

Parent Company

UnitedHealth Group, Inc.

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Average Product Rate Delta for UnitedHealth Group, Inc. in Applicable States

Plan Year								
States in Issuer Domain		2020	2021	2022	2023	2024	2025	2026
California	Product Rate Delta %	null	-2.27%	-1.33%	-9.90%	-14.31%	-9.34%	-10.09%
	Enrollment	0	4,508,658	4,057,118	4,172,042	4,325,692	4,252,964	2,186,745
Florida	Product Rate Delta %	null	-6.26%	-6.80%	-8.32%	-5.25%	-9.27%	-26.80%
	Enrollment	0	3,562,612	3,797,512	3,765,560	4,503,734	5,167,008	2,042,398
Texas	Product Rate Delta %	null	-11.57%	-6.47%	-16.82%	-2.14%	-11.72%	-36.08%
	Enrollment	0	2,091,068	2,207,526	2,498,418	2,119,398	4,606,174	3,041,086
Georgia	Product Rate Delta %	null	-9.22%	-7.51%	-28.23%	-11.91%	-7.65%	-33.62%
	Enrollment	0	835,754	832,744	992,580	1,226,358	1,454,014	1,258,240
North Carolina	Product Rate Delta %	null	-5.59%	-0.89%	-12.03%	2.32%	-7.56%	-28.33%
	Enrollment	0	1,003,390	972,142	620,284	629,576	1,534,900	667,904
Massachusetts	Product Rate Delta %	null	-9.64%	-7.81%	1.19%	2.18%	-8.88%	-11.25%
	Enrollment	0	1,527,628	691,880	794,796	623,544	630,186	366,055
Pennsylvania	Product Rate Delta %	null	-2.70%	-6.39%	-4.25%	1.94%	-8.67%	-19.66%
	Enrollment	0	827,142	783,944	764,750	883,832	869,258	468,244
New Jersey	Product Rate Delta %	null	-1.91%	-5.14%	-9.31%	-2.19%	-6.22%	-15.89%
	Enrollment	0	632,086	626,128	684,524	765,692	763,098	374,693
Michigan	Product Rate Delta %	null	-1.60%	-5.66%	-5.95%	-5.04%	-19.09%	-16.13%
	Enrollment	0	651,598	600,530	628,296	715,946	721,198	445,421
Illinois	Product Rate Delta %	null	-0.94%	-4.03%	-7.56%	-5.65%	-4.19%	-27.89%
	Enrollment	0	704,454	672,368	653,090	612,572	733,116	334,993
Arkansas	Product Rate Delta %	null	-2.60%	-9.04%	-5.59%	-9.02%	0.06%	-50.05%
	Enrollment	0	444,362	563,762	701,676	766,184	779,810	342,591
Tennessee	Product Rate Delta %	null	-17.69%	-12.02%	-10.02%	-2.77%	-3.18%	-38.32%
	Enrollment	0	1,197,094	351,964	381,848	429,840	622,824	474,688
South Carolina	Product Rate Delta %	null	2.50%	-8.23%	-10.33%	-7.02%	-1.21%	-22.85%

Preliminary Rates

Final Rates

Exclude

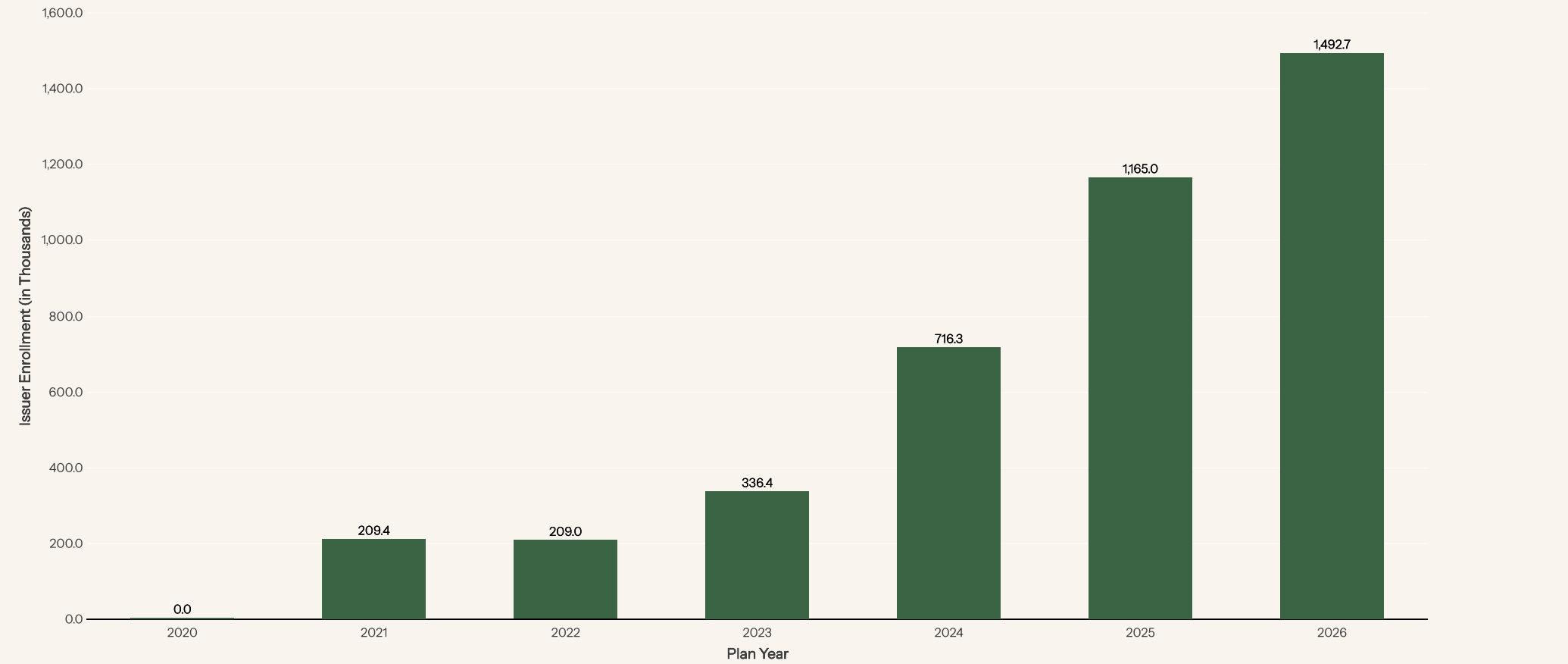
Include

Parent Company

UnitedHealth Group, Inc.

