



## News Release

**Wes Moore**, Governor  
**Aruna Miller**, Lt. Governor  
**Marie Grant**, Commissioner  
**Joy Y. Hatchette**, Deputy Commissioner

For Immediate Release:

June 3, 2025

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# Health Carriers Propose Affordable Care Act Premium Rates for 2026

*Anticipated loss of federal enhanced premium tax credits leads to highest individual market rate increases proposed since the start of Maryland's reinsurance program*

BALTIMORE – The Maryland Insurance Administration has received the 2026 proposed premium rates for Affordable Care Act products offered by health and dental carriers in the individual, non-Medigap and small group markets, which impact approximately 502,000 Marylanders.

In the individual, non-Medigap market, carriers are requesting an overall average rate change of 17.1%, with the average request by carrier ranging from 8.1% to 18.7%. Overall, the individual market rate increases filed are the highest since the implementation of Maryland's reinsurance program in 2019 and reflect the anticipated loss of enhanced federal tax credits that have helped reduce the premiums that Marylanders pay for health coverage in the individual market. If the enhanced tax credits were to be reauthorized by Congress, filed rate increases would instead reflect an overall average rate change of 7.9%, with most carriers filing for an increase between 5% and 7%.

“The significant rate increases filed with the Maryland Insurance Administration reflect the anticipated loss of enhanced federal tax credits for the 2026 plan year,” said Maryland Insurance Commissioner Marie Grant. “The Maryland Insurance Administration is closely working with the Maryland Health Benefit Exchange on designing a state subsidy to help mitigate the impact of these losses, as a result of House Bill 1082, which authorizes the Exchange to design a subsidy using special funds available for market stabilization. However, recent actions by Congress have the potential to further lower tax credits for Marylanders to help purchase health coverage and further increase rates in this critical market. We will be examining rates filed by carriers closely

in the coming months, and urge Congress to take action to address affordability of health coverage."

In the small group market, carriers have requested an overall average rate increase of 5.5%, with the averages by carrier ranging from 3.3% to 12.2%. In the individual, non-Medigap, stand-alone dental market, carriers have requested an overall average rate decrease of -1.3% with averages by carrier ranging from -2.6% to 2.2%.

The carriers' requested increases are reviewed by the Maryland Insurance Administration and rates must be approved by the Commissioner before they can be used. Before approval, all filings undergo a comprehensive review of the carriers' analyses and assumptions. By law, the Commissioner must disapprove or modify any proposed premium rates that are unfairly discriminatory or appear to be excessive or inadequate in relationship to the benefits offered. The Insurance Administration will hold a public hearing on the ACA proposed rates in July and expects to issue decisions in September 2025.

In the Individual market, Aetna is withdrawing from the market as of December 31, 2025, and any member in an Aetna plan will need to switch to a new carrier for 2026. This is expected to impact approximately 4,939 members. The Insurance Administration encourages anyone affected by this change to work with [Maryland Health Connection](#) or a broker to find a new plan.

The Insurance Administration will hold a quasi-legislative virtual public hearing on this matter on **July 30, 2025 from 1:30 p.m. to 4:30 p.m.** (See public hearing details below.)

"Feedback from all stakeholders is very important and we urge everyone to participate in the public hearing," Commissioner Grant said. "Health insurance costs impact everyone, and we want to give all Marylanders the opportunity to be heard as we consider the proposed rates."

### **SUMMARY OF PROPOSED RATES FOR 2026**

**For the individual, non-Medigap market**, the overall filed average annual rate change across the entire market is an increase of 17.1%. The average filed rate by carrier and the number of impacted members based on enrollment as of April 30, 2025, is:

Individual, Non-Medigap Carrier	Type of Network	Membership	Average Rate Change Request
CareFirst BlueChoice	HMO	126,167	18.7%
CareFirst GHMSI/CFMI	PPO	22,272	14.2%
Kaiser	HMO	50,959	12.0%
Optimum Choice (UHC)	HMO	91,134	18.6%
Wellpoint Maryland, Inc	HMO	1,090	8.1%
Aetna	HMO	4,939	Exiting

To provide context, and for comparison purposes, the chart below shows the filed 2026 monthly individual premium for a 40-year-old in the metropolitan Baltimore service area purchasing the lowest cost silver plan.

<b>Lowest Cost Silver Plan - Age 40 Baltimore Metro Region</b>					
		2025	%	2026	
	Network	Monthly	Rate	Monthly	Monthly
<u>Carrier</u>	<u>Type</u>	<u>Approved</u>	<u>Change</u>	<u>Requested</u>	<u>Change</u>
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

Additional details regarding proposed rate changes in the individual market are provided in **Exhibit 1**. Additional premium comparisons for bronze and gold and for an illustrative Family of 4 are found in **Exhibit 2**.

Note that all illustrative premiums are the full unsubsidized premiums prior to the application of any Advance Premium Tax Credits (APTCs) from the federal government or the state young adult subsidy pilot. Almost 80% of applicants who purchase a plan on [www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov) receive APTCs and will not pay the full premiums shown here. APTCs vary by a household's income and are linked to the unsubsidized cost of the second lowest cost silver plan available to a household.

