

**EXHIBIT 1: 2026 MARYLAND ACA INDIVIDUAL MARKET RATE FILING SUMMARY**

		Members	Members	% Change		Approved	Approved	Approved	Approved	Approved	Filed	If ARPA
		On & Off	On & Off	in Members	4/30/2025	2019-2021	2022	2023	2024	2025	2026	Extends 2026
Legal	Network	Exchange	Exchange	vs	Market	Average	Average	Average	Average	Average	Average	Average
Entity	Type	4/30/2024	4/30/2025	4/30/2024	Share	Rate	Rate	Rate	Rate	Rate	Rate	Rate
						Change	Change	Change	Change	Change	Change	Change
CareFirst BlueChoice	HMO	131,569	126,167	-4.1%	42.5%	-37.6%	6.2%	6.0%	4.9%	5.1%	18.7%	5.0%
CareFirst GHMSI	PPO	7,931	8,871	11.9%	3.0%	-27.3%	-12.6%	13.3%	-2.5%	8.6%	14.2%	6.1%
CareFirst CFMI	PPO	11,505	13,401	16.5%	4.5%	-27.3%	-12.6%	13.3%	-2.5%	8.6%	14.2%	6.1%
Kaiser	HMO	58,381	50,959	-12.7%	17.2%	-21.7%	-5.0%	6.6%	8.3%	8.5%	12.0%	7.0%
Optimum Choice (UHC)	HMO	57,275	91,134	59.1%	30.7%	N/A	1.2%	4.4%	-1.2%	5.5%	18.6%	12.8%
Aetna Health Inc.	HMO	2,074	4,939	138.1%	1.7%	N/A	N/A	N/A	New	8.8%	N/A	N/A
Wellpoint Maryland, Inc.	HMO	0	1,090	0.0%	0.4%	N/A	N/A	N/A	N/A	New	8.1%	6.6%
<b>TOTAL</b>		<b>268,735</b>	<b>296,561</b>	<b>10.4%</b>	<b>100.0%</b>	<b>-31.4%</b>	<b>2.1%</b>	<b>6.6%</b>	<b>4.7%</b>	<b>6.2%</b>	<b>17.1%</b>	<b>7.9%</b>
<b><u>SUBTOTAL (By Insurer)</u></b>												
CareFirst		151,005	148,439	-1.7%	50.1%	-36.5%	4.7%	6.7%	4.1%	5.6%	18.0%	5.2%
Kaiser		58,381	50,959	-12.7%	17.2%	-21.7%	-5.0%	6.6%	8.3%	8.5%	12.0%	7.0%
Optimum Choice (UHC)		57,275	91,134	59.1%	30.7%	N/A	1.2%	4.4%	-1.2%	5.5%	18.6%	12.8%
Aetna Health Inc.		2,074	4,939	138.1%	1.7%	N/A	N/A	N/A	N/A	8.8%	N/A	N/A
Wellpoint Maryland, Inc.		0	1,090	0.0%	0.4%	N/A	N/A	N/A	N/A	New	8.1%	6.6%
<b>TOTAL</b>		<b>268,735</b>	<b>296,561</b>	<b>10.4%</b>	<b>100.0%</b>	<b>-31.4%</b>	<b>2.1%</b>	<b>6.6%</b>	<b>4.7%</b>	<b>6.2%</b>	<b>17.1%</b>	<b>7.9%</b>

**Exhibit 2**  
**2026 ACA: INDIVIDUAL MARKET**  
**ILLUSTRATIVE PREMIUM IMPACTS**  
**BALTIMORE RATES**

**SELF-ONLY ILLUSTRATION (AGE 40)**

Lowest Cost Bronze Plan - Age 40 Baltimore Metro Region					
Carrier	Network Type	2025	%	2026	Monthly Change
		Monthly Approved	Rate Change	Monthly Requested	
Aetna Health Inc.	HMO	\$308	N/A	N/A	N/A
CareFirst BlueChoice	HMO	\$295	20.5%	\$355	\$60
CareFirst GHMSI/CFMI	PPO	\$456	13.1%	\$516	\$60
Kaiser	HMO	\$287	15.5%	\$331	\$44
Optimum Choice (UHC)	HMO	\$261	12.3%	\$293	\$32
Wellpoint Maryland, Inc.	HMO	\$304	7.2%	\$326	\$22

