

INDIANA 2026 INDIVIDUAL ACA FILINGS

The overall final requested average rate increase for 2026 Indiana individual Marketplace plans was 32.3%. The overall approved average rate increase for 2026 is 27.2%. Note that these values and some of the information below have changed since the last posting, primarily due to adjustments required due to court decisions in a federal lawsuit. 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 will not fund Cost Sharing Reductions.

The Centers for Medicare and Medicaid Services (CMS) has issued its approval for the Marketplace plans sold in Indiana.

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Initial Requested Avg. Rate Increase	Final Requested Avg. Rate Increase	Approved Avg. Rate Increase	Approved 2026 Premium Average
Anthem Insurance Companies, Inc.	Marketplace	AWLP-134398715	19.1%	22.6%	22.6%	\$576.41
CareSource Indiana Inc.	Marketplace	CASO-134505629	18.6%	29.7%	29.7%	\$717.82
Cigna Health and Life Insurance Company	Marketplace	CCGH-134562331	39.0%	35.0%	30.0%	\$688.70
Coordinated Care Corporation	Marketplace	CECO-134513615	21.5%	42.7%	30.0%	\$666.28
UnitedHealthcare Insurance Company	Marketplace	UHLC-134528713	36.3%	40.9%	30.0%	\$699.99
Celtic Insurance Company	Off Marketplace	CECO-134513626	11.2%	23.3%	23.3%	\$688.54

Individual ACA Major Medical Compliant Marketplace Plans	Counties Covered	Catastrophic Plans	Bronze	Silver	Gold	Platinum
Anthem Insurance Companies, Inc.	85	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	0	4	6	0
UnitedHealthcare Insurance Company	5	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	5.7%	-2.0%	11.9%
Integon National Insurance Company	Off Marketplace	NHIC-134484173	\$1,032.85	6.1%	0.6%	9.3%
Physicians Health Plan of Northern Indiana, Inc.	Off Marketplace	PHIN-134561596	\$878.63	11.4%	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 Individual medical trend increase ranges from 4.3-13.9%. 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 decreased the number of covered counties from 9 in 2025 to 5 in 2026.
- Anthem Insurance Companies, Inc. decreased the number of covered counties from 92 in 2025 to 85 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.

OR

Post a Comment on a Marketplace filing using Rate Watch

1. Go to 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.