

# 2026 Pennsylvania Health Insurance Market Data

## Part 1: Official ACA Rating Area County Mapping

| Area          | Region                 | Included Counties  |
|---------------|------------------------|--|
| <b>Area 1</b> | Northwest              | Clarion, Crawford, Erie, Forest, McKean, Mercer, Venango, Warren   |
| <b>Area 2</b> | Southwest Rural        | Elk, Cameron, Potter (and surrounding rural tier)  |
| <b>Area 3</b> | Northeast              | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming |
| <b>Area 4</b> | Pittsburgh Metro       | Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland                   |
| <b>Area 5</b> | Central Mountains      | Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset   |
| <b>Area 6</b> | Lehigh Valley / Centre | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union                   |
| <b>Area 7</b> | South Central          | Adams, Berks, Lancaster, York  |
| <b>Area 8</b> | Philadelphia Metro     | Bucks, Chester, Delaware, Montgomery, Philadelphia   |
| <b>Area 9</b> | 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          |
|-----------------------------|------------|---------------------------|--|
| <b>Ambetter Health (PA)</b> | +37.8%     | 1, 2, 3, 4, 5, 6, 7, 8, 9 | Worsening morbidity (disease burden)     |
| <b>UPMC Health Options</b>  | +20.2%     | 1, 2, 3, 4, 5, 6, 7, 9    | Federal regulatory changes & drug trends |
| <b>Keystone Central</b>     | +22.4%     | 6, 7, 9                   | Increased medical/hospital costs         |

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

### **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.