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$310	4.1%	\$323	\$13
Aetna	PPO	\$326	11.0%	\$361	\$36
CareFirst BlueChoice	HMO	\$369	1.5%	\$375	\$6
CareFirst GHMSI/CFMI	PPO	\$459	1.6%	\$466	\$7
Kaiser	HMO	\$304	9.4%	\$333	\$29
United Healthcare (MAMSI)	EPO	\$401	8.7%	\$436	\$35
United Healthcare (Optimum Choice)	HMO	\$369	14.0%	\$421	\$52
United Healthcare of the Mid-Atlantic	HMO	\$380	15.0%	\$437	\$57
United Healthcare Insurance Co.	PPO	\$422	9.9%	\$463	\$42

FAMILY OF Four ILLUSTRATION (AGES 45, 43, 15, 13)

Lowest Cost Bronze Plan		2024	%	2025	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$1,068	4.1%	\$1,111	\$43
Aetna	PPO	\$1,120	11.0%	\$1,244	\$123
CareFirst BlueChoice	HMO	\$1,270	1.5%	\$1,290	\$19
CareFirst GHMSI/CFMI	PPO	\$1,579	1.6%	\$1,605	\$25
Kaiser	HMO	\$1,047	9.4%	\$1,146	\$99
United Healthcare (MAMSI)	EPO	\$1,381	8.7%	\$1,501	\$121
United Healthcare (Optimum Choice)	HMO	\$1,271	14.0%	\$1,449	\$179
United Healthcare of the Mid-Atlantic	HMO	\$1,308	15.0%	\$1,505	\$197
United Healthcare Insurance Co.	PPO	\$1,451	9.9%	\$1,594	\$144

Lowest Cost Silver Plan - Age 40 Baltimore Metro Region		2024	%	2025	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$335	9.8%	\$368	\$33
Aetna	PPO	\$351	14.6%	\$403	\$51
CareFirst BlueChoice	HMO	\$438	2.9%	\$451	\$13
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United Healthcare of the Mid-Atlantic	HMO	\$411	12.2%	\$462	\$50
United Healthcare Insurance Co.	PPO	\$456	4.9%	\$478	\$22

Lowest Cost Silver Plan		2024	%	2025	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$1,154	9.8%	\$1,267	\$113
Aetna	PPO	\$1,209	14.6%	\$1,386	\$177
CareFirst BlueChoice	HMO	\$1,508	2.9%	\$1,552	\$44
CareFirst GHMSI/CFMI	PPO	\$1,787	0.1%	\$1,789	\$2
Kaiser	HMO	\$1,200	9.1%	\$1,310	\$110
United Healthcare (MAMSI)	EPO	\$1,494	3.8%	\$1,551	\$56
United Healthcare (Optimum Choice)	HMO	\$1,385	10.5%	\$1,531	\$146
United Healthcare of the Mid-Atlantic	HMO	\$1,416	12.2%	\$1,589	\$173
United Healthcare Insurance Co.	PPO	\$1,569	4.9%	\$1,646	\$77

Lowest Cost Gold Plan - Age 40 Baltimore Metro Region		2024	%	2025	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$421	14.6%	\$482	\$62
Aetna	PPO	\$442	19.7%	\$529	\$87
CareFirst BlueChoice	HMO	\$534	3.2%	\$551	\$17
CareFirst GHMSI/CFMI	PPO	\$589	3.6%	\$610	\$21
Kaiser	HMO	\$400	8.4%	\$433	\$34
United Healthcare (MAMSI)	EPO	\$490	2.0%	\$500	\$10
United Healthcare (Optimum Choice)	HMO	\$456	5.8%	\$483	\$27
United Healthcare of the Mid-Atlantic	HMO	\$464	7.4%	\$499	\$34
United Healthcare Insurance Co.	PPO	\$514	3.0%	\$530	\$15

