

## 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.

| <b>Individual ACA Major Medical Compliant Plans</b> | <b>Available on Healthcare.gov</b> | <b>SERFF Tracking Number</b> | <b>Requested 2026 Premium Average</b> | <b>Requested Avg. Rate Increase</b> | <b>Requested Minimum Rate Change</b> | <b>Requested Maximum Rate Change</b> |
|---|------------------------------------|------------------------------|---------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|
| 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%                                |

| <b>Individual ACA Major Medical Compliant Marketplace Plans</b> | <b>Counties Covered</b> | <b>Catastrophic Plans</b> | <b>Bronze</b> | <b>Silver</b> | <b>Gold</b> | <b>Platinum</b> |
|---|-------------------------|---------------------------|---------------|---------------|-------------|-----------------|
| 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%                         |
| Integon 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.

#### How to View Filing Documents via SERFF Filing Access

1. Go to <https://filingaccess.serff.com/sfa/home/IN>
2. Click begin search.
3. Read and accept the terms and conditions.
4. Enter the SERFF Tracking number (from the table above).
5. Click Search.
6. Click on the row returned.
7. This will open the filing you will be able to select filed documents to open and/or download.

#### How to Post a Comment on a Marketplace Filing

Write down the SERFF Tracking number from the table above.  
Send a comment via email to [compliance@idoi.in.gov](mailto:compliance@idoi.in.gov).

OR

Post a Comment on a Marketplace filing using Rate Watch

1. Go to [www.in.gov/idoi/ratewatch/](http://www.in.gov/idoi/ratewatch/)
2. Select Health in the Insurance Category drop down box.
3. Type the name of the Insurance Company.
4. Delete the default Date Range.
5. Click Begin Search.
6. Click the Filing Number that matches the SERFF Tracking number.
7. Click Submit Comment at the bottom of the Filing Report page.
8. Complete Comment page.
9. Click Submit.