



News Release

Wes Moore, Governor
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Maryland Insurance Administration Approves 2026 Affordable Care Act Premium Rates

Despite increases, Maryland remains a national leader in affordable rates;
new state subsidy to offset loss of enhanced federal tax credits

BALTIMORE – Maryland Insurance Commissioner Marie Grant 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 January 1, 2026.

The rates for individual health insurance plans under the Affordable Care Act (ACA) will increase by an average of 13.4% this year, largely due to the impacts of expiring federal tax credits that Congress has not yet taken action on to restore. The approved rates are 3.7% lower on average than insurance carriers originally requested, which represents a total annual premium savings of \$55 million for Maryland consumers.

“Under this new federal administration, Washington has shirked its duty to help middle-class Americans and families in poverty get affordable health care. Congress should act without delay to avoid these federal tax credits being ripped away from hardworking families. No single state can fill the gap left by the federal government. But in Maryland, we will continue to do everything in our power to keep costs low for families and preserve access to affordable care,” said **Governor Wes Moore**.

“Maryland has maintained its status as a leader in health care affordability, especially for families in poverty. And together, we will continue to protect our people, as we call on leaders in Washington to do their job.”

While the percentage increase is higher than recent years, Marylanders will continue to have some of the most affordable individual market rates in the country, largely because of the continued effectiveness of Maryland's 1332 State Innovation Waiver in stabilizing the market. The 1332 waiver was the result of a bipartisan legislative effort in 2018, and is approved by the federal U.S. Centers for Medicare and Medicaid Services (CMS) through 2028. Rates are also lower due to the adoption of a state-based subsidy program by the Maryland Health Benefit Exchange, which will partially replace the anticipated loss of enhanced tax credits from the federal government.

The approved 2026 rates are 6% lower than the pre-waiver 2018 rates, and the waiver continues to keep rates 30% to 35% lower than they would be without it.

This 13.4% increase was driven by the expiring federal tax credits, as well as increased medical and pharmaceutical costs. The anticipated expiration of enhanced federal tax credits at the end of this year is expected to result in lapsed policies and impact the overall health status of people who get insurance through Maryland Health Connection, and thereby the cost of coverage in the pool.

In addition, based on current trends, health care costs are expected to increase 6.5% – including 4.8% for hospital services, 6.1% for professional physician services and 10.4% for pharmaceuticals. Unlike in other states, hospital cost growth in commercial health insurance products is contained due to Maryland's unique hospital payment model. Pharmaceutical use and costs continue to be a key driver of commercial health costs in Maryland.

About 78% of people who purchase their individual market policy on [Maryland Health Connection](#), the state's health insurance exchange, currently receive some reduction in premium through federal subsidies known as Advanced Premium Tax Credits (APTCs). The federal Inflation Reduction Act created enhanced APTCs through the end of 2025. The subsidies are scheduled to expire at the end of 2025, unless the U.S. Congress takes action to extend them.

However, the state has created a new subsidy program for all ages for those who are under 400% of the federal poverty level to help offset the expiration of the enhanced federal subsidies. The state subsidy program will replace 100% of the enhanced federal subsidies for those under 200% of federal poverty level and will replace 50% of the enhanced federal subsidies for those between 250% and 400% of the federal poverty level. Those over 400% of the poverty level will not receive a state subsidy, and will be most impacted by the loss of federal enhanced APTC, unless Congress takes immediate action.

Aetna announced in the spring of this year that it is exiting the Individual market in 2026, and all Aetna subscribers will have to choose a plan from a different insurance carrier when they renew during Open Enrollment. Consumers are encouraged to utilize insurance agents and navigators to help them determine which plan would work best for them.

Individual Non-Medigap Market

About 294,000 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 4.7% to 14.7%, with average monthly differences ranging from \$17 per month to \$75 per month.