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UnitedHealth Group, Inc. Enrollment Captured, Accounting for Plan Exits



Preliminary Rates

Final Rates

Exclude

Include

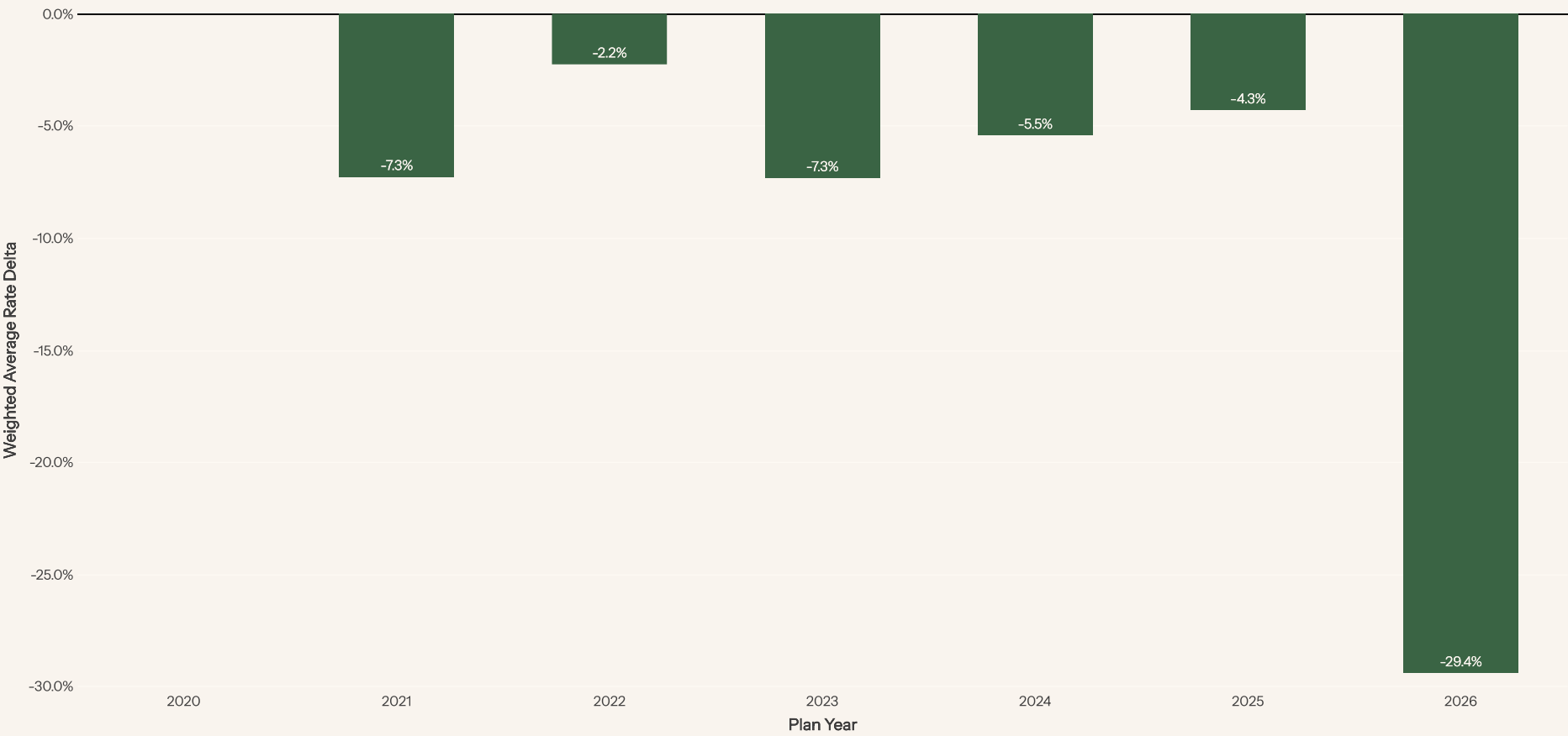
Parent Company

UnitedHealth Group, Inc.

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UnitedHealth Group, Inc. Weighted Average Rate Delta in Exisiting Geographies vs State Level Competitors



Preliminary vs Final Rate Control

Preliminary Rates	Final Rates
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Exclude Company from Calculations?*

Exclude	Include
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Parent Company

UnitedHealth Group, Inc.	×	▼
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UnitedHealth Group, Inc. Rate Delta, Analysis

Plan Year	Sub-Issuer Enrollment	Company Enrollment, 1 Year Delta	Weighted Average Rate Delta	Parent Company	Company Weighted Average Rate Delta
01/01/2026	1,492,718	28.13%	-29.44%	UnitedHealth Group, Inc.	-29.44%
01/01/2025	1,165,008	62.64%	-4.30%	UnitedHealth Group, Inc.	-4.30%
01/01/2024	716,306	112.90%	-5.46%	UnitedHealth Group, Inc.	-5.46%
01/01/2023	336,450	60.99%	-7.34%	UnitedHealth Group, Inc.	-7.34%
01/01/2022	208,992	-0.17%	-2.25%	UnitedHealth Group, Inc.	-2.25%
01/01/2021	209,358	null	-7.30%	UnitedHealth Group, Inc.	-7.30%
01/01/2020	0	null	null	UnitedHealth Group, Inc.	null