Lowest Cost Silver Plan - Age 40 Baltimore Metro Region					
Carrier	Network Type	2025	%	2026	Monthly Change
		Monthly Approved	Rate Change	Monthly Requested	
CareFirst BlueChoice	HMO	\$355	9.7%	\$389	\$34
CareFirst GHMSI/CFMI	PPO	\$510	15.9%	\$591	\$81
Kaiser	HMO	\$319	9.2%	\$348	\$29
Optimum Choice (UHC)	HMO	\$302	11.4%	\$337	\$34
Wellpoint Maryland, Inc.	HMO	\$397	8.1%	\$429	\$32

Lowest Cost Gold Plan - Age 40 Baltimore Metro Region					
Carrier	Network Type	2025	%	2026	Monthly Change
		Monthly Approved	Rate Change	Monthly Requested	
Aetna Health Inc.	HMO	\$413	N/A	N/A	N/A
CareFirst BlueChoice	HMO	\$398	18.5%	\$471	\$74
CareFirst GHMSI/CFMI	PPO	\$574	14.1%	\$655	\$81
Kaiser	HMO	\$390	7.3%	\$419	\$29
Optimum Choice (UHC)	HMO	\$340	18.5%	\$403	\$63
Wellpoint Maryland, Inc.	HMO	\$368	7.9%	\$397	\$29

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

Lowest Cost Bronze Plan					
Carrier	Network Type	2025	%	2026	Monthly Change
		Monthly Approved	Rate Change	Monthly Requested	
Aetna Health Inc.	HMO	\$1,060	N/A	N/A	N/A
CareFirst BlueChoice	HMO	\$1,015	20.5%	\$1,223	\$208
CareFirst GHMSI/CFMI	PPO	\$1,571	13.1%	\$1,776	\$205
Kaiser	HMO	\$988	15.5%	\$1,141	\$153
Optimum Choice (UHC)	HMO	\$897	12.3%	\$1,007	\$111
Wellpoint Maryland, Inc.	HMO	\$1,045	7.2%	\$1,121	\$75

Lowest Cost Silver Plan					
Carrier	Network Type	2025	%	2026	Monthly Change
		Monthly Approved	Rate Change	Monthly Requested	
CareFirst BlueChoice	HMO	\$1,221	9.7%	\$1,339	\$118
CareFirst GHMSI/CFMI	PPO	\$1,756	15.9%	\$2,035	\$279
Kaiser	HMO	\$1,098	9.2%	\$1,198	\$101
Optimum Choice (UHC)	HMO	\$1,040	11.4%	\$1,158	\$119
Wellpoint Maryland, Inc.	HMO	\$1,368	8.1%	\$1,478	\$110

Lowest Cost Gold Plan					
Carrier	Network Type	2025	%	2026	Monthly Change
		Monthly Approved	Rate Change	Monthly Requested	
Aetna Health Inc.	HMO	\$1,421	N/A	N/A	N/A
CareFirst BlueChoice	HMO	\$1,369	18.5%	\$1,622	\$253
CareFirst GHMSI/CFMI	PPO	\$1,976	14.1%	\$2,254	\$278
Kaiser	HMO	\$1,344	7.3%	\$1,442	\$98
Optimum Choice (UHC)	HMO	\$1,169	18.5%	\$1,386	\$216
Wellpoint Maryland, Inc.	HMO	\$1,266	7.9%	\$1,366	\$100