Lowest Cost Silver Plan - Age 40 Baltimore Metro Region					
Carrier	Network Type	2025 Monthly Approved	% Rate Change	2026 Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$355	4.7%	\$371	\$17
CareFirst GHMSI/CFMI	PPO	\$510	14.7%	\$585	\$75
Kaiser	HMO	\$319	8.0%	\$344	\$25
Optimum Choice (UHC)	HMO	\$302	13.1%	\$342	\$40
Wellpoint Maryland, Inc.	HMO	\$397	10.0%	\$437	\$40

Rate changes for the lowest cost gold plan for that same 40-year-old in that same region range from 6.1% to 14.9%, with average monthly differences ranging from \$24 per month to \$75 per month:

Lowest Cost Gold Plan - Age 40 Baltimore Metro Region					
Carrier	Network Type	2025 Monthly Approved	% Rate Change	2026 Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$398	13.6%	\$452	\$54
CareFirst GHMSI/CFMI	PPO	\$574	13.0%	\$649	\$75
Kaiser	HMO	\$390	6.1%	\$414	\$24
Optimum Choice (UHC)	HMO	\$340	14.9%	\$391	\$51
Wellpoint Maryland, Inc.	HMO	\$368	9.8%	\$404	\$36

Commissioner Grant 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.” Commissioner Grant advised. “With the pending expiration of the enhanced federal tax credits and with the state subsidy only able to partially replacing the reduction, consumers may see sizable rate increases, much higher than in recent years. Consumers should carefully review their renewal notice and work with trusted advisors and the Maryland Health Connection in selecting a plan.”

Stand-Alone Dental Market

The Maryland Insurance Administration also approved an average rate decrease of -1.4% for dental rates in the individual market, compared to the -1.3% which was initially filed. Approximately 100,000 Marylanders purchase stand-alone dental plans in the individual market, representing 1/3 of total Individual market participants.

Most Popular Plans - Age 40 Baltimore Metro Region					
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	DHMO+DPPO	\$32.61	\$33.26	\$0.65	2.0%

Small Group Market

The rates for small group health insurance plans under the Affordable Care Act will increase by an average of 4.9% in 2026. This is a reduction of 0.6% from the originally requested 5.5% average, reducing the market’s total annual premium by more than \$10 million.

About 203,000 Marylanders are enrolled in small group market plans in 2025 and will be impacted by these rate increases. The primary driver of the rate increases in this market was trend, specifically drug trend which was running at 11%.

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.

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 2.9% to 13.9% with average monthly differences ranging from \$13 per month to \$67 per month.

Lowest Cost Silver Plan - Age 40 Baltimore Metro Region						
<u>Carrier</u>	<u>Network Type</u>	<u>2025 Monthly Approved</u>	<u>% Rate Change</u>	<u>2026 Monthly Requested</u>	<u>Monthly Change</u>	
CareFirst BlueChoice	HMO	\$451	2.9%	\$464	\$13	
CareFirst GHMSI/CFMI	PPO	\$520	12.0%	\$582	\$62	
Kaiser	HMO	\$380	7.4%	\$409	\$28	
United Healthcare (MAMSI)	EPO	\$450	13.4%	\$511	\$60	
United Healthcare (Optimum Choice)	HMO	\$445	7.9%	\$480	\$35	
United Healthcare of the Mid-Atlantic	HMO	\$462	7.5%	\$496	\$35	
United Healthcare Insurance Co.	PPO	\$478	13.9%	\$545	\$67	

Rate changes for the lowest cost gold plan for that same 40-year-old in that same region range from 3.5% to 11.4% with average monthly differences ranging from \$19 per month to \$69 per month.

Lowest Cost Gold Plan - Age 40 Baltimore Metro Region						
<u>Carrier</u>	<u>Network Type</u>	<u>2025 Monthly Approved</u>	<u>% Rate Change</u>	<u>2026 Monthly Requested</u>	<u>Monthly Change</u>	
CareFirst BlueChoice	HMO	\$551	3.5%	\$570	\$19	
CareFirst GHMSI/CFMI	PPO	\$610	11.4%	\$679	\$69	
Kaiser	HMO	\$433	10.5%	\$479	\$45	
United Healthcare (MAMSI)	EPO	\$500	10.8%	\$554	\$54	
United Healthcare (Optimum Choice)	HMO	\$483	7.6%	\$519	\$37	
United Healthcare of the Mid-Atlantic	HMO	\$499	7.3%	\$535	\$36	
United Healthcare Insurance Co.	PPO	\$530	10.9%	\$588	\$58	

The attached exhibits provide additional detail and context to the outcome of 2026 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 2026 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](https://MarylandHealthConnection.com).

