

2026 Pennsylvania Health Insurance Market Data

Part 1: Official ACA Rating Area County Mapping

Area	Region	Included Counties
Area 1	Northwest	Clarion, Crawford, Erie, Forest, McKean, Mercer, Venango, Warren
Area 2	Southwest Rural	Elk, Cameron, Potter (and surrounding rural tier)
Area 3	Northeast	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
Area 4	Pittsburgh Metro	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
Area 5	Central Mountains	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
Area 6	Lehigh Valley / Centre	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union
Area 7	South Central	Adams, Berks, Lancaster, York
Area 8	Philadelphia Metro	Bucks, Chester, Delaware, Montgomery, Philadelphia
Area 9	Capital Region	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry

Part 2: Finalized 2026 Rate Decisions (Individual Market)

Approved by PID October 2025. Effective January 1, 2026.

Carrier	Approved %	Primary Rating Areas	PID-Cited Reason for Adjustment
Ambetter Health (PA)	+37.8%	1, 2, 3, 4, 5, 6, 7, 8, 9	Worsening morbidity (disease burden)
UPMC Health Options	+20.2%	1, 2, 3, 4, 5, 6, 7, 9	Federal regulatory changes & drug trends
Keystone Central	+22.4%	6, 7, 9	Increased medical/hospital costs

Carrier	Approved %	Primary Rating Areas	PID-Cited Reason for Adjustment
Keystone East (IBX)	+22.0%	8	Utilization shifts & network costs
Capital Advantage	+24.6%	6, 7, 9	Clinical utilization spikes
Oscar Health	+23.1%	3, 6, 7, 8	Risk pool instability
Highmark Inc.	+17.7%	1, 2, 4, 5, 6, 7, 9	Market-wide stabilization effort
Highmark Coverage Adv.	+14.5%	1, 4	Local Northwest/Pittsburgh network rates
Geisinger Health Plan	+11.6%	2, 3, 5, 6, 7, 9	Integration with Geisinger clinical system
Partners Insurance Co.	-10.1%	3, 6, 8	Only approved rate decrease in PA

Part 3: Professional Publication Summary

1. The Statewide Average The weighted average increase across all individual plans is **21.5%**. This is driven by three factors: the expiration of Enhanced Premium Tax Credits (EPTC), rising costs of specialty medications (specifically GLP-1s), and the return to standard CSR (Cost-Sharing Reduction) defunding adjustments.

2. The Geographic "Hot Zone" Philadelphia (**Area 8**) represents the highest financial volatility. With Ambetter increasing by nearly **38%** and the primary carrier (Keystone) increasing by **22%**, residents in this region face the most significant premium-to-income ratio shift in the Commonwealth.

3. The Competition Anomaly Area 3 (Northeast) is the most competitive region in 2026. While Oscar is increasing by **23.1%**, Partners Insurance Company (Jefferson Health Plans) is offering a **10.1% decrease**, creating a unique opportunity for consumers to switch carriers and potentially lower their 2025 rates despite the statewide inflationary trend.

4. Clinical Compliance (GLP-1s) Effective January 1, 2026, most carriers have moved GLP-1 agonists (Wegovy, Zepbound) to a "Prior Authorization Required" status regardless of previous approval. New medical necessity documentation must include a BMI \geq 30 or a BMI \geq 27 with a specific cardiovascular or sleep apnea comorbidity to maintain coverage.