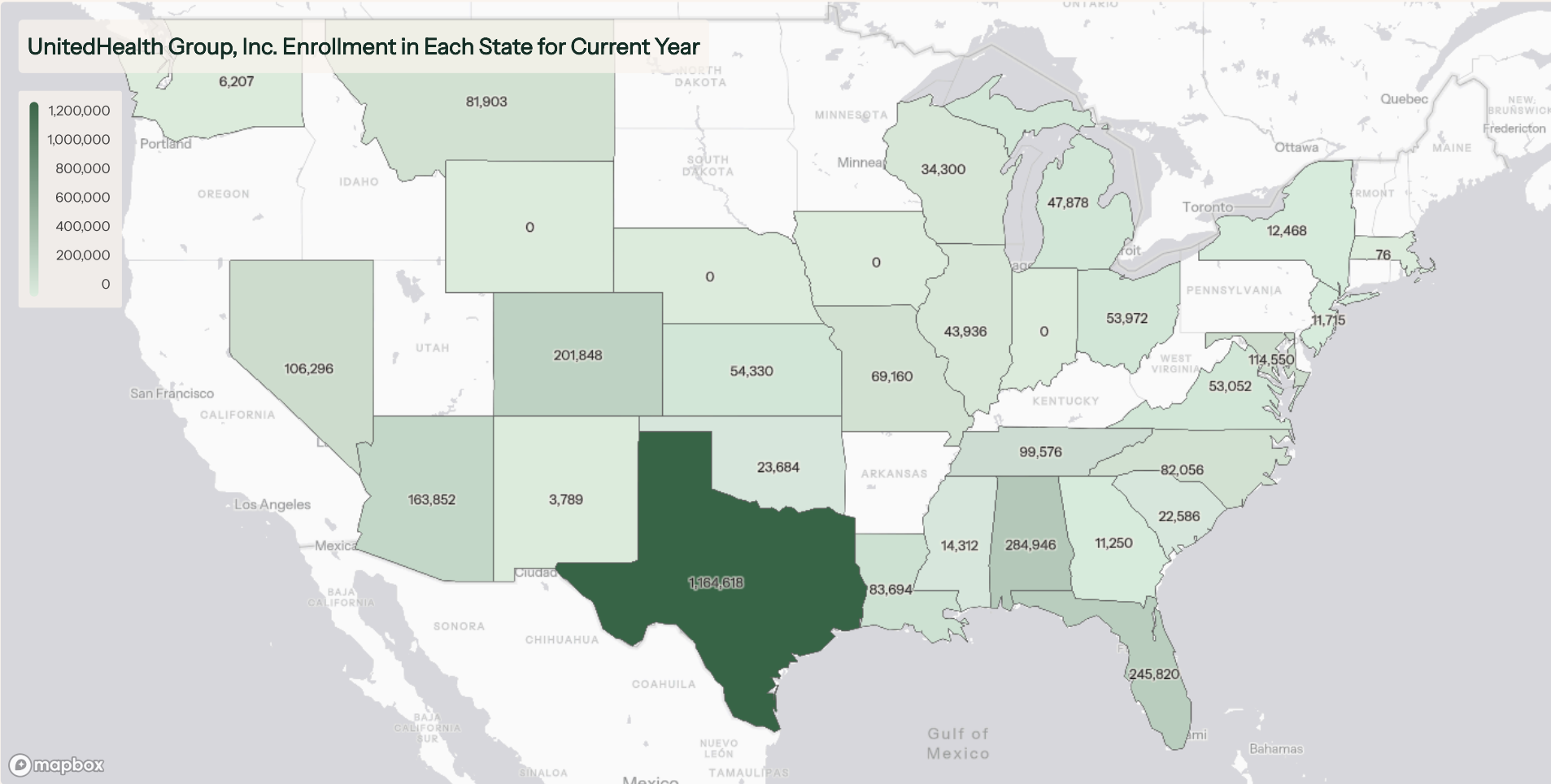
SUMMARY	▼	22.17%
7 rows – 7 columns		Corr of Weighted Averag...