**For the small group (50 or less full-time equivalent employees) market**, the overall filed average annual rate change is **an increase of 5.5%**. In the small group market, a health carrier can request rate changes on a quarterly basis. The proposed average rate changes by carrier for all four quarters of 2026 and the number of impacted members based on enrollment as of March 31, 2025 is:

<b>Small Group Carrier</b>	Type of Network	Membership	Average Rate Change Request
CareFirst BlueChoice Inc.	HMO	143,549	3.3%
CareFirst CFMI/GHMSI	PPO	22,324	11.2%
Kaiser	HMO	9,188	6.6%
UnitedHealthcare of the Mid-Atlantic	HMO	2,084	10.4%
UnitedHealthcare (Optimum Choice)	HMO	5,048	10.9%

UnitedHealthcare (MAMSI Life and Health Insurance Co.)	EPO	8,603	12.2%
UnitedHealthcare Insurance Co.	PPO	14,561	11.8%

To provide context, and for comparison purposes, the chart below shows the filed monthly premium for a 40-year-old subscriber for the first quarter of 2026 in the metropolitan Baltimore service area in the lowest cost small group silver plan. These monthly premium amounts may be shared between the individual and the employer, as employers often contribute to the cost of employee insurance.

<b>Lowest Cost Silver Plan - Age 40 Baltimore Metro Region</b>					
		2025	%	2026	
	Network	Monthly	Rate	Monthly	Monthly
Carrier	Type	Approved	Change	Requested	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

Additional details regarding these proposed rate changes are provided in **Exhibit 3**. Additional premium comparisons for bronze and gold and for an illustrative Family of 4 are found in **Exhibit 4**.

**For the stand-alone dental market**, four carriers submitted premiums. The average filed rate by carrier and the number of impacted members based on enrollment as of April 30, 2025 is:

Individual Non-Medigap Dental Carrier	Type of Network	Membership	Average Rate Change Request
Alpha Dental	DPPO	6,393	-1.6%
CareFirst GHMSI/CFMI	DPPO	53,793	-2.6%
Delta Dental	DPPO	28,672	0.0%
Dominion Dental	DHMO & DPPO	11,250	2.2%

Additional details regarding these proposed rate changes are provided in Exhibit 5. Illustrative premiums for both Self-Only and Family coverage can be found in Exhibit 6.

Rates being reviewed by the Insurance Administration do not affect health insurance plans offered by large employers or by employers who self-insure; “grandfathered” plans purchased before March 2010; or federal plans such as Medicare (including Medicare Advantage or Medicare Supplement), Tricare and federal employee plans.

The six exhibits listed below provide more detail.

EXHIBIT 1: 2023 ACA, Individual Non-Medigap Market – Rate Filing Summary

EXHIBIT 2: Illustrative Individual Non-Medigap 2025 Premiums

EXHIBIT 3: 2025 ACA, Small Group Market – Rate Filing Summary

EXHIBIT 4: Illustrative Small Group 2025 Premiums

EXHIBIT 5: 2025 ACA, Individual Non-Medigap, Stand-Alone Dental Market – Rate Filing Summary

EXHIBIT 6: Illustrative Individual Stand-Alone Dental 2025 Premiums

Rate filing documents are available on the Insurance Administration’s website at [www.healthrates.mdinsurance.state.md.us](http://www.healthrates.mdinsurance.state.md.us), which also includes answers to frequently asked questions about the rate review process. All interested persons may review filings and submit comments through **Aug. 30, 2025**.

In addition, any interested person may participate in the virtual public hearing scheduled for **Wednesday, July 30, 2025 from 1:30 p.m. to 4:30 p.m.** Time limits may be imposed for oral testimony, depending on the number of participants. If you would like to present or offer public comments during the public hearing, please notify the Insurance Administration in advance by submitting your request to [healthinsuranceratereview.mia@maryland.gov](mailto:healthinsuranceratereview.mia@maryland.gov). To the extent that time and technology permit, the Insurance Administration will hear from unregistered participants who access the Zoom Webinar platform.

**Public Hearing Log-In Information:**

When: July 30, 2025, 1:30 p.m. to 4:30 p.m.

ZoomGov Link: <https://maryland-insurance.zoomgov.com/j/1615565010>

Dial-In: (646) 828-7666

Webinar ID: 161 556 5010

Written testimony for the public hearing may be submitted by email to [healthinsuranceratereview.mia@maryland.gov](mailto:healthinsuranceratereview.mia@maryland.gov) and must be received by 5 p.m. on Friday, July 25, 2025 to be addressed at the hearing.

Questions about Maryland’s rate review process should be directed to Brad Boban, Chief Actuary at 410-468-2041, or by email at [bradley.boban@maryland.gov](mailto:bradley.boban@maryland.gov).