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](https://twitter.com/MD_Insurance), LinkedIn at <http://www.linkedin.com/company/maryland-insurance-administration>, Instagram at [@marylandinsuranceadmin](https://www.instagram.com/marylandinsuranceadmin) or Bluesky at [@mdinsuranceadmin.bsky.social](https://bsky.app/profile/mdinsuranceadmin.bsky.social).

EXHIBIT 1: 2026 MARYLAND ACA INDIVIDUAL MARKET RATE FILING SUMMARY

		Members	Members	% Change		Approved	Approved	Approved	Initially Filed	Final Approved
		On & Off	On & Off	In Members	7/31/2025	2023	2024	2025	2026	2026
Legal	Network	Exchange	Exchange	vs	Market	Average	Average	Average	Average	Average
Entity	Type	7/31/2024	7/31/2025	7/31/2024	Share	Rate	Rate	Rate	Rate	Rate
						Change	Change	Change	Change	Change
CareFirst BlueChoice	HMO	128,862	122,623	-4.8%	41.7%	6.0%	4.9%	5.1%	18.7%	13.6%
CareFirst GHMSI	PPO	8,026	8,906	11.0%	3.0%	13.3%	-2.5%	8.6%	14.2%	13.1%
CareFirst CFMI	PPO	11,701	13,412	14.6%	4.6%	13.3%	-2.5%	8.6%	14.2%	13.1%
Kaiser	HMO	56,317	49,427	-12.2%	16.8%	6.6%	8.3%	8.5%	12.0%	9.8%
Optimum Cholge (UHC)	HMO	63,355	93,465	47.5%	31.8%	4.4%	-1.2%	5.5%	18.6%	15.2%
Aetna Health Inc.	HMO	2,636	4,939	87.4%	1.7%	N/A	New	8.8%	N/A	N/A
Wellpoint Maryland, Inc.	HMO	0	1,417	N/A	0.5%	N/A	N/A	New	8.1%	10.0%
TOTAL		270,897	294,189	8.6%	100.0%	6.6%	4.7%	6.2%	17.1%	13.4%
<u>SUBTOTAL (By Insurer)</u>										
CareFirst		148,589	144,941	-2.5%	49.3%	6.7%	4.1%	5.6%	18.0%	13.5%
Kaiser		56,317	49,427	-12.2%	16.8%	6.6%	8.3%	8.5%	12.0%	9.8%
Optimum Cholge (UHC)		63,355	93,465	47.5%	31.8%	4.4%	-1.2%	5.5%	18.6%	15.2%
Aetna Health Inc.		2,636	4,939	87.4%	1.7%	N/A	N/A	8.8%	N/A	N/A
Wellpoint Maryland, Inc.		0	1,417	0.0%	0.5%	N/A	N/A	New	8.1%	10.0%
TOTAL		270,897	294,189	8.6%	100.0%	6.6%	4.7%	6.2%	17.1%	13.4%

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 Approved	
CareFirst BlueChoice	HMO	\$295	14.9%	\$339	\$44
CareFirst GHMSI/CFMI	PPO	\$456	11.7%	\$510	\$54
Kaiser	HMO	\$287	14.2%	\$328	\$41
Optimum Choice (UHC)	HMO	\$261	8.7%	\$283	\$23
Wellpoint Maryland, Inc.	HMO	\$304	9.2%	\$332	\$28

Lowest Cost Silver Plan - Age 40 Baltimore Metro Region					
Carrier	Network Type	2025	%	2026	Monthly Change
		Monthly Approved	Rate Change	Monthly Approved	
CareFirst BlueChoice	HMO	\$355	4.7%	\$371	\$17
CareFirst GHMSI/CFMI	PPO	\$510	14.7%	\$585	\$75
Kaiser	HMO	\$319	8.0%	\$344	\$25
Optimum Choice (UHC)	HMO	\$302	13.1%	\$342	\$40
Wellpoint Maryland, Inc.	HMO	\$397	10.0%	\$437	\$40

Lowest Cost Gold Plan - Age 40 Baltimore Metro Region					
Carrier	Network Type	2025	%	2026	Monthly Change
		Monthly Approved	Rate Change	Monthly Approved	
CareFirst BlueChoice	HMO	\$398	13.6%	\$452	\$54
CareFirst GHMSI/CFMI	PPO	\$574	13.0%	\$649	\$75
Kaiser	HMO	\$390	6.1%	\$414	\$24
Optimum Choice (UHC)	HMO	\$340	14.9%	\$391	\$51
Wellpoint Maryland, Inc.	HMO	\$368	9.8%	\$404	\$36