**RATE FILING SUMMARY**

							Approved 2024 Average Rate Increase*	Approved 2025 Average Rate Increase	Filed May-25 1Q26 Average Rate Increase	Filed May-25 2Q26 Average Rate Increase	Filed May-25 3Q26 Average Rate Increase	Filed May-25 4Q26 Average Rate Increase	Filed May-25 2026 Average Rate Increase
	Legal Entity	Network Type	Members On & Off Exchange 03/31/24	Members On & Off Exchange 03/31/25	% Change in Members vs 03/31/24	03/31/25 Market Share							
1	CareFirst BlueChoice, Inc.	HMO	154,599	143,549	-7.1%	70%	4.9%	3.7%	3.3%	3.3%	3.3%	3.3%	3.3%
2	CF GHMSI	PPO	12,644	12,449	-1.5%	6%	7.5%	6.0%	10.4%	11.6%	11.9%	12.2%	11.2%
3	CF CFMI	PPO	9,157	9,875	7.8%	5%	7.5%	6.0%	10.4%	11.6%	11.9%	12.2%	11.2%
4	United Healthcare of the Mid-Atlantic	HMO	2,298	2,084	-9.3%	1%	13.0%	8.2%	9.8%	10.2%	10.6%	11.0%	10.4%
5	United Healthcare (Optimum Choice)	HMO	5,249	5,048	-3.8%	2%	6.4%	3.6%	10.2%	10.7%	11.0%	11.4%	10.9%
6	United Healthcare (MAMSI)	EPO	8,637	8,603	-0.4%	4%	5.2%	1.5%	12.1%	12.6%	11.9%	12.3%	12.2%
7	United Healthcare Insurance Co.	PPO	14,517	14,561	0.3%	7%	6.0%	1.9%	13.3%	13.8%	10.1%	10.5%	11.8%
4	Kaiser	HMO	9,377	9,188	-2.0%	4%	8.0%	8.1%	6.7%	6.6%	6.6%	6.5%	6.6%
	Aetna Health, Inc.	HMO	7,095	0	-100.0%	0%	15.4%	18.5%	N/A	N/A	N/A	N/A	N/A
	Aetna Life Insurance Co.	PPO	3653	0	-100.0%	0%	1.4%	23.0%	N/A	N/A	N/A	N/A	N/A
	<b>TOTAL</b>		<b>227,226</b>	<b>205,357</b>	<b>-9.6%</b>	<b>100%</b>	<b>6.9%</b>	<b>4.5%</b>	<b>5.5%</b>	<b>5.7%</b>	<b>5.5%</b>	<b>5.6%</b>	<b>5.5%</b>
	<b><u>SUBTOTAL (By Insurer)</u></b>												
11	CareFirst		176,400	165,873	-6.0%	81%	6.8%	4.0%	4.3%	4.4%	4.5%	4.5%	4.4%
14	United Healthcare		30,701	30,296	-1.3%	15%	6.4%	2.5%	12.2%	12.7%	10.8%	11.2%	11.7%
13	Kaiser		9,377	9,188	-2.0%	4%	8.0%	8.1%	6.7%	6.6%	6.6%	6.5%	6.6%
	<b>TOTAL</b>		<b>216,478</b>	<b>205,357</b>	<b>-5.1%</b>	<b>100%</b>	<b>6.9%</b>	<b>4.5%</b>	<b>5.5%</b>	<b>5.7%</b>	<b>5.5%</b>	<b>5.6%</b>	<b>5.5%</b>
	<b><u>SUBTOTAL (By Coverage Type)</u></b>												
15	HMO		171,523	159,869	-6.8%	78%	7.6%	4.0%	3.8%	3.8%	3.8%	3.8%	3.8%
16	EPO		8,637	8,603	-0.4%	4%	5.2%	1.5%	12.1%	12.6%	11.9%	12.3%	12.2%
14	PPO		36,318	36,885	1.6%	18%	4.1%	4.4%	11.5%	12.5%	11.2%	11.5%	11.4%
	<b>TOTAL</b>		<b>216,478</b>	<b>205,357</b>	<b>-5.1%</b>	<b>100%</b>	<b>6.9%</b>	<b>4.5%</b>	<b>5.5%</b>	<b>5.7%</b>	<b>5.5%</b>	<b>5.6%</b>	<b>5.5%</b>