***About the Maryland Insurance Administration***

*The Maryland Insurance Administration (MIA) is an independent State agency charged with regulating Maryland’s \$49 billion insurance industry. For more information about the Insurance Administration, please visit [www.insurance.maryland.gov](http://www.insurance.maryland.gov) or follow us on Facebook at*

[www.facebook.com/MDInsuranceAdmin](https://www.facebook.com/MDInsuranceAdmin), Facebook in Spanish at <https://www.facebook.com/MDInsuranceAdminES>, X (Twitter) at [@MD\\_Insurance](https://twitter.com/MD_Insurance), LinkedIn at <https://www.linkedin.com/company/maryland-insurance-administration/>, Instagram at [@marylandinsuranceadmin](https://www.instagram.com/marylandinsuranceadmin), YouTube at <https://bit.ly/mdmiayoutube>, NextDoor at <https://nextdoor.com/agency-detail/md/maryland/maryland-insurance-administration-1/>, and Bluesky at <https://bsky.app/profile/mdinsuranceadmin.bsky.social>.

EXHIBIT 1: 2026 MARYLAND ACA INDIVIDUAL MARKET RATE FILING SUMMARY

Legal Entity	Network Type	Members On & Off Exchange 4/30/2024	Members On & Off in Members Exchange vs 4/30/2024	% Change	4/30/2025 vs Market Share	Approved	Approved	Approved	Approved	Approved	Filed	If ARPA
						2019-2021 Average Rate Change	2022 Average Rate Change	2023 Average Rate Change	2024 Average Rate Change	2025 Average Rate Change	2026 Average Rate Change	Extends 2026
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>SUBTOTAL (By Insurer)</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 Approved	Rate Change	Monthly Rate Requested	Monthly Change
Aetna Health Inc.	HMO	\$308	N/A	N/A	N/A
CareFirst BlueChoice	HMO	\$295	20.5%	\$355	\$60
CareFirst GHMS/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 Approved	Rate Change	Monthly Rate Requested	Monthly Change
CareFirst BlueChoice	HMO	\$355	9.7%	\$389	\$34
CareFirst GHMS/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 Approved	Rate Change	Monthly Rate Requested	Monthly Change
Aetna Health Inc.	HMO	\$413	N/A	N/A	N/A
CareFirst BlueChoice	HMO	\$398	18.5%	\$471	\$74
CareFirst GHMS/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 Approved	Rate Change	Monthly Rate Requested	Monthly Change
Aetna Health Inc.	HMO	\$1,060	N/A	N/A	N/A
CareFirst BlueChoice	HMO	\$1,015	20.5%	\$1,223	\$208
CareFirst GHMS/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 Approved	Rate Change	Monthly Rate Requested	Monthly Change
CareFirst BlueChoice	HMO	\$1,221	9.7%	\$1,339	\$118
CareFirst GHMS/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 Approved	Rate Change	Monthly Rate Requested	Monthly Change
Aetna Health Inc.	HMO	\$1,421	N/A	N/A	N/A
CareFirst BlueChoice	HMO	\$1,369	18.5%	\$1,622	\$253
CareFirst GHMS/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

	Legal Entity	Network Type	Members On & Off Exchange	Members On & Off Exchange	% Change in Members vs 03/31/25	03/31/25 Market Share	Approved	Approved	Filed	Filed	Filed	Filed	Filed
							2024 Average Rate	2025 Average Rate	May-25 1Q26 Average Rate	May-25 2Q26 Average Rate	May-25 3Q26 Average Rate	May-25 4Q26 Average Rate	May-25 2026 Average Rate
							Increase	Increase	Increase	Increase	Increase	Increase	Increase
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 (MAMS)	EPO	8,837	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%	6.1%	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>SUBTOTAL (By Insurer)</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>SUBTOTAL (By Coverage Type)</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		8,837	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>

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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

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	\$1,805	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 - 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 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	\$1,651	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 - 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

Lowest Cost Gold Plan		2025	%	2026	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$1,068	3.9%	\$1,071	\$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
<u>Market</u>	<u>Legal Entity</u>	<u>Network Type</u>	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	<b>Approved 2024</b> Average Rate <u>Increase</u>	<b>Approved 2025</b> Average Rate <u>Increase</u>	<b>Filed 05/01/25</b> 2026 Average Rate <u>Increase</u>
Individual	Alpha Dental	DPPO	4,407	6,393	45.1%	6%	4.2%	4.2%	-1.6%
Non-Medigap (INM)	CareFirst GHMSI/CFMI	DPPO	15,678	16,138	2.9%	16%	-3.2%	-5.0%	-2.6%
	CareFirst CFMI	DPPO	36,581	37,655	2.9%	38%	-3.2%	-5.0%	-2.6%
	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>						
Carrier	Network Type	2025 Monthly Approved	2026 Monthly Approved	Monthly Change	Monthly % Change	
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>						
Carrier	Network Type	2025 Monthly Approved	2026 Monthly FILED	Monthly Change	Monthly % Change	
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%	