

2026 Individual

(On/Off Exchange) Health Insurance Rate Filings

Approved with Catastrophic Revision

Carrier	Plan Type	Proposed Average	Final Average	Low	High	2025 Covered Lives
Anthem Health Plans of Maine	HMO/PPO	19%	23.5%	10.8%	46.5%	33,118
Harvard Pilgrim Health Care	HMO	20%	21.3%	-0.9%	28.9%	13,718
Maine Community Health Options	HMO/PPO	34.4%	26.5%	14.3%	32.7%	22,633
Taro Health (Mending Health)	HMO	19.1%	32.7%	30.8%	36.2%	1,106

(Off Exchange Only) Health Insurance Rate Filings

Carrier	Plan Type	Proposed Average	Final Average	Low	High	2025 Covered Lives
HPHC Insurance Company	PPO	17.7%	18.8%	2.7%	35.7%	138
United Healthcare Insurance	PPO	7.4%	8.4%	0%	0%	0
United Healthcare of New England	HMO	7.1%	8.1%	0%	0%	0
Lives Weighted Average		25%	24.2%			70,713

2026 Small Group Health Insurance Rate Filings

Approved With Catastrophic Revision

Carrier	Plan Type	Proposed Average	Final Average	Low	High	2025 Covered Lives
Anthem Health Plans of Maine	HMO/PPO	16.4%	16.0%	9.6%	26.7%	25,784
Harvard Pilgrim Health Care	HMO	19.4%	20.4%	2.4%	28.6%	9,346
HPHC Insurance Company	PPO	18.7%	19.2%	3.8%	35.7%	2,163
Maine Community Health Options	HMO/PPO	29.9%	21.5%	14.3%	31.2%	6,341
UnitedHealthcare Insurance	PPO	7.4%	8.4%	3.2%	13.9%	1,228
UnitedHealthcare of New England	HMO	7.1%	8.1%	5.8%	12.3%	126
Taro Health (Mending Health)	HMO	18.3%	32.2%	30.8%	36.2%	141
Lives Weighted Average		19.4%	17.7%			45,129