H:\Actuary\shared\2026 Rate Filing\2026 ACA\_General.xlsx\Ind Initial Increase

Exhibit 4  
2026 ACA: SMALL GROUP MARKET  
ILLUSTRATIVE PREMIUM IMPACTS  
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

Lowest Cost Bronze Plan		2025	%	2026	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$375	2.1%	\$383	\$8
CareFirst GHMSI/CFMI	PPO	\$466	12.3%	\$524	\$57
Kaiser	HMO	\$333	11.0%	\$370	\$37
United Healthcare (MAMSI)	EPO	\$436	14.0%	\$497	\$61
United Healthcare (Optimum Choice)	HMO	\$421	11.1%	\$468	\$47
United Healthcare of the Mid-Atlantic	HMO	\$437	10.8%	\$484	\$47
United Healthcare Insurance Co.	PPO	\$463	14.9%	\$532	\$69

Lowest Cost Silver Plan - Age 40 Baltimore Metro Region		2025	%	2026	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$451	3.3%	\$466	\$15
CareFirst GHMSI/CFMI	PPO	\$520	11.5%	\$579	\$60
Kaiser	HMO	\$380	7.8%	\$410	\$30
United Healthcare (MAMSI)	EPO	\$450	16.7%	\$526	\$75
United Healthcare (Optimum Choice)	HMO	\$445	11.7%	\$497	\$52
United Healthcare of the Mid-Atlantic	HMO	\$462	11.3%	\$514	\$52
United Healthcare Insurance Co.	PPO	\$478	18.0%	\$564	\$86

Lowest Cost Gold Plan - Age 40 Baltimore Metro Region		2025	%	2026	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$551	3.9%	\$573	\$21
CareFirst GHMSI/CFMI	PPO	\$610	10.8%	\$676	\$66
Kaiser	HMO	\$433	10.8%	\$480	\$47
United Healthcare (MAMSI)	EPO	\$500	14.0%	\$570	\$70
United Healthcare (Optimum Choice)	HMO	\$483	11.4%	\$538	\$55
United Healthcare of the Mid-Atlantic	HMO	\$499	11.1%	\$554	\$55
United Healthcare Insurance Co.	PPO	\$530	14.8%	\$608	\$79

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

Lowest Cost Bronze Plan		2025	%	2026	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$1,290	2.1%	\$1,317	\$27
CareFirst GHMSI/CFMI	PPO	\$1,605	12.3%	\$1,802	\$197
Kaiser	HMO	\$1,146	11.0%	\$1,272	\$126
United Healthcare (MAMSI)	EPO	\$1,501	14.0%	\$1,712	\$211
United Healthcare (Optimum Choice)	HMO	\$1,449	11.1%	\$1,611	\$162
United Healthcare of the Mid-Atlantic	HMO	\$1,505	10.8%	\$1,667	\$162
United Healthcare Insurance Co.	PPO	\$1,594	14.9%	\$1,831	\$237

Lowest Cost Silver Plan		2025	%	2026	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$1,552	3.3%	\$1,603	\$51
CareFirst GHMSI/CFMI	PPO	\$1,789	11.5%	\$1,994	\$206
Kaiser	HMO	\$1,310	7.8%	\$1,412	\$102
United Healthcare (MAMSI)	EPO	\$1,551	16.7%	\$1,810	\$259
United Healthcare (Optimum Choice)	HMO	\$1,531	11.7%	\$1,711	\$180
United Healthcare of the Mid-Atlantic	HMO	\$1,589	11.3%	\$1,769	\$180
United Healthcare Insurance Co.	PPO	\$1,646	18.0%	\$1,942	\$296