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

Lowest Cost Bronze Plan					
Carrier	Network Type	2025	%	2026	Monthly Change
		Monthly Approved	Rate Change	Monthly Approved	
CareFirst BlueChoice	HMO	\$1,015	14.9%	\$1,166	\$151
CareFirst GHMSI/CFMI	PPO	\$1,571	11.7%	\$1,756	\$184
Kaiser	HMO	\$988	14.2%	\$1,128	\$140
Optimum Choice (UHC)	HMO	\$897	8.7%	\$975	\$78
Wellpoint Maryland, Inc.	HMO	\$1,045	9.2%	\$1,141	\$96

Lowest Cost Silver Plan					
Carrier	Network Type	2025	%	2026	Monthly Change
		Monthly Approved	Rate Change	Monthly Approved	
CareFirst BlueChoice	HMO	\$1,221	4.7%	\$1,278	\$57
CareFirst GHMSI/CFMI	PPO	\$1,756	14.7%	\$2,014	\$258
Kaiser	HMO	\$1,098	8.0%	\$1,185	\$87
Optimum Choice (UHC)	HMO	\$1,040	13.1%	\$1,176	\$136
Wellpoint Maryland, Inc.	HMO	\$1,368	10.0%	\$1,505	\$137

Lowest Cost Gold Plan					
Carrier	Network Type	2025	%	2026	Monthly Change
		Monthly Approved	Rate Change	Monthly Approved	
CareFirst BlueChoice	HMO	\$1,369	13.6%	\$1,555	\$186
CareFirst GHMSI/CFMI	PPO	\$1,976	13.0%	\$2,233	\$257
Kaiser	HMO	\$1,344	6.1%	\$1,426	\$82
Optimum Choice (UHC)	HMO	\$1,169	14.9%	\$1,344	\$175
Wellpoint Maryland, Inc.	HMO	\$1,266	9.8%	\$1,390	\$124

Exhibit 2a
2026 ACA: INDIVIDUAL MARKET
ILLUSTRATIVE PREMIUM IMPACTS
SUBSIDIZED RATES - For Benchmark Second Lowest Cost Silver

Individual Age 40: Premiums after Federal AND State subsidies

% FPL	Income	2025 Premium			% Increase	No State Subsidy	
		2025 Premium PMPM	2026 Premium PMPM			2026 Premium PMPM	% Increase
138%	\$ 21,597	\$ 1	\$ 1	0%		\$ 57	7385%
150%	\$ 23,475	\$ 1	\$ 1	0%		\$ 83	10709%
200%	\$ 31,300	\$ 53	\$ 53	0%		\$ 173	227%
250%	\$ 39,125	\$ 131	\$ 204	55%		\$ 276	110%
300%	\$ 46,950	\$ 236	\$ 313	33%		\$ 390	66%
350%	\$ 54,775	\$ 332	\$ 394	19%		\$ 414	25%
400%	\$ 62,600	\$ 365	\$ 414	13%		\$ 414	13%
401%	\$ 62,757	\$ 365	\$ 414	13%		\$ 414	13%

Family of Four (Ages 45, 43, 15, 13): Premiums after Federal AND State subsidies

% FPL	Income	2025 Premium			% Increase	No State Subsidy	
		2025 Premium PMPM	2026 Premium PMPM			2026 Premium PMPM	% Increase
138%	\$ 44,367	\$ 3	\$ 3	0%		\$ 119	4408%
150%	\$ 48,225	\$ 3	\$ 3	0%		\$ 171	6393%
200%	\$ 64,300	\$ 110	\$ 110	0%		\$ 356	225%
250%	\$ 80,375	\$ 271	\$ 419	55%		\$ 568	110%
300%	\$ 96,450	\$ 485	\$ 644	33%		\$ 803	66%
350%	\$ 112,525	\$ 682	\$ 810	19%		\$ 937	37%
400%	\$ 128,600	\$ 914	\$ 992	9%		\$ 1,070	17%
401%	\$ 128,922	\$ 916	\$ 1,427	56%		\$ 1,427	56%