Exclude Company from Calculations?*

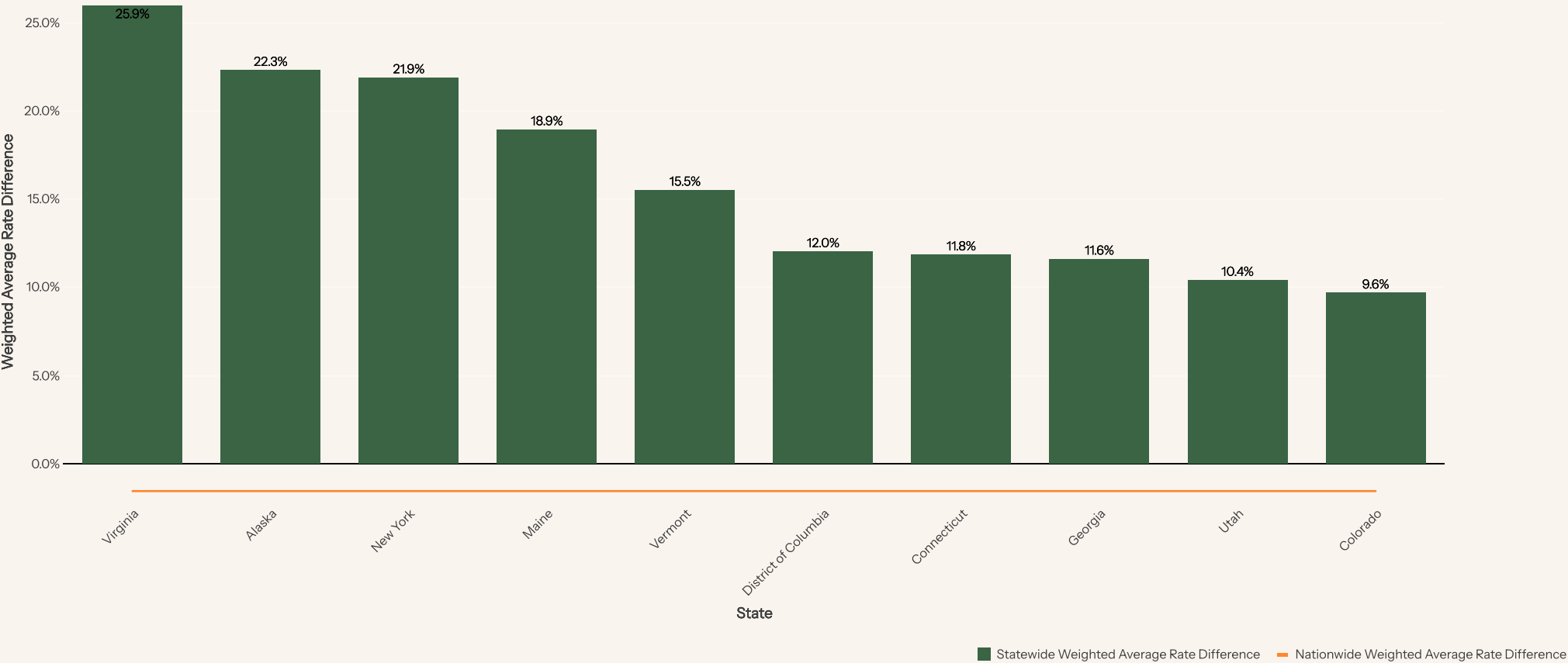
Parent Company
UnitedHealth Group, Inc. ✕

Plan Year	Nationwide Enrollment	Nationwide Weighted Average Rate Change	Parent Company Coalesce	Sub-Issuer Enrollment	Company Weighted Average Rate Delta	State	Statewide Enrollment by Comp...	Avg of Product Rate Delta in State	Product Name	Product ID	Product Enrollment	Prelim Product Rate Increase	Final Product Rate Increase	Selected Rate	Statewide Weighted Average Rate Change	Product Rate Delta in State
01/0...	18,0...	0.00%	Access to ...	null	null	Texas	null	-36.0...	Access to Care Health Plan	1114...	null	8.67%	0.00...	0.00...	36.1%	-36...
			Advantage ...	26,2...	-50.05%	Arka...	26,205	-50.0...	Individual Metallic	1326...	26,2...	51.3...	0.00...	0.00...	50.0%	-50...
			Alliance He...	1,413	-16.13%	Mic...	1,413	-16.13...	Personal Alliance	6757...	1,413	13.2...	0.00...	0.00...	16.1%	-16.1...
			Alliant Heal...	56,6...	-33.62%	Geo...	56,624	-33.6...	SoloCare	837...	29,241	19.17%	0.00...	0.00...	33.6%	-33...
									SoloCare HMO	837...	27,3...	17.19%	0.00...	0.00...	33.6%	-33...
						Ten...	0	-38.3...	SoloCare	298...	0	0.71%	0.00...	0.00...	38.3%	-38...
			Anthem Inc.	145,...	-21.65%	Con...	63,277	-18.16...	HMO	865...	11,855	10.0...	0.00...	0.00...	18.2%	-18.1...
									HMO - Off Exchange	865...	4,192	10.5...	0.00...	0.00...	18.2%	-18.1...
									PPO	865...	47,2...	15.0...	0.00...	0.00...	18.2%	-18.1...
									PPO - Off Exchange	865...	0	21.8...	0.00...	0.00...	18.2%	-18.1...
						Kent...	null	-36.0...	HMO ON EXCHANGE W/P VISION	362...	null	22.7...	0.00...	0.00...	36.0%	-36...
									HMO w/Adult Dental & Vision w/Pediat...	362...	null	24.16...	0.00...	0.00...	36.0%	-36...
						Maine	17,924	-24.9...	HMO	483...	11,798	23.8...	0.00...	0.00...	24.9%	-24...
									HMO - OFF Exchange w/Adult Vision	483...	null	19.6...	0.00...	0.00...	24.9%	-24...
									HMO - Off Exchange	483...	2,300	19.6...	0.00...	0.00...	24.9%	-24...
									PPO OFF Exchange Only	483...	3,826	22.18...	0.00...	0.00...	24.9%	-24...
						Miss...	null	-23.4...	EPO On Exchange No Ped Dental	3275...	null	21.2...	0.00...	0.00...	23.5%	-23...
						Nev...	20,342	-20.4...	EPO-Non-Embedded Dental	601...	916	26.2...	0.00...	0.00...	20.5%	-20...
									HMO-Non Embedded Dental	601...	19,425	25.7...	0.00...	0.00...	20.5%	-20...
									PPO with HSA On and Off Exchange	3367...	1	12.9...	0.00...	0.00...	20.5%	-20...
						New...	44,122	-25.0...	HMO	267...	44,1...	20.4...	0.00...	0.00...	25.0%	-25...

