

Market Snapshot – Small Group

5/7/2026

Company (State of Domicile) NAIC#	Number Insured		Market Share	
	1 st Qtr 26	1 st Qtr 25	1 st Qtr 26	1 st Qtr 25
Anthem Health Plans of Maine Inc. (ME) 52618	26,407	25,784	64.7%	56.9%
Harvard Pilgrim (MA) 96911	6,273	9,346	15.4%	20.6%
Community Health Options (ME) 15077	4,745	6,341	11.6%	14.0%
HPHC (MA) 18975	1,687	2,163	4.1%	4.8%
United Healthcare (CT) 79413	1,050	1,228	2.6%	2.7%
United Healthcare of New England (MA) 95149	299	126	0.7%	0.3%
Mending Health Plan of Maine, Inc. (ME) 17315	264	141	0.6%	0.3%
Agri-Services Agency LLC (NY) 55101 ¹	116	111	0.3%	0.2%
Aetna Life (CT) 60054	-	46	-	0.1%
Washington National Ins Co.	2	2	<0.1%	<0.1%
TOTAL	40,843	45,288	100%	100%

¹ Agri-Services Agency LLC (Formerly known as Excellus) is not licensed in Maine but covers some small employers through a group plan issued to Dairylea, an agriculture cooperative.

Insured counts from Maine 940 Report as of 5/7/2026

Average Rate Increases

This table presents the average small group rate increases across the entire market by calendar year.

<u>Year</u>	<u>Average Change</u>
2001	32.6%
2002	29.1%
2003	15.9%
2004	6.0%
2005	12.6%
2006	8.3%
2007	13.5%
2008	9.8%
2009	15.1%
2010	21.0%
2011	16.4%
2012	10.4%
2013	9.9%
2014	9.5%
2015	7.4%
2016	2.3%
2017	11.9%
2018	13.8%
2019	8.2%
2020	8.1%
2021	5.5%
2022	3.7%
2023	-0.8%
2024	14.6%
2025	9.5%
2026	17.3%