RATE FILING SUMMARY

							Approved 2024 Average Rate Increase*	Approved 2025 Average Rate Increase	Initially Filed 2026 Average Rate Increase	Final Approved 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%	71%	4.9%	3.7%	3.3%	2.9%
2	CF GHMSI	PPO	12,644	12,449	-1.5%	6%	7.5%	6.0%	11.2%	11.8%
3	CF CFMI	PPO	9,157	9,875	7.8%	5%	7.5%	6.0%	11.2%	11.8%
4	United Healthcare of the Mid-Atlantic	HMO	2,298	1,554	-32.4%	1%	13.0%	8.2%	10.4%	7.9%
5	United Healthcare (Optimum Choice)	HMO	5,249	4,367	-16.8%	2%	6.4%	3.6%	10.9%	8.4%
6	United Healthcare (MAMSI)	EPO	8,637	8,376	-3.0%	4%	5.2%	1.5%	12.2%	10.4%
7	United Healthcare Insurance Co.	PPO	14,517	13,889	-4.3%	7%	6.0%	1.9%	11.8%	9.3%
4	Kaiser	HMO	9,377	9,188	-2.0%	5%	8.0%	8.1%	6.6%	6.6%
	Aetna Health, Inc.	HMO	7,095	0	-100.0%	0%	15.4%	18.5%	N/A	N/A
	Aetna Life Insurance Co.	PPO	3653	0	-100.0%	0%	1.4%	23.0%	N/A	N/A
	TOTAL		227,226	203,247	-10.6%	100%	6.9%	4.5%	5.5%	4.9%
	<u>SUBTOTAL (By Insurer)</u>									
11	CareFirst		176,400	165,873	-6.0%	82%	6.8%	4.0%	4.4%	4.1%
14	United Healthcare		30,701	28,186	-8.2%	14%	6.4%	2.4%	11.7%	9.4%
13	Kaiser		9,377	9,188	-2.0%	5%	8.0%	8.1%	6.6%	6.6%
	TOTAL		216,478	203,247	-6.1%	100%	6.9%	4.5%	5.5%	4.9%
	<u>SUBTOTAL (By Coverage Type)</u>									
15	HMO		171,523	158,658	-7.5%	78%	7.6%	4.0%	3.8%	3.3%
16	EPO		8,637	8,376	-3.0%	4%	5.2%	1.5%	12.2%	10.4%
14	PPO		36,318	36,213	-0.3%	18%	4.1%	4.4%	11.4%	10.8%
	TOTAL		216,478	203,247	-6.1%	100%	6.9%	4.5%	5.5%	4.9%

H:\Actuary\shared\2026 Rate Filing\2026 ACA_General_Final.xlsx\Illustrative Dental Premiums

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 Requested	Monthly Change
CareFirst BlueChoice	HMO	\$375	1.7%	\$381	\$6
CareFirst GHMSI/CFMI	PPO	\$466	12.8%	\$526	\$60
Kaiser	HMO	\$333	10.7%	\$368	\$35
United Healthcare (MAMSI)	EPO	\$436	10.8%	\$483	\$47
United Healthcare (Optimum Choice)	HMO	\$421	7.3%	\$452	\$31
United Healthcare of the Mid-Atlantic	HMO	\$437	7.0%	\$468	\$30
United Healthcare Insurance Co.	PPO	\$463	10.9%	\$514	\$51

Lowest Cost Silver Plan - Age 40 Baltimore Metro Region		2025	%	2026	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Requested	Monthly Change
CareFirst BlueChoice	HMO	\$451	2.9%	\$464	\$13
CareFirst GHMSI/CFMI	PPO	\$520	12.0%	\$582	\$62
Kaiser	HMO	\$380	7.4%	\$409	\$28
United Healthcare (MAMSI)	EPO	\$450	13.4%	\$511	\$60
United Healthcare (Optimum Choice)	HMO	\$445	7.9%	\$480	\$35
United Healthcare of the Mid-Atlantic	HMO	\$462	7.5%	\$496	\$35
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Lowest Cost Gold Plan - Age 40 Baltimore Metro Region		2025	%	2026	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Requested	Monthly Change
CareFirst BlueChoice	HMO	\$551	3.5%	\$570	\$19
CareFirst GHMSI/CFMI	PPO	\$610	11.4%	\$679	\$69
Kaiser	HMO	\$433	10.5%	\$479	\$45
United Healthcare (MAMSI)	EPO	\$500	10.8%	\$554	\$54
United Healthcare (Optimum Choice)	HMO	\$483	7.6%	\$519	\$37
United Healthcare of the Mid-Atlantic	HMO	\$499	7.3%	\$535	\$36
United Healthcare Insurance Co.	PPO	\$530	10.9%	\$588	\$58