SUMMARY ^ 6,073 rows - 17 columns



Statewide Weighted Average Rate Difference by State (Positive means Growing Rates vs National Avg) for 2024



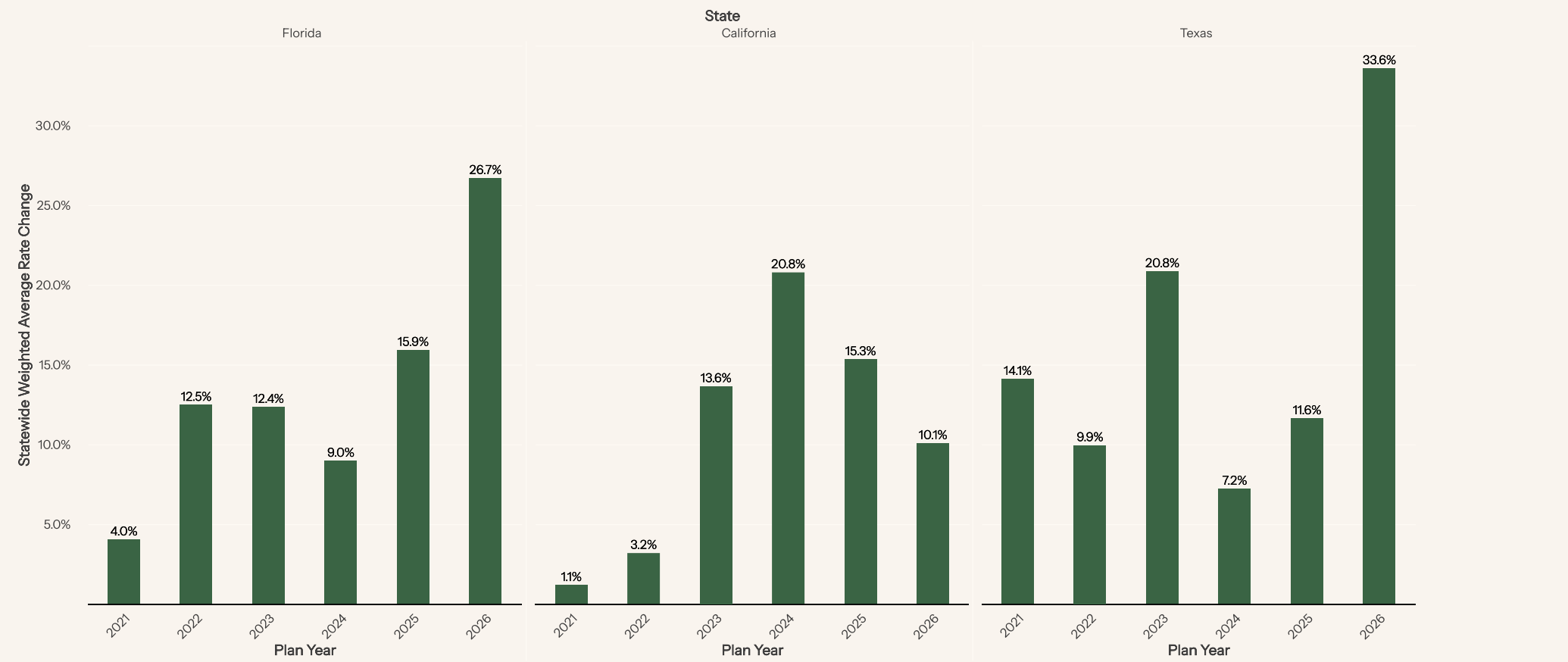
Parent Company

UnitedHealth Group, Inc.

State

(3) California, Florida, Texas

Enrollment Weighted Average Rate Changes for Selected States, sorted by States with Most Enrollment



