

## INDIANA 2026 ACA FILINGS

The overall requested average rate increase for 2026 Indiana individual Marketplace plans is 20.5%. This year's requested rate increases were substantially impacted by the assumptions that for 2026 Congress will not continue enhanced premium subsidies available to Hoosiers under the American Rescue Plan Act and the Inflation Reduction Act and that Congress will fund Cost Sharing Reductions.

The IDOI will finalize the review of the 2026 ACA compliant filings both on and off the federal Marketplace by August 15, 2025. The Centers for Medicare and Medicaid Services (CMS) will issue the ultimate approval for the Marketplace plans sold in Indiana. CMS will issue its approval on or before September 17, 2025.

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2026 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
Anthem Insurance Companies, Inc.	Marketplace	AWLP-134398715	\$561.02	19.1%	-28.7%	38.5%
CareSource Indiana Inc.	Marketplace	CASO-134505629	\$666.64	18.6%	-12.8%	32.3%
Cigna Health and Life Insurance Company	Marketplace	CCGH-134562331	\$729.40	39.0%	33.1%	53.0%
Coordinated Care Corporation	Marketplace	CECO-134513615	\$624.23	21.5%	19.9%	26.8%
UnitedHealthcare Insurance Company	Marketplace	UHLC-134528713	\$723.99	36.3%	27.2%	49.1%
Celtic Insurance Company	Off Marketplace	CECO-134513626	\$620.68	11.2%	1.3%	17.6%

Individual ACA Major Medical Compliant Marketplace Plans	Counties Covered	Catastrophic Plans	Bronze	Silver	Gold	Platinum
Anthem Insurance Companies, Inc.	92	1	7	5	2	0
CareSource Indiana Inc.	92	0	5	9	6	2
Cigna Health and Life Insurance Company	15	0	8	6	4	0
Coordinated Care Corporation	92	0	6	5	6	0
UnitedHealthcare Insurance Company	16	0	4	6	5	0

Small Group ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2026 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
Anthem Insurance Companies, Inc.	Off Marketplace	AWLP-134398701	\$867.43	5.6%	1.8%	11.9%
Integen National Insurance Company	Off Marketplace	NHIC-134484173	\$1,032.85	6.0%	0.6%	9.3%
Physicians Health Plan of Northern Indiana, Inc.	Off Marketplace	PHIN-134561596	\$878.63	11.7%	9.7%	14.3%
Southeastern Indiana Health Organization, Inc.	Off Marketplace	SEIH-134540447	\$847.09	8.3%	3.7%	9.6%
UnitedHealthcare Insurance Company	Off Marketplace	UHLC-134549818	\$982.73	9.2%	5.3%	13.0%
UnitedHealthcare of Kentucky, Ltd.	Off Marketplace	UHLC-134549784	\$934.42	8.6%	7.5%	14.3%

#### General Notes

- The medical trend increase ranges from 4.3-12.1%. This varies depending on networks and experience of each carrier.
- The premium averages shown consist of a combination of catastrophic, bronze, silver, gold and platinum plans. The premium is reflected as an average; individuals may experience a rate increase or decrease dependent on the plan selection or auto-enrollment process.
- Within each metal level there are numerous plans with various cost sharing methods.
- Cigna Health and Life Insurance Company increased the number of covered counties from 8 in 2025 to 15 in 2026.
- UnitedHealthcare Insurance Company increased the number of covered counties from 9 in 2025 to 16 in 2026.
- Aetna Health, Inc. will not offer plans on the Individual Marketplace for Policy Year 2026.
- Celtic Insurance Company will offer Individual Off Marketplace plans only.
- IU Health Plans will not offer ACA Small Group plans for Policy Year 2026.

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