

EXHIBIT 1: 2027 MARYLAND ACA INDIVIDUAL MARKET RATE FILING SUMMARY

		Members	Members	% Change		Approved	Approved	Initially Filed	Approved
		On & Off	On & Off	In Members	7/31/2026	2025	2026	2027	2027
Legal Network	Exchange	Exchange	Exchange	vs	Market	Average	Average	Average	Average
Entity	Type	7/31/2025	7/31/2026	7/31/2025	Share	Rate	Rate	Rate	Rate
						Change	Change	Change	Change
CareFirst BlueChoice	HMO	122,623	123,072	0.4%	44.9%	5.1%	13.6%	14.3%	13.9%
CareFirst GHMSI	PPO	8,906	9,544	7.2%	3.5%	8.6%	13.1%	14.6%	16.8%
CareFirst CFMI	PPO	13,412	13,875	3.5%	5.1%	8.6%	13.1%	14.6%	16.8%
Kaiser	HMO	49,427	44,783	-9.4%	16.3%	8.5%	9.8%	12.0%	12.3%
Optimum Cholce (UHC)	HMO	93,465	79,650	-14.8%	29.1%	5.5%	15.2%	13.5%	16.2%
Wellpoint Maryland, Inc.	HMO	1,417	3,112	119.6%	1.1%	New	10.0%	12.8%	13.7%
TOTAL		294,189	274,036	-6.9%	100.0%	6.2%	13.4%	13.7%	14.6%
<u>SUBTOTAL (By Insurer)</u>									
CareFirst		144,941	146,491	1.1%	53.5%	5.6%	13.5%	14.3%	14.4%
Kaiser		49,427	44,783	-9.4%	16.3%	8.5%	9.8%	12.0%	12.3%
Optimum Cholce (UHC)		93,465	79,650	-14.8%	29.1%	5.5%	15.2%	13.5%	16.2%
Wellpoint Maryland, Inc.		1,417	3,112	0.0%	1.1%	New	10.0%	12.8%	13.7%
TOTAL		294,189	274,036	-6.9%	100.0%	6.2%	13.4%	13.7%	14.6%

Exhibit 2
2027 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	2026	%	2027	Monthly Change
		Monthly Approved	Rate Change	Monthly Approved	
CareFirst BlueChoice	HMO	\$339	13.5%	\$384	\$46
CareFirst GHMSI/CFMI	PPO	\$510	17.2%	\$598	\$88
Kaiser	HMO	\$328	7.8%	\$353	\$26
Optimum Choice (UHC)	HMO	\$283	3.5%	\$293	\$10
Wellpoint Maryland, Inc.	HMO	\$332	9.7%	\$364	\$32

Lowest Cost Silver Plan - Age 40 Baltimore Metro Region					
Carrier	Network Type	2026	%	2027	Monthly Change
		Monthly Approved	Rate Change	Monthly Approved	
CareFirst BlueChoice	HMO	\$371	16.1%	\$431	\$60
CareFirst GHMSI/CFMI	PPO	\$585	15.2%	\$674	\$89
Kaiser	HMO	\$344	7.8%	\$371	\$27
Optimum Choice (UHC)	HMO	\$342	2.6%	\$350	\$9
Wellpoint Maryland, Inc.	HMO	\$437	19.2%	\$521	\$84

Lowest Cost Gold Plan - Age 40 Baltimore Metro Region					
Carrier	Network Type	2026	%	2027	Monthly Change
		Monthly Approved	Rate Change	Monthly Approved	
CareFirst BlueChoice	HMO	\$452	13.6%	\$513	\$61
CareFirst GHMSI/CFMI	PPO	\$649	15.8%	\$751	\$103
Kaiser	HMO	\$414	9.4%	\$453	\$39
Optimum Choice (UHC)	HMO	\$391	16.9%	\$456	\$66
Wellpoint Maryland, Inc.	HMO	\$404	12.5%	\$454	\$50

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

Lowest Cost Bronze Plan					
Carrier	Network Type	2026	%	2027	Monthly Change
		Monthly Approved	Rate Change	Monthly Approved	
CareFirst BlueChoice	HMO	\$1,166	13.5%	\$1,323	\$157
CareFirst GHMSI/CFMI	PPO	\$1,756	17.2%	\$2,057	\$302
Kaiser	HMO	\$1,128	7.8%	\$1,216	\$88
Optimum Choice (UHC)	HMO	\$975	3.5%	\$1,009	\$34
Wellpoint Maryland, Inc.	HMO	\$1,141	9.7%	\$1,252	\$111