Recent Rate Increases

Effective Date	SERFF Tracking Number	Company	Filing Type	Average Increase	#Lives
7/1/2026	ATEM-134868180	Anthem Health Plans of Maine, Inc.	2026 Q3 Increase	19.3%	6,112
7/1/2026	HPHC-134876022	Harvard Pilgrim Health Care, Inc.	2026 Q3 Increase	27.2%	1,291
7/1/2026	HPHC-134876023	HPHC Insurance Company, Inc.	2026 Q3 Increase	25.6%	265
1/1/2026	ATEM-134525956	Anthem Health Plans of Maine, Inc.	Small Group 2026 Rate Filing	16.0%	13,470
1/1/2026	HPHC-134559254	Harvard Pilgrim Health Care, Inc.	Small Group 2026 Rate Filing	20.4%	2,016
1/1/2026	MECH-134669897	Maine Community Health Options	Small Group 2026 Rate Filing	21.5%	4,999
1/1/2026	THPO-134525109	Taro Health Plan of Maine, Inc.	Small Group 2026 Rate Filing	32.2%	141
1/1/2026	HPHC-134559253	HPHC Insurance Company, Inc.	Small Group 2026 Rate Filing	19.2%	474
1/1/2026	UHLC-134487661	UnitedHealthcare Insurance Company	Small Group 2026 Rate Filing	8.4%	706
1/1/2026	UHLC-134487537	UnitedHealthcare of New England, Inc.	Small Group 2026 Rate Filing	8.1%	95
10/1/2025	HPHC-134559231	HPHC Insurance Company, Inc.	2025 Q4 Increase	15.9%	271
10/1/2025	HPHC-134559367	Harvard Pilgrim Health Care, Inc.	2025 Q4 Increase	16.9%	1,547
7/1/2025	HPHC-134457867	HPHC Insurance Company, Inc.	2025 Q3 Increase	9.2%	311
7/1/2025	HPHC-134457873	Harvard Pilgrim Health Care, Inc.	2025 Q3 Increase	10.6%	1,609
4/1/2025	ATEM-134347534	Anthem Health Plans of Maine, Inc.	2025 Q2 Increase	9.7%	12,789
1/1/2025	ATEM-134123240	Anthem Health Plans of Maine, Inc.	Small Group 2025 Rate Filing	7.1%	12,778
1/1/2025	HPHC-134129726	Harvard Pilgrim Health Care, Inc.	Small Group 2025 Rate Filing	11.5%	2,878
1/1/2025	MECH-134081142	Maine Community Health Options	Small Group 2025 Rate Filing	13.1%	7,765
1/1/2025	THPO-134127987	Taro Health Plan of Maine, Inc.	Small Group 2025 Rate Filing	11.8%	912
1/1/2025	HPHC-134129736	HPHC Insurance Company, Inc.	Small Group 2025 Rate Filing	10.5%	649
1/1/2025	UHLC-134115184	UnitedHealthcare Insurance Company	Small Group 2025 Rate Filing	5.3%	1,270
1/1/2025	UHLC-134115182	UnitedHealthcare of New England, Inc.	Small Group 2025 Rate Filing	6.6%	175
7/1/2024	HPHC-134034732	Harvard Pilgrim Health Care, Inc.	2024 Q3 Increase	20.3%	2,856
7/1/2024	HPHC-134034766	HPHC Insurance Company, Inc.	2024 Q3 Increase	19.7%	654
7/1/2024	ATEM-134029919	Anthem Health Plans of Maine, Inc.	2024 Q3 Increase	12.5%	9,369
1/1/2024	ATEM-133698727	Anthem Health Plans of Maine, Inc.	Small Group 2024 Rate Filing	11.3%	14,675
1/1/2024	HPHC-133700712	Harvard Pilgrim Health Care, Inc.	Small Group 2024 Rate Filing	15.5%	15,419
1/1/2024	MECH-133666075	Maine Community Health Options	Small Group 2024 Rate Filing	17.0%	8,106

1/1/2024	THPO-133706991	Taro Health Plan of Maine, Inc.	Small Group 2024 Rate Filing	16.8%	40
1/1/2024	AETN-133663618	Aetna Health Inc. (ME)	Small Group 2024 Rate Filing	11.3%	2
1/1/2024	AETN-133663598	Aetna Life Insurance Company	Small Group 2024 Rate Filing	2.6%	167
1/1/2024	HPHC-133700710	HPHC Insurance Company, Inc.	Small Group 2024 Rate Filing	15.1%	3,715
1/1/2024	UHLC-133687590	UnitedHealthcare Insurance Company	Small Group 2024 Rate Filing	17.0%	3,833
1/1/2024	UHLC-133687553	UnitedHealthcare of New England, Inc.	Small Group 2024 Rate Filing	17.0%	152
1/1/2023	AETN-133295352	Aetna Health Inc. (ME)	Small Group 2023 Rate Filing	3.9%	6
1/1/2023	AETN-133295310	Aetna Life Insurance Company	Small Group 2023 Rate Filing	3.7%	130
1/1/2023	AWLP-133294826	Anthem Healthplans of Maine, Inc.	Small Group 2023 Rate Filing	1.0%	9,493
1/1/2023	HPHC-133307036	HPHC Insurance Company, Inc.	Small Group 2023 Rate Filing	-2.6%	178
1/1/2023	HPHC-133307030	Harvard Pilgrim Health Care, Inc.	Small Group 2023 Rate Filing	-2.6%	815
1/1/2023	MECH-133317529	Maine Community Health Options	Small Group 2023 Rate Filing	-4.0%	9096

Requested Rates Under Review

Effective Date	SERFF Tracking Number	Company	Filing Type	Average Increase	#Policies