

# 2026 Individual Market Qualified Health Plan Landscape

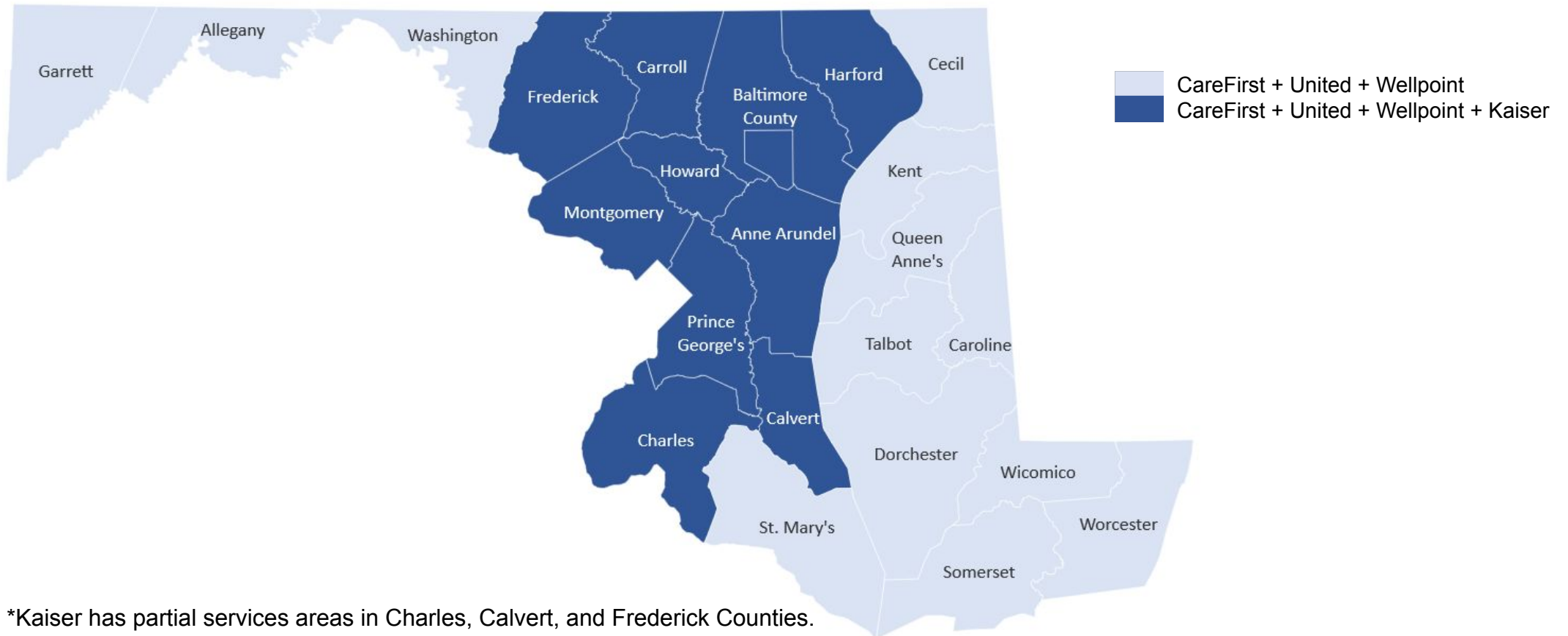
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Nicole Edge, Plan Management

# 2026 Carrier Service Areas

In 2026, CareFirst, United, and Wellpoint are statewide. Kaiser is in the counties shown in dark blue.