Lowest Cost Silver Plan					
Carrier	Network Type	2026	%	2027	Monthly Change
		Monthly Approved	Rate Change	Monthly Approved	
CareFirst BlueChoice	HMO	\$1,278	16.1%	\$1,483	\$205
CareFirst GHMSI/CFMI	PPO	\$2,014	15.2%	\$2,320	\$306
Kaiser	HMO	\$1,185	7.8%	\$1,277	\$92
Optimum Choice (UHC)	HMO	\$1,176	2.6%	\$1,206	\$30
Wellpoint Maryland, Inc.	HMO	\$1,505	19.2%	\$1,794	\$289

Lowest Cost Gold Plan					
Carrier	Network Type	2026	%	2027	Monthly Change
		Monthly Approved	Rate Change	Monthly Approved	
CareFirst BlueChoice	HMO	\$1,555	13.6%	\$1,767	\$212
CareFirst GHMSI/CFMI	PPO	\$2,233	15.8%	\$2,587	\$354
Kaiser	HMO	\$1,426	9.4%	\$1,560	\$134
Optimum Choice (UHC)	HMO	\$1,344	16.9%	\$1,571	\$227
Wellpoint Maryland, Inc.	HMO	\$1,390	12.5%	\$1,564	\$173

**EXHIBIT 3: 2027 MARYLAND, ACA, SMALL GROUP MARKET
INITIAL RATE FILING SUMMARY**

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Exhibit 4
2027 ACA: SMALL GROUP MARKET
ILLUSTRATIVE PREMIUM IMPACTS
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

Lowest Cost Bronze Plan		2026	%	2027	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$381	16.9%	\$445	\$64
CareFirst GHMSI/CFMI	PPO	\$526	1.6%	\$534	\$8
Kaiser	HMO	\$368	5.2%	\$388	\$19
United Healthcare (MAMSI)	EPO	\$483	7.4%	\$519	\$36
United Healthcare (Optimum Choice)	HMO	\$452	7.0%	\$484	\$32
United Healthcare of the Mid-Atlantic	HMO	\$468	7.7%	\$504	\$36
United Healthcare Insurance Co.	PPO	\$514	6.9%	\$549	\$35

Lowest Cost Silver Plan - Age 40 Baltimore Metro Region		2026	%	2027	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$464	14.7%	\$532	\$68
CareFirst GHMSI/CFMI	PPO	\$582	6.4%	\$619	\$37
Kaiser	HMO	\$409	4.9%	\$429	\$20
United Healthcare (MAMSI)	EPO	\$511	8.9%	\$557	\$46
United Healthcare (Optimum Choice)	HMO	\$480	7.8%	\$517	\$37
United Healthcare of the Mid-Atlantic	HMO	\$496	8.8%	\$540	\$44
United Healthcare Insurance Co.	PPO	\$545	8.0%	\$589	\$44

Lowest Cost Gold Plan - Age 40 Baltimore Metro Region		2026	%	2027	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$570	14.5%	\$653	\$83
CareFirst GHMSI/CFMI	PPO	\$679	7.3%	\$729	\$50
Kaiser	HMO	\$479	7.2%	\$513	\$34
United Healthcare (MAMSI)	EPO	\$554	10.4%	\$611	\$57
United Healthcare (Optimum Choice)	HMO	\$519	10.8%	\$576	\$56
United Healthcare of the Mid-Atlantic	HMO	\$535	10.9%	\$593	\$58
United Healthcare Insurance Co.	PPO	\$588	10.1%	\$647	\$59

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

Lowest Cost Bronze Plan		2026	%	2027	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$1,312	16.9%	\$1,533	\$222
CareFirst GHMSI/CFMI	PPO	\$1,811	1.6%	\$1,839	\$28
Kaiser	HMO	\$1,268	5.2%	\$1,334	\$66
United Healthcare (MAMSI)	EPO	\$1,664	7.4%	\$1,788	\$124
United Healthcare (Optimum Choice)	HMO	\$1,556	7.0%	\$1,665	\$109
United Healthcare of the Mid-Atlantic	HMO	\$1,610	7.7%	\$1,733	\$124
United Healthcare Insurance Co.	PPO	\$1,768	6.9%	\$1,890	\$122

