2026 Individual

(On/Off Exchange) Health Insurance Rate Filings

UNDER REVIEW – Revised 7/23/25

Carrier	Plan Type	Proposed Increase	Revised Increase	Low	High	Lives	SERFF Tracking #
Anthem Healthplans of Maine	НМО/РРО	19%	24.8%	11%	36.9%	33,118	ATEM-134525869
Harvard Pilgrim Health Care	НМО	20%	21.3%	-0.9%	28.9%	13,718	HPHC-134559395
Maine Community Health Options	НМО/РРО	34.4%	30.1%	17.6%	35%	22,845	MECH-134516715
Taro Health (Mending Health)	НМО	22.7%	32.7%	30.8%	36.2%	1,106	THPO-134525103

(Off Exchange Only) Health Insurance Rate Filings

Carrier	Plan Type	Proposed Increase	Revised Increase	Low	High	Lives	SERFF Tracking #
HPHC Insurance Company	PPO	17.7%	18.8%	2.7%	35.7%	138	HPHC-134559237
United Healthcare Insurance	PPO	7.4%	8.4%	0%	0%	0	UHLC-134487664
United Healthcare of New England	НМО	7.1%	8.1%	0%	0%	0	UHLC-134487543
Lives Weighted Average		24.2%	25.9%			70,925	

2026 Small Group Health Insurance Rate Filings

UNDER REVIEW – Revised 7/23/25

UNDER REVIEW – REVISED 7/23/25							
Carrier	Plan Type	Proposed Increase	Revised Increase	Low	High	Lives	SERFF Tracking #
Anthem Healthplans of Maine	НМО/РРО	16.4%	17.2%	8.1%	28%	25,784	ATEM-134525956
Harvard Pilgrim Health Care	НМО	19.4%	20.4%	2.4%	28.6%	9,346	HPHC-134559254
HPHC Insurance Company	PPO	18.7%	19.2%	3.8%	35.7%	2,163	HPHC-134559253
Maine Community Health Options	НМО/РРО	29.9%	25.1%	17.6%	35%	6,341	MECH-134516719
UnitedHealthcare Insurance	PPO	7.4%	8.4%	3.2%	13.9%	1,228	UHLC-134487661
UnitedHealthcare of New England	НМО	7.1%	8.1%	5.8%	12.3%	126	UHLC-134487537
Taro Health (Mending Health)	НМО	22.3%	32.2%	30.8%	36.2%	141	THPO-134525109
Lives Weighted Average		19.1%	18.9%			45,129	

Maine Bureau of Insurance: 7/23/2025