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

Lowest Cost Bronze Plan		2025	%	2026	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Requested	Monthly Change
CareFirst BlueChoice	HMO	\$1,290	1.7%	\$1,312	\$22
CareFirst GHMSI/CFMI	PPO	\$1,605	12.8%	\$1,811	\$206
Kaiser	HMO	\$1,146	10.7%	\$1,268	\$122
United Healthcare (MAMSI)	EPO	\$1,501	10.8%	\$1,664	\$163
United Healthcare (Optimum Choice)	HMO	\$1,449	7.3%	\$1,556	\$106
United Healthcare of the Mid-Atlantic	HMO	\$1,505	7.0%	\$1,610	\$105
United Healthcare Insurance Co.	PPO	\$1,594	10.9%	\$1,768	\$174

Lowest Cost Silver Plan		2025	%	2026	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Requested	Monthly Change
CareFirst BlueChoice	HMO	\$1,552	2.9%	\$1,596	\$45
CareFirst GHMSI/CFMI	PPO	\$1,789	12.0%	\$2,004	\$215
Kaiser	HMO	\$1,310	7.4%	\$1,407	\$97
United Healthcare (MAMSI)	EPO	\$1,551	13.4%	\$1,759	\$208
United Healthcare (Optimum Choice)	HMO	\$1,531	7.9%	\$1,652	\$121
United Healthcare of the Mid-Atlantic	HMO	\$1,589	7.5%	\$1,708	\$119
United Healthcare Insurance Co.	PPO	\$1,646	13.9%	\$1,875	\$229

Lowest Cost Gold Plan		2025	%	2026	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Requested	Monthly Change
CareFirst BlueChoice	HMO	\$1,898	3.5%	\$1,963	\$66
CareFirst GHMSI/CFMI	PPO	\$2,100	11.4%	\$2,338	\$239
Kaiser	HMO	\$1,492	10.5%	\$1,648	\$156
United Healthcare (MAMSI)	EPO	\$1,720	10.8%	\$1,906	\$186
United Healthcare (Optimum Choice)	HMO	\$1,662	7.6%	\$1,788	\$127
United Healthcare of the Mid-Atlantic	HMO	\$1,717	7.3%	\$1,841	\$125
United Healthcare Insurance Co.	PPO	\$1,824	10.9%	\$2,022	\$199

**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	Actual	vs. 03/31/24 <u>Δ</u>	03/31/25 Market <u>Share</u>	Approved	Approved	Filed	Approved
			Members	Members			2024	2025	2026	2026
			On & Off	On & Off			Average	Average	Average	Average
			Exchange	Exchange			Rate	Rate	Rate	Rate
			<u>03/31/24</u>	<u>03/31/25</u>			<u>Increase</u>	<u>Increase</u>	<u>Increase</u>	<u>Increase</u>
Individual	Alpha Dental	DPPO	4,407	6,393	45.1%	6%	4.2%	4.2%	-1.6%	-1.6%
Non-	CareFirst GHMSI/CFMI	DPPO	15,678	16,138	2.9%	16%	-3.2%	-5.0%	-2.6%	-2.6%
Medigap	CareFirst CFMI	DPPO	36,581	37,655	2.9%	38%	-3.2%	-5.0%	-2.6%	-2.6%
(INM)	Delta Dental of PA	DPPO	25,103	28,672	14.2%	29%	2.0%	9.7%	0.0%	0.0%
	Dominion Dental Services	DHMO+DPPO	12,990	11,250	-13.4%	11%	-1.0%	2.3%	2.2%	1.0%
TOTAL			94,759	100,108	5.6%	100%	-1.3%	0.3%	-1.3%	-1.4%

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>	<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)

Most Popular Plan - Family of 4 Baltimore Metro Region					
<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	\$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%