

# 2027 Individual Market Qualified Health Plan Landscape\*

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\*Pending rate and form approval from the MIA

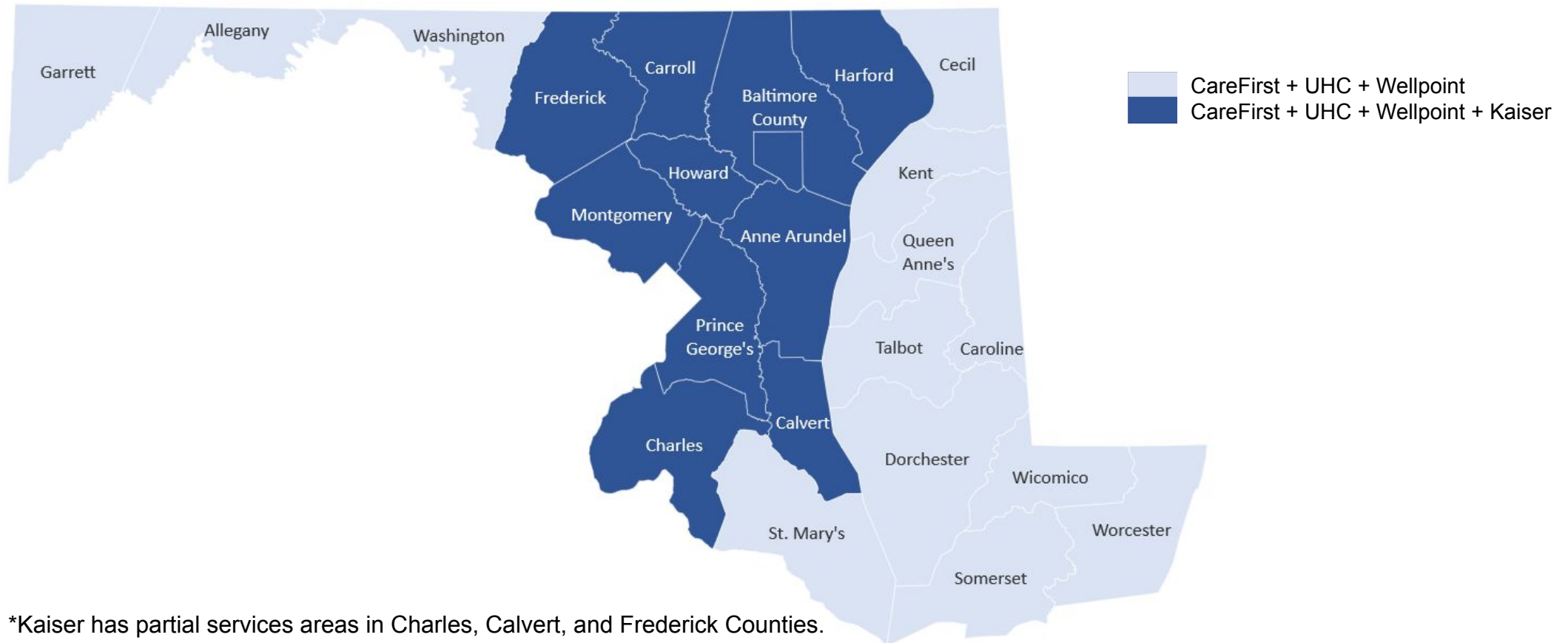


2027

# Individual Market Qualified Health Plan (QHP) Landscape

# 2027 Carrier Service Areas

In 2027, CareFirst, United Healthcare (UHC), and Wellpoint are statewide. Kaiser is in the counties shown in dark blue.



\*Kaiser has partial services areas in Charles, Calvert, and Frederick Counties.

# Number of 2027 QHPs by Metal Level

- CareFirst added a gold plan
- Kaiser discontinued the platinum plan beginning PY 2027
- No changes to number of plan offerings by UnitedHealthcare and Wellpoint