Top N States Control

Top N

10

Preliminary vs Final Rate Control

Preliminary Rates

Final Rates

Year Specific Control*

2026

2025

2024

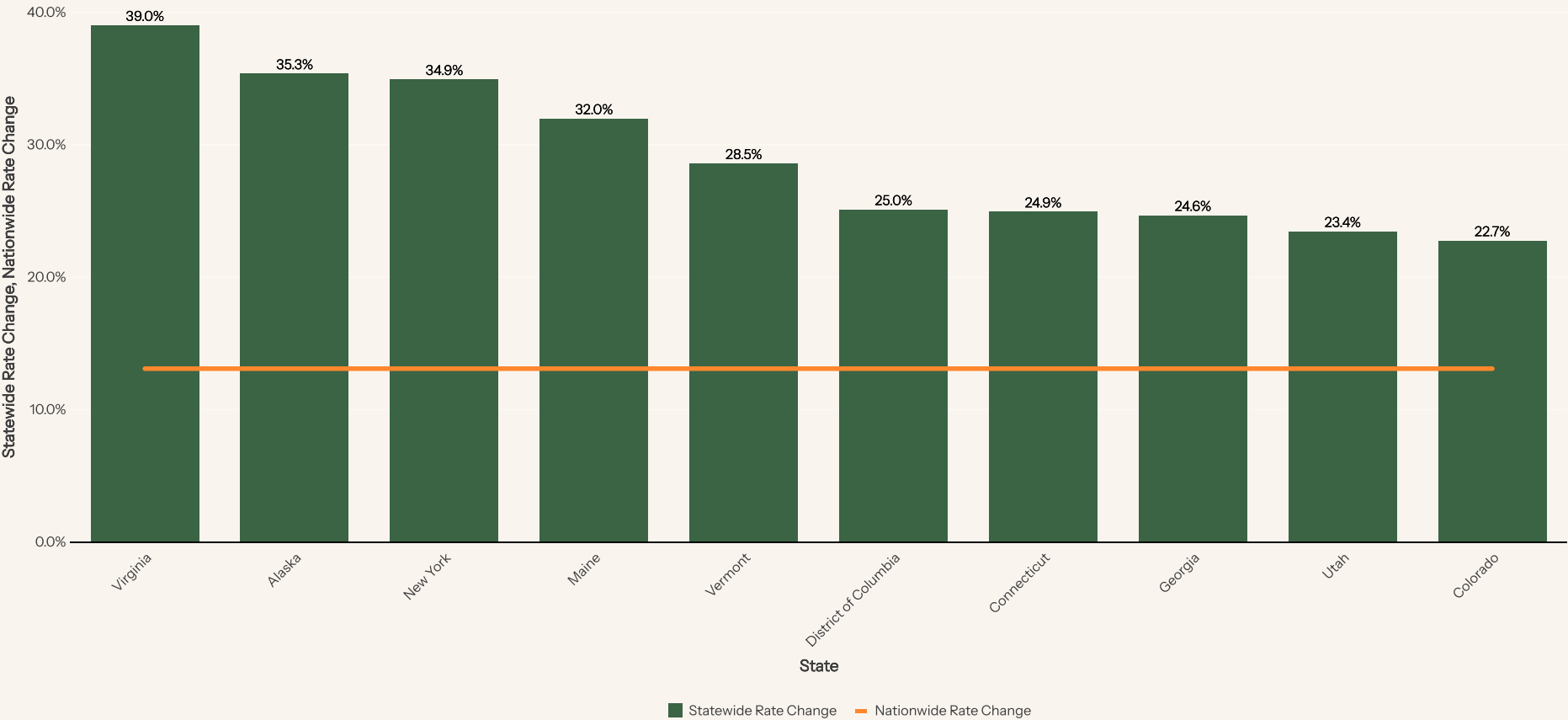
2023

