

INDIANA 2027 ACA FILINGS

The overall requested average rate increase for 2027 Indiana individual Marketplace plans was 19.7%. The overall approved average rate increase for 2027 is 17.5%. Note that some of the information below has changed since the initial posting, due to corrections or adjustments required due to court decisions in a federal lawsuit.

The Centers for Medicare & Medicaid Services plans to issue its approval for the Marketplace plans sold in Indiana by October 7, 2026.

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Initial Requested Avg. Rate Increase	Approved Avg. Rate Increase	Approved 2027 Premium Average	Approved Minimum Rate Change	Approved Maximum Rate Change
AmeriHealth Caritas Indiana, Inc.	Marketplace	AHCR-134976470	N/A	N/A	\$665.59	N/A	N/A
Anthem Insurance Companies, Inc.	Marketplace	AWLP-134814956	15.6%	15.8%	\$669.36	12.2%	28.1%
Coordinated Care Corporation	Marketplace	CECO-134977902	25.2%	19.8%	\$787.45	12.2%	20.8%
UnitedHealthcare Insurance Company	Marketplace	UHLC-134932652	32.4%	27.2%	\$963.85	21.7%	31.7%
Celtic Insurance Company	Off Marketplace	CECO-134923926	15.3%	15.3%	\$757.98	8.9%	20.2%

Individual ACA Major Medical Compliant Marketplace Plans	Counties Covered	Catastrophic Plans	Bronze	Silver	Gold	Platinum
AmeriHealth Caritas Indiana, Inc.	7	0	3	3	3	0
Anthem Insurance Companies, Inc.	85	1	7	4	1	0
Coordinated Care Corporation	92	0	6	6	6	0
UnitedHealthcare Insurance Company	36	0	4	6	5	0

Small Group ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Approved 2027 Premium Average	Approved Avg. Rate Increase	Approved Minimum Rate Change	Approved Maximum Rate Change
Anthem Insurance Companies, Inc.	Off Marketplace	AWLP-134814957	\$993.84	15.4%	6.5%	23.6%
Physicians Health Plan of Northern Indiana, Inc.	Off Marketplace	PHIN-134977078	\$945.40	9.1%	7.1%	10.1%
Southeastern Indiana Health Organization, Inc.	Off Marketplace	SEIH-134970300	\$939.01	10.0%	6.8%	14.7%
UnitedHealthcare Insurance Company	Off Marketplace	UHLC-134949329	\$1,111.29	14.0%	7.1%	20.8%
UnitedHealthcare of Kentucky, Ltd.	Off Marketplace	UHLC-134949314	\$1,130.17	15.5%	15.3%	15.8%

General Notes

- The medical trend increase ranges up to 13.6%. 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.
- UnitedHealthcare Insurance Company increased the number of covered counties on the Individual Marketplace from 5 in Policy Year 2026 to 36 in Policy Year 2027.
- AmeriHealth Caritas Indiana, Inc. will enter the market and offer plans on the Individual Marketplace for Policy Year 2027.
- Cigna Health and Life Insurance Company will not offer plans on the Individual Marketplace for Policy Year 2027.
- CareSource Indiana Inc. will not offer plans on the Individual Marketplace for Policy Year 2027.
- Integon National Insurance Company will not offer ACA Small Group plans for Policy Year 2027.
- Celtic Insurance Company will offer Individual Off Marketplace plans only.

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