

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	7.9%	NA	NA
Silver	9.5%	NA	NA
Gold	10.1%	NA	NA
Platinum	9.8%	NA	NA

Small Group Insurance

	CareFirst	Kaiser	United
Bronze	4.1%	7.6%	15.7%
Silver	3.7%	8.0%	18.1%
Gold	5.3%	8.6%	24.1%
Platinum	3.8%	7.3%	23.9%

HMO

	CareFirst	Kaiser	United
Catastrophic	-8.7%	3.8%	NA
Bronze	8.8%	7.8%	NA
Silver	10.4%	11.2%	NA
Gold	10.1%	11.3%	NA
Platinum	9.0%	10.8%	NA

HMO

	CareFirst	Kaiser	United
Bronze	10.6%	6.5%	15.7%
Silver	9.8%	6.9%	18.9%
Gold	10.5%	7.9%	24.8%
Platinum	9.1%	7.1%	25.3%