

Comparison of Year-over-Year Rate Changes

For Plans that Existed in both 2026 and 2027

Individual Insurance

	CareFirst	Kaiser	United
Catastrophic	NA	NA	NA
Bronze	9.2%	NA	NA
Silver	9.5%	NA	NA
Gold	10.3%	NA	NA
Platinum	9.6%	NA	NA

Small Group Insurance

	CareFirst	Kaiser	United
Bronze	10.3%	7.6%	15.5%
Silver	9.6%	8.0%	18.1%
Gold	10.5%	8.6%	24.1%
Platinum	9.0%	7.3%	23.9%

HMO

	CareFirst	Kaiser	United
Catastrophic	3.7%	36.0%	NA
Bronze	10.2%	7.4%	NA
Silver	11.2%	11.1%	NA
Gold	10.0%	11.3%	NA
Platinum	8.4%	10.8%	NA

HMO

	CareFirst	Kaiser	United
Bronze	12.5%	6.5%	2.4%
Silver	10.8%	6.9%	4.2%
Gold	10.5%	7.9%	9.8%
Platinum	9.6%	7.1%	10.2%