| Carrier  |                   | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 |
|----------|-------------------|------|------|------|------|------|------|------|------|------|
| Cat.     | CareFirst - HMO   | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    |
|          | CareFirst - PPO   |      |      |      |      |      |      |      |      |      |
|          | Kaiser Permanente | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    |
|          | United Healthcare |      |      |      |      |      |      |      |      |      |
|          | Aetna             |      |      |      |      |      |      |      |      |      |
|          | Wellpoint         |      |      |      |      |      |      | 1    | 1    | 1    |
| Bronze   | CareFirst - HMO   | 1    | 3    | 3    | 3    | 3    | 3    | 3    | 3    | 3    |
|          | CareFirst - PPO   | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    |
|          | Kaiser Permanente | 2    | 2    | 3    | 3    | 3    | 3    | 3    | 3    | 3    |
|          | United Healthcare |      |      | 2    | 3    | 4    | 4    | 3    | 3    | 3    |
|          | Aetna             |      |      |      |      |      | 3    | 3    |      |      |
|          | Wellpoint         |      |      |      |      |      |      | 3    | 3    | 3    |
| Silver   | CareFirst - HMO   | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 3    | 3    |
|          | CareFirst - PPO   | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 2    | 2    |
|          | Kaiser Permanente | 3    | 3    | 3    | 4    | 4    | 4    | 3    | 3    | 3    |
|          | United Healthcare |      |      | 4    | 4    | 4    | 4    | 3    | 3    | 3    |
|          | Aetna             |      |      |      |      |      | 4    | 3    |      |      |
|          | Wellpoint         |      |      |      |      |      |      | 3    | 3    | 3    |
| Gold     | CareFirst - HMO   | 1    | 2    | 2    | 2    | 2    | 2    | 2    | 2    | 3    |
|          | CareFirst - PPO   | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    |
|          | Kaiser Permanente | 3    | 3    | 3    | 4    | 4    | 4    | 3    | 3    | 3    |
|          | United Healthcare |      |      | 3    | 4    | 4    | 4    | 3    | 3    | 3    |
|          | Aetna             |      |      |      |      |      | 2    | 3    |      |      |
|          | Wellpoint         |      |      |      |      |      |      | 3    | 3    | 3    |
| Platinum | CareFirst - HMO   |      |      |      |      |      |      |      |      |      |
|          | CareFirst - PPO   |      |      |      |      |      |      |      |      |      |
|          | Kaiser Permanente | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    |      |
|          | United Healthcare |      |      |      |      |      |      |      |      |      |
|          | Aetna             |      |      |      |      |      |      |      |      |      |
|          | Wellpoint         |      |      |      |      |      |      |      |      |      |
| Total    |                   | 17   | 20   | 30   | 34   | 35   | 44   | 49   | 43   | 43   |

# 2027 Qualified Health Plan Landscape

| Metal Level and Carrier | Deductible       |                  | Actuarial Value |               |
|-------------------------|------------------|------------------|-----------------|---------------|
|                         | 2026             | 2027             | 2026            | 2027          |
| <b>Bronze</b>           |                  |                  | <b>60%</b>      |               |
| CareFirst - HMO         | \$6100 - \$10150 | \$6100 - \$11110 | 64.3%-64.7%     | 64.5% - 64.8% |
| CareFirst - PPO         | \$10,150         | \$11110          | 64.7%           | 64.7%         |
| Kaiser Permanente       | \$6700 - \$10150 | \$6700 - \$11110 | 63.4% - 64.7%   | 64.8% - 64.9% |
| United Healthcare       | \$0 - \$10600    | \$0 - \$11750    | 58.5%-64.7%     | 58.0% - 64.9% |
| Wellpoint               | \$5500 - \$10150 | \$5900 - \$11110 | 63.4%-65.2%     | 62.8% - 65.2% |
| <b>Silver</b>           |                  |                  | <b>70%</b>      |               |
| CareFirst - HMO         | \$2500 - \$4500  | \$2500 - \$4500  | 69.8%-71.7%     | 69.8% - 71.7% |
| CareFirst - PPO         | \$3,400          | \$3700 - \$4500  | 71.3%-71.7%%    | 71.7%         |
| Kaiser Permanente       | \$3600 - \$6000  | \$4000 - \$6000  | 70.1%-71.7%     | 70.0% - 71.7% |
| United Healthcare       | \$0 - \$4650     | \$0 - \$6500     | 70.0% - 71.9%   | 70.1% - 71.7% |
| Wellpoint               | \$2600 - \$4500  | \$3000 - \$4500  | 70.1%-71.7%     | 70.5% - 71.7% |
| <b>Gold</b>             |                  |                  | <b>80%</b>      |               |
| CareFirst - HMO         | \$1000 - \$1750  | \$0 - \$1750     | 81.2% - 81.9%   | 81.8% - 82.3% |
| CareFirst - PPO         | \$1,000          | \$1300           | 81.9%           | 81.9%         |
| Kaiser Permanente       | \$0 - \$1750     | \$0 - \$1750     | 78.0% - 81.9%   | 78.0% - 81.9% |
| United Healthcare       | \$0 - \$1500     | \$0 - \$1500     | 79.4% - 81.9%   | 80.3% - 81.9% |
| Wellpoint               | \$800 - \$1500   | \$800 - \$1500   | 78.5%-81.9%     | 801.% - 81.9% |

The background features a solid teal color with a pattern of overlapping circles in a lighter shade of teal, creating a floral or mandala-like effect.

# 2027 Dental and Vision Landscape

# Number of 2027 On-Exchange Dental Plans by Network Type and Tier

- A new SADP, BEST Life, will participate in the individual market for plan year 2027.
- All dental plans are available statewide.

| Carrier                    | Network Type | Low Tier | High Tier |
|----------------------------|--------------|----------|-----------|
| CareFirst                  | PPO          | 1        | 1         |
| BEST Life Superior Dental* | PPO          | 2        | 2         |
| Alpha Dental               | HMO          | 1        | 1         |
| Delta Dental               | PPO          | 2        | 1         |
| Dominion Dental            | HMO          | 1        | 1         |
|                            | PPO          | 1        | 1         |
| <b>Total</b>               |              | <b>8</b> | <b>7</b>  |

\*2027 BEST Life plan offerings are subject to approval of rate and form filings.

## 2027 Stand Alone Vision Plans

- VSP will continue to offer one standard plan (low) and one easy options plan (high) for 2027.
- A direct link to VSP is available on Maryland Health Connection. Enrollment is available year-round.

| Carrier | Low Tier | High Tier |
|---------|----------|-----------|
| VSP     | 1        | 1         |



Questions?