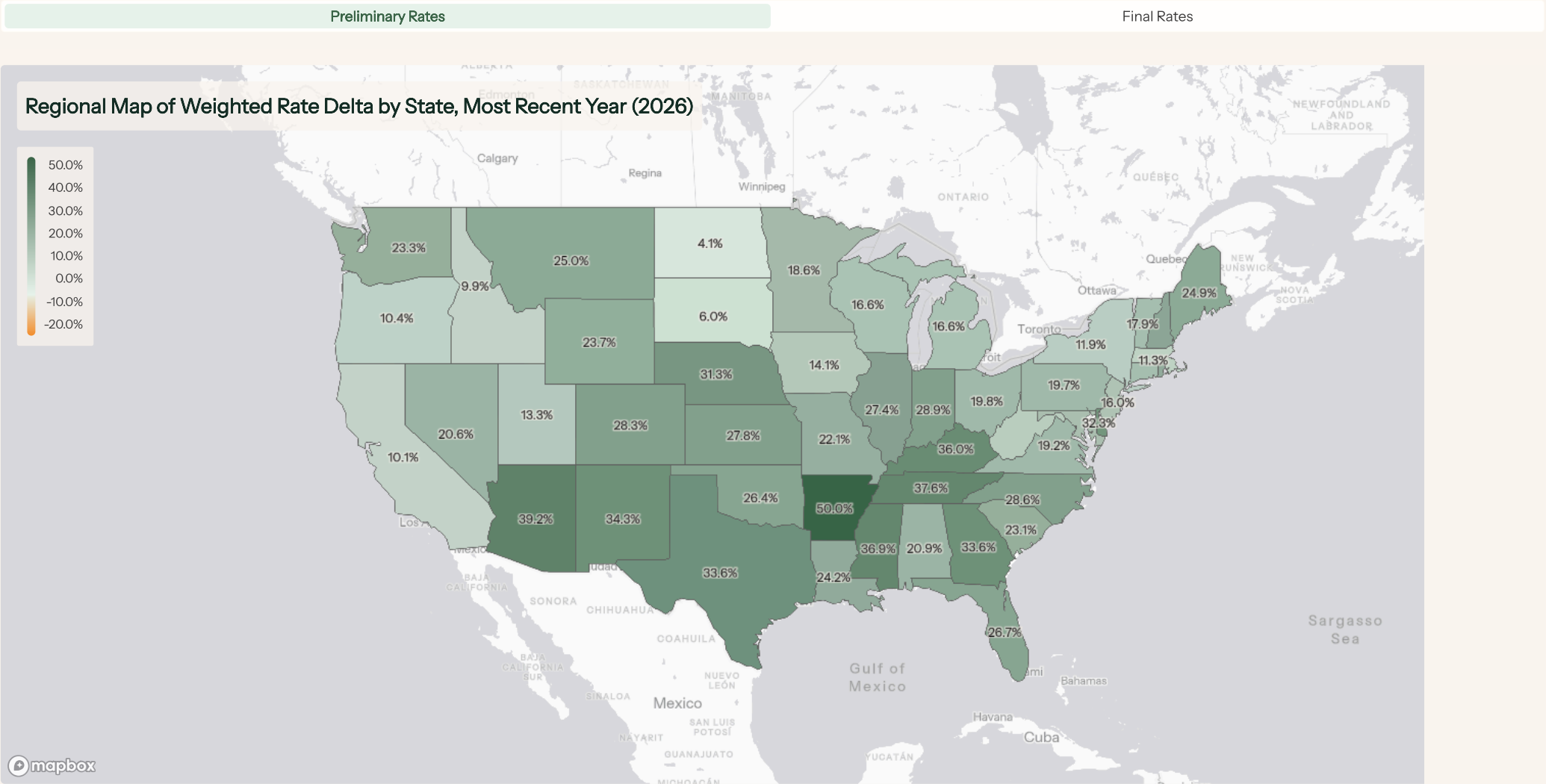
2022

2021

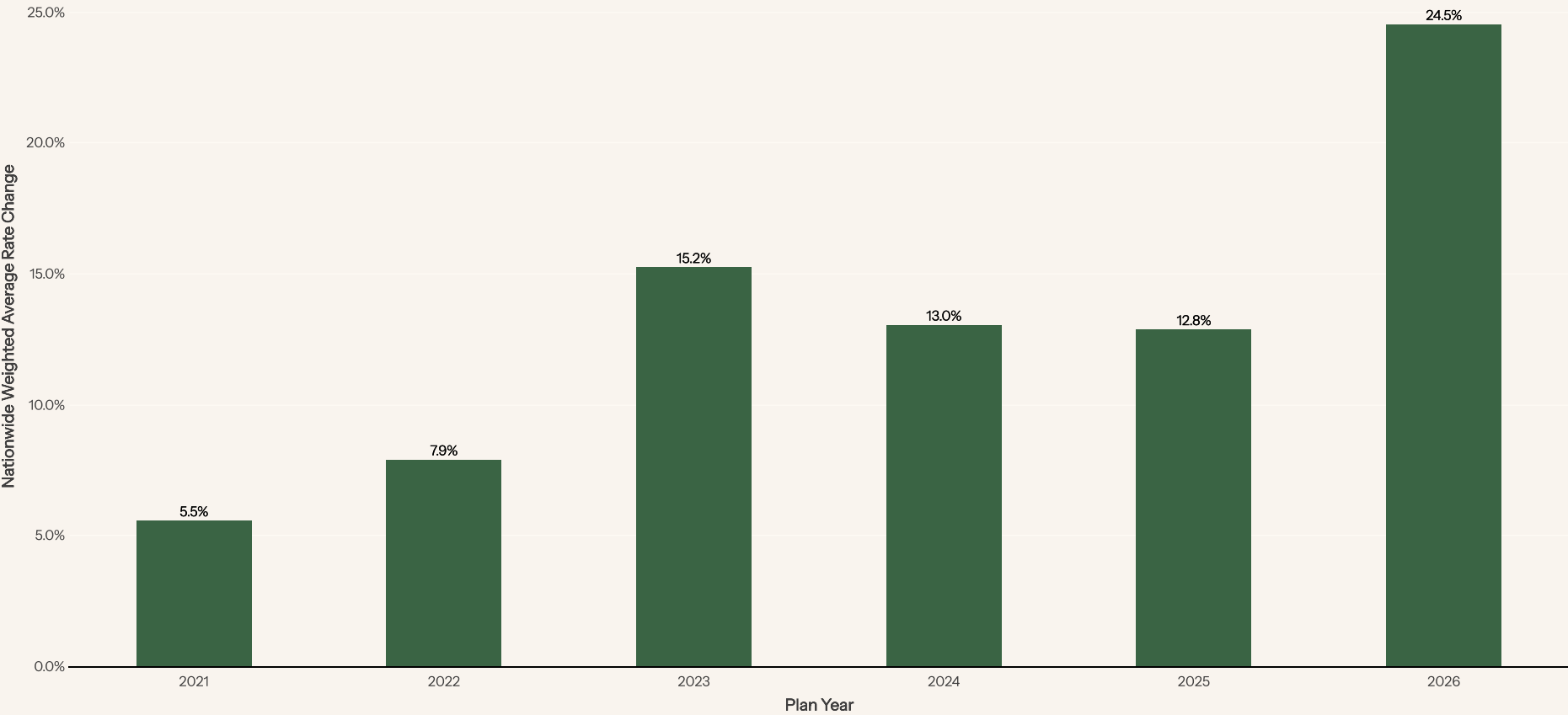
2020

Nationwide Weighted Average Rate Change with Top 10 States Weighted Rate Change, for 2024

