

## INDIANA 2027 ACA FILINGS

**The overall requested average rate increase for 2027 Indiana Individual Marketplace plans is 19.7%.**

The IDOI will finalize the review of the 2027 ACA compliant filings both on and off the federal Marketplace by August 12, 2026. 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 16, 2026.

| <b>Individual ACA Major Medical Compliant Plans</b> | <b>Available on Healthcare.gov</b> | <b>SERFF Tracking Number</b> | <b>Requested 2027 Premium Average</b> | <b>Requested Avg. Rate Increase</b> | <b>Requested Minimum Rate Change</b> | <b>Requested Maximum Rate Change</b> |
|---|------------------------------------|------------------------------|---------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|
| AmeriHealth Caritas Indiana, Inc.                   | Marketplace                        | AHCR-134976470               | \$653.79                              | N/A                                 | N/A                                  | N/A                                  |
| Anthem Insurance Companies, Inc.                    | Marketplace                        | AWLP-134814956               | \$667.77                              | 15.6%                               | 11.9%                                | 29.6%                                |
| Coordinated Care Corporation                        | Marketplace                        | CECO-134977902               | \$822.30                              | 25.2%                               | 17.1%                                | 26.0%                                |
| UnitedHealthcare Insurance Company                  | Marketplace                        | UHLC-134932652               | \$1,001.03                            | 32.4%                               | 28.3%                                | 36.5%                                |
| Celtic Insurance Company                            | Off Marketplace                    | CECO-134923926               | \$757.59                              | 15.3%                               | 9.1%                                 | 20.4%                                |

| <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> |
|---|-------------------------|---------------------------|---------------|---------------|-------------|-----------------|
| AmeriHealth Caritas Indiana, Inc.                               | 7                       | 0                         | 2             | 2             | 2           | 0               |
| Anthem Insurance Companies, Inc.                                | 85                      | 1                         | 8             | 4             | 1           | 0               |
| Coordinated Care Corporation                                    | 92                      | 0                         | 6             | 14            | 6           | 0               |
| UnitedHealthcare Insurance Company                              | 36                      | 0                         | 4             | 6             | 5           | 0               |

| <b>Small Group ACA Major Medical Compliant Plans</b> | <b>Available on Healthcare.gov</b> | <b>SERFF Tracking Number</b> | <b>Requested 2027 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.                     | 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                              | 8.5%                                | 4.4%                                 | 10.4%                                |
| Southeastern Indiana Health Organization, Inc.       | Off Marketplace                    | SEIH-134970300               | \$930.52                              | 9.0%                                | 5.9%                                 | 13.7%                                |
| 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.
- Care Source 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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