Lowest Cost Gold Plan		2025	%	2026	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$1,898	3.9%	\$1,971	\$73
CareFirst GHMSI/CFMI	PPO	\$2,100	10.8%	\$2,327	\$227
Kaiser	HMO	\$1,492	10.8%	\$1,653	\$162
United Healthcare (MAMSI)	EPO	\$1,720	14.0%	\$1,961	\$241
United Healthcare (Optimum Choice)	HMO	\$1,662	11.4%	\$1,851	\$190
United Healthcare of the Mid-Atlantic	HMO	\$1,717	11.1%	\$1,907	\$190
United Healthcare Insurance Co.	PPO	\$1,824	14.8%	\$2,094	\$271

**EXHIBIT 5: 2026 MARYLAND ACA INDIVIDUAL STAND-ALONE DENTAL MARKET  
RATE FILING SUMMARY**

1	3	4	5	6	9	10	14		
			Actual Members On & Off Exchange <u>03/31/24</u>	Actual Members On & Off Exchange <u>03/31/25</u>	vs. 03/31/24 <u>Δ</u>	03/31/25 Market Share	Approved 2024 Average Rate Increase	Approved 2025 Average Rate Increase	Filed 05/01/25 2026 Average Rate Increase
<u>Market</u>	<u>Legal Entity</u>	<u>Network Type</u>							
Individual	Alpha Dental	DPPO	4,407	6,393	45.1%	6%	4.2%	4.2%	-1.6%
Non-	CareFirst GHMSI/CFMI	DPPO	15,678	16,138	2.9%	16%	-3.2%	-5.0%	-2.6%
Medigap	CareFirst CFMI	DPPO	36,581	37,655	2.9%	38%	-3.2%	-5.0%	-2.6%
(INM)	Delta Dental of PA	DPPO	25,103	28,672	14.2%	29%	2.0%	9.7%	0.0%
	Dominion Dental Services	DHMO+DPPO	12,990	11,250	-13.4%	11%	-1.0%	2.3%	2.2%
<b>TOTAL</b>			<b>94,759</b>	<b>100,108</b>	<b>5.6%</b>	<b>100%</b>	<b>-1.3%</b>	<b>0.3%</b>	<b>-1.3%</b>

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

**SELF-ONLY ILLUSTRATION (AGE 40)**

<b>Most Popular Plans - Age 40 Baltimore Metro Region</b>					
<u>Carrier</u>	<u>Network Type</u>	<u>2025 Monthly Approved</u>	<u>2026 Monthly Approved</u>	<u>Monthly Change</u>	<u>Monthly % Change</u>
Alpha Dental	DPPO	\$27.44	\$26.89	(\$0.55)	-2.0%
CareFirst GHMSI	DPPO	\$49.49	\$47.51	(\$1.98)	-4.0%
CareFirst CFMI	DPPO	\$49.49	\$47.51	(\$1.98)	-4.0%
Delta Dental of PA	DPPO	\$34.92	\$34.92	\$0.00	0.0%
Dominion Dental Services	DHMO+DPPO	\$32.61	\$33.26	\$0.65	2.0%

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

<b>Most Popular Plan - Family of 4 Baltimore Metro Region</b>					
<u>Carrier</u>	<u>Network Type</u>	<u>2025 Monthly Approved</u>	<u>2026 Monthly FILED</u>	<u>Monthly Change</u>	<u>Monthly % Change</u>
Alpha Dental	DPPO	\$91.64	\$89.80	(\$1.84)	-2.0%
CareFirst GHMSI	DPPO	\$173.00	\$166.08	(\$6.92)	-4.0%
CareFirst CFMI	DPPO	\$173.00	\$166.08	(\$6.92)	-4.0%
Delta Dental of PA	DPPO	\$123.08	\$123.08	\$0.00	0.0%
Dominion Dental Services	DHMO+DPPO	\$105.86	\$115.28	\$9.42	8.9%