Lowest Cost Silver Plan		2026	%	2027	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$1,596	14.7%	\$1,831	\$234
CareFirst GHMSI/CFMI	PPO	\$2,004	6.4%	\$2,132	\$128
Kaiser	HMO	\$1,407	4.9%	\$1,475	\$69
United Healthcare (MAMSI)	EPO	\$1,759	8.9%	\$1,916	\$157
United Healthcare (Optimum Choice)	HMO	\$1,652	7.8%	\$1,781	\$129
United Healthcare of the Mid-Atlantic	HMO	\$1,708	8.8%	\$1,859	\$151
United Healthcare Insurance Co.	PPO	\$1,875	8.0%	\$2,026	\$151

Lowest Cost Gold Plan		2026	%	2027	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
CareFirst BlueChoice	HMO	\$1,963	14.5%	\$2,248	\$284
CareFirst GHMSI/CFMI	PPO	\$2,338	7.3%	\$2,509	\$171
Kaiser	HMO	\$1,648	7.2%	\$1,766	\$118
United Healthcare (MAMSI)	EPO	\$1,906	10.4%	\$2,104	\$198
United Healthcare (Optimum Choice)	HMO	\$1,788	10.8%	\$1,982	\$193
United Healthcare of the Mid-Atlantic	HMO	\$1,841	10.9%	\$2,042	\$201
United Healthcare Insurance Co.	PPO	\$2,022	10.1%	\$2,226	\$204

**EXHIBIT 5: 2027 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>	<u>Actual Members On & Off Exchange 03/31/25</u>	<u>Actual Members On & Off Exchange 03/31/26</u>	<u>03/31/26 vs. 03/31/25 Δ</u>	<u>03/31/26 Market Share</u>	<u>Approved 2025 Average Rate Increase</u>	<u>Approved 2026 Average Rate Increase</u>	<u>Initially Filed 05/01/26</u>	<u>Approved</u>
									<u>2027 Average Rate Increase</u>	<u>2027 Average Rate Increase</u>
Individual	Alpha Dental	DPPO	6,393	6,034	-5.6%	6%	4.2%	-1.6%	0.0%	0.0%
Non-Medigap (INM)	CareFirst GHMSI/CFMI	DPPO	16,138	16,943	5.0%	16%	-5.0%	-2.6%	1.4%	1.4%
	CareFirst CFMI	DPPO	37,655	39,533	5.0%	38%	-5.0%	-2.6%	1.4%	1.4%
	Delta Dental of PA	DPPO	28,672	28,262	-1.4%	27%	9.7%	0.0%	10.4%	8.0%
	Dominion Dental Services	DHMO+DPPO	11,250	12,191	8.4%	12%	2.3%	1.0%	19.8%	4.2%
	Best Life & Health Ins Co.	DPPO	0	0	0.0%	0%	N/A	N/A	New	New
TOTAL			100,108	102,962	2.9%	100%	0.3%	-1.4%	6.0%	3.5%

Exhibit 6
2027 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>	2026 Monthly <u>Approved</u>	2027 Monthly <u>Requested</u>	Monthly <u>Change</u>	Monthly % <u>Change</u>
Alpha Dental	DPPO	\$26.89	\$26.89	\$0.00	0.0%
CareFirst GHMSI	DPPO	\$47.51	\$48.18	\$0.67	1.4%
CareFirst CFMI	DPPO	\$47.51	\$48.18	\$0.67	1.4%
Delta Dental of PA	DPPO	\$34.92	\$37.72	\$2.80	8.0%
Dominion Dental Services	DHMO+DPPO	\$33.26	\$34.92	\$1.66	5.0%
Best Life & Health	DPPO	N/A	\$35.29	N/A	N/A

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

Most Popular Plan - Famly of 4 Baltimore Metro Region					
<u>Carrier</u>	<u>Network Type</u>	2026 Monthly <u>Approved</u>	2027 Monthly <u>Requested</u>	Monthly <u>Change</u>	Monthly % <u>Change</u>
Alpha Dental	DPPO	\$89.80	\$89.80	\$0.00	0.0%
CareFirst GHMSI	DPPO	\$166.08	\$168.42	\$2.34	1.4%
CareFirst CFMI	DPPO	\$166.08	\$168.42	\$2.34	1.4%
Delta Dental of PA	DPPO	\$123.08	\$132.94	\$9.86	8.0%
Dominion Dental Services	DHMO+DPPO	\$115.28	\$128.36	\$13.08	11.3%
Best Life & Health	DPPO	N/A	\$146.72	N/A	N/A