Lowest Cost Gold Plan		2024	%	2025	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$1,448	14.6%	\$1,660	\$212
Aetna	PPO	\$1,520	19.7%	\$1,820	\$300
CareFirst BlueChoice	HMO	\$1,838	3.2%	\$1,898	\$60
CareFirst GHMSI/CFMI	PPO	\$2,027	3.6%	\$2,100	\$72
Kaiser	HMO	\$1,376	8.4%	\$1,492	\$115
United Healthcare (MAMSI)	EPO	\$1,686	2.0%	\$1,720	\$34
United Healthcare (Optimum Choice)	HMO	\$1,570	5.8%	\$1,662	\$92
United Healthcare of the Mid-Atlantic	HMO	\$1,598	7.4%	\$1,717	\$118
United Healthcare Insurance Co.	PPO	\$1,771	3.0%	\$1,824	\$53

**EXHIBIT 5: 2025 MARYLAND ACA INDIVIDUAL STAND-ALONE DENTAL MARKET
RATE FILING SUMMARY**

1	3	4	5	6	9	10	14			
Market	Legal Entity	Network Type	Actual	Actual	vs.	03/31/24	Approved	Approved	Filed	Approved
			Members	Members			2023	2024	05/02/24	9/6/2024
			On & Off	On & Off	03/31/23	Market	Average	Average	2025	2025
			Exchange	Exchange	Δ	Share	Rate	Rate	Average	Average
			03/31/23	03/31/24			Change*	Increase	Increase	Increase
Individual	Alpha Dental	DPPO	4,077	4,407	8.1%	5%	-4.0%	4.2%	4.2%	4.2%
Non-	CareFirst GHMSI	DPPO	16,309	15,978	-2.0%	17%	9.5%	-3.2%	-5.0%	-5.0%
Medigap	CareFirst CFMI	DPPO	38,054	37,281	-2.0%	39%	9.5%	-3.2%	-5.0%	-5.0%
(INM)	Delta Dental of PA	DPPO	21,896	25,103	14.6%	26%	-2.3%	2.0%	18.0%	9.7%
	Dominion Dental Services	DHMO+DPPO	15,713	12,990	-17.3%	14%	0.7%	-1.0%	2.3%	2.3%
	TOTAL		96,049	95,759	-0.3%	100%	4.6%	-1.3%	2.4%	0.3%

Exhibit 6
2025 ACA: INDIVIDUAL DENTAL STAND-ALONE MARKET
ILLUSTRATIVE PREMIUM IMPACTS
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

Most Popular Plans - Age 40 Baltimore Metro Region						
<u>Carrier</u>	<u>Network Type</u>	2024 Monthly <u>Approved</u>	2025 Monthly <u>Approved</u>	Monthly <u>Change</u>	Monthly % <u>Change</u>	
Alpha Dental	DPPO	\$25.89	\$27.44	\$1.55	6.0%	
CareFirst GHMSI	DPPO	\$51.54	\$49.49	(\$2.05)	-4.0%	
CareFirst CFMI	DPPO	\$51.54	\$49.49	(\$2.05)	-4.0%	
Delta Dental of PA	DPPO	\$32.09	\$34.92	\$2.83	8.8%	
Dominion Dental Services	DHMO+DPPO	\$31.06	\$32.61	\$1.55	5.0%	

FAMILY OF FOUR ILLUSTRATION (AGES 45, 43, 15, 13)

Most Popular Plan - Family of 4 Baltimore Metro Region						
<u>Carrier</u>	<u>Network Type</u>	2024 Monthly <u>Approved</u>	2025 Monthly <u>FILED</u>	Monthly <u>Change</u>	Monthly % <u>Change</u>	
Alpha Dental	DPPO	\$86.46	\$91.64	\$5.18	6.0%	
CareFirst GHMSI	DPPO	\$180.16	\$173.00	(\$7.16)	-4.0%	
CareFirst CFMI	DPPO	\$180.16	\$173.00	(\$7.16)	-4.0%	
Delta Dental of PA	DPPO	\$113.10	\$123.08	\$9.98	8.8%	
Dominion Dental Services	DHMO+DPPO	\$99.06	\$105.86	\$6.80	6.9%	