# Number of 2026 QHPs by Metal Level

- Aetna exited the market (plans discontinued)
- No changes to number of plans offered by UHC and Wellpoint
- CareFirst added silver plans (2 HMO plans and 1 PPO)

Carrier		2019	2020	2021	2022	2023	2024	2025	2026
Cat.	CareFirst - HMO	1	1	1	1	1	1	1	1
	CareFirst - PPO								
	Kaiser Permanente	1	1	1	1	1	1	1	1
	United								
	Aetna								
	Wellpoint							1	1
Bronze	CareFirst - HMO	1	3	3	3	3	3	3	3
	CareFirst - PPO	1	1	1	1	1	1	1	1
	Kaiser Permanente	2	2	3	3	3	3	3	3
	United	--	--	2	3	4	4	3	3
	Aetna						3	3	-
	Wellpoint							3	3
Silver	CareFirst - HMO	1	1	1	1	1	1	1	3
	CareFirst - PPO	1	1	1	1	1	1	1	2
	Kaiser Permanente	3	3	3	4	4	4	3	3
	United	--	--	4	4	4	4	3	3
	Aetna						4	3	-
	Wellpoint							3	3
Gold	CareFirst - HMO	1	2	2	2	2	2	2	2
	CareFirst - PPO	1	1	1	1	1	1	1	1
	Kaiser Permanente	3	3	3	4	4	4	3	3
	United	--	--	3	4	4	4	3	3
	Aetna						2	3	-
	Wellpoint							3	3
Platinum	CareFirst - HMO	--	--	--	--	-		-	-
	CareFirst - PPO	--	--	--	--	-		-	-
	Kaiser Permanente	1	1	1	1	1	1	1	1
	United	--	--	--	--			-	-
	Aetna							-	-
	Wellpoint							-	-
Total		17	20	30	34	35	44	49	43

# 2026 Qualified Health Plan Landscape

Metal Level and Carrier	Deductible		Actuarial Value	
	2025	2026	2025	2026
<b>Bronze</b>			<b>60%</b>	
CareFirst - HMO	\$6100 - \$9200	\$6100 - \$10150	63.3% - 64.7%	64.3%-64.7%
CareFirst - PPO	\$9,200	\$10,150	64.7%	64.7%
Kaiser Permanente	\$6700 - \$9200	\$6700 - \$10150	63% - 64.7%	63.4% - 64.7%
United	\$0 - \$9200	\$0 - \$10600	63.4% - 64.7%	58.5%-64.7%
Aetna	\$0 - \$9200	-	64.9%	-
Wellpoint	\$5000 - \$9200	\$5500 - \$10150	62.7% - 65.2%	63.4%-65.2%
<b>Silver</b>			<b>70%</b>	
CareFirst - HMO	\$4,500	\$2500 - \$4500	71.3%	69.8%-71.7%
CareFirst - PPO	\$4,500	\$3,400	71.3%	71.3%-71.7%
Kaiser Permanente	\$3200 - \$6000	\$3600 - \$6000	70% - 73.6%	70.1%-71.7%
United	\$0 - \$4500	\$0 - \$4650	70.2% - 71.3%	70.0% - 71.9%
Aetna	\$0 - \$7495		71.4%	-
Wellpoint	\$2500 - \$4500	\$2600 - \$4500	70.2% - 71.3%	70.1%-71.7%
<b>Gold</b>			<b>80%</b>	
CareFirst - HMO	\$1000 - \$1750	\$1000 - \$1750	80.8% - 81.8%	81.2% - 81.9%
CareFirst - PPO	\$1,000	\$1,000	81.8%	81.9%
Kaiser Permanente	\$0 - \$1750	\$0 - \$1750	78.7% - 84.3%	78.0% - 81.9%
United	\$0 - \$1500	\$0 - \$1500	78.7% - 81.8%	79.4% - 81.9%
Aetna	\$0 - \$1000	-	81.8%	-
Wellpoint	\$800 - \$1500	\$800 - \$1500	78.3% - 81.8%	78.5%-81.9%



# 2026 Dental Landscape

# Number of 2026 On-Exchange Dental Family Plans by Network Type and Tier

- No change in dental plan offerings
- All dental plans are available statewide

Carrier	Network Type	Low Tier	High Tier
CareFirst	PPO	1	1
Delta Dental	HMO	1	1
	PPO	2	1
Dominion Dental	HMO	1	1
	PPO	1	1
<b>Total</b>		<b>6</b>	<b>5</b>



Questions?