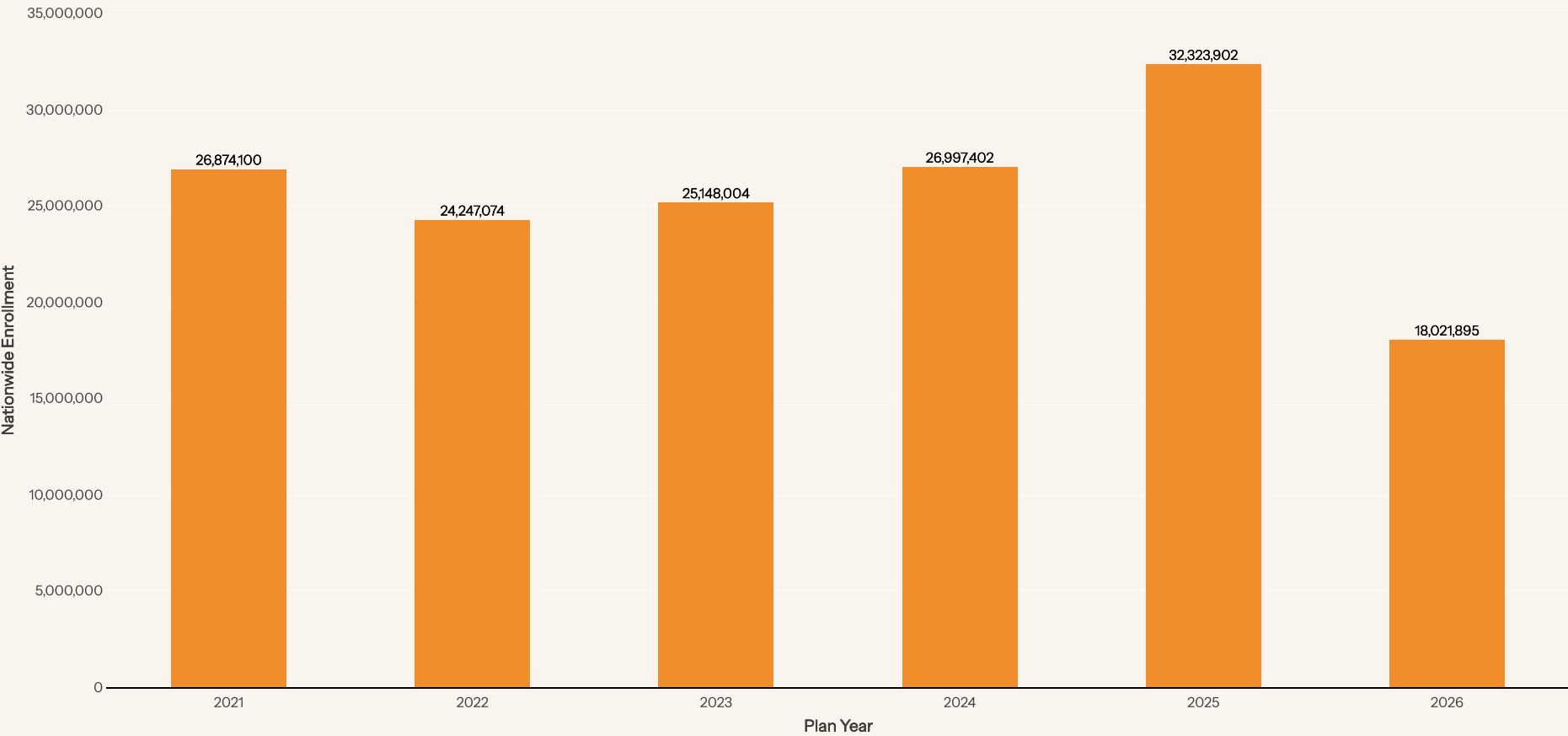




Nationwide Weighted Average Rate Change



Captured Nationwide Enrollment, Accounting for Plan Exits



Enrollment Offset Control

Preliminary Rates	Final Rates	Offset Enrollment	Do Not Offset Enrollment

Premium Rate Review, Preliminary & Final, Source Data

Plan Year	Release Year	Effective Date	Current Status Date	State	Issuer ID	Parent Company Coalesce	Company	Threat
01/01/2026	01/01/2025	01/01/2026	05/12/2025	Vermont	13627	Blue Cross Blue Shield of Michigan	Blue Cross and Blue Shield of Vermont	
01/01/2026	01/01/2025	01/01/2026	07/14/2025	Florida	16842	Blue Cross and Blue Shield of Florida	Blue Cross Blue Shield of Florida	
01/01/2026	01/01/2025	01/01/2026	07/16/2025	Maine	11593	HPHC Insurance Co.	HPHC Insurance Co.	
01/01/2026	01/01/2025	01/01/2026	06/26/2025	Pennsylvania	33709	Highmark Health	Highmark Inc.	
01/01/2026	01/01/2025	01/01/2026	07/27/2025	Idaho	38128	Mountain Health Cooperative	Mountain Health Cooperative	
01/01/2026	01/01/2025	01/01/2026	07/31/2025	West Virginia	50328	CareSource	CareSource West Virginia Co.	
01/01/2026	01/01/2025	01/01/2026	07/31/2025	New Hampshire	59025	Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Healthcare, Inc.	
01/01/2026	01/01/2025	01/01/2026	07/31/2025	Missouri	14817	Centene Corporation	Bankers Reserve Life Insurance Co.	
01/01/2026	01/01/2025	01/01/2026	08/01/2025	Indiana	17575	Elevance Health, Inc.	Anthem Insurance Companies, Inc.	
01/01/2026	01/01/2025	01/01/2026	07/24/2025	Minnesota	70373	Gundersen Lutheran Health System Inc.	Quartz Health Plan Minnesota Corporation	
01/01/2026	01/01/2025	01/01/2026	05/15/2025	New York	40064	Highmark Health	Highmark NY	
01/01/2026	01/01/2025	01/01/2026	07/31/2025	New Mexico	57173	Presbyterian Foundation for Philadelphia	Presbyterian Health Plan	
01/01/2026	01/01/2025	01/01/2026	07/21/2025	Delaware	64004	Centene Corporation	Celtic Insurance Company	
01/01/2026	01/01/2025	01/01/2026	07/16/2025	Massachusetts	34484	Health New England	Health New England	
01/01/2026	01/01/2025	01/01/2026	08/06/2025	Nebraska	29678	Blue Cross Blue Shield of Nebraska	Blue Cross and Blue Shield of Nebraska	
01/01/2026	01/01/2025	01/01/2026	05/19/2025	Rhode Island	15287	Blue Cross & Blue Shield of Rhode Island	Blue Cross & Blue Shield of Rhode Island	
01/01/2026	01/01/2025	01/01/2026	07/31/2025	Missouri	14817	Centene Corporation	Bankers Reserve Life Insurance Co.	
01/01/2026	01/01/2025	01/01/2026	07/31/2025	South Carolina	79222	Centene Corporation	Absolute Total Care	
01/01/2026	01/01/2025	01/01/2026	07/26/2025	Indiana	35065	Centene Corporation	Coordinated Care Corporation	
01/01/2026	01/01/2025	01/01/2026	05/15/2025	New York	88582	EmblemHealth Inc.	Health Insurance Plan of Greater New York	
01/01/2026	01/01/2025	01/01/2026	08/01/2025	Maryland	72545	Elevance Health, Inc.	Wellpoint Maryland, Inc.	
01/01/2026	01/01/2025	01/01/2026	07/31/2025	Ohio	99969	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp of Ohio	
01/01/2026	01/01/2025	01/01/2026	07/31/2025	Indiana	76179	Centene Corporation	Celtic Insurance Company	
SUMMARY		2,026						
12,659 rows – 37 columns		Max of Year of Plan Year						

Exchange MLR Rate Review Sheet with Enrollment, Source Data

Effective Date	Year	Enrollment Offset Year	Company	Issuer ID	State Name	Market	Prod Id	Current Enrollment
2025	2025	2026	Blue Cross Blue Shield of Florida	16842	Florida	Individual	16842FL026	5150
2025	2025	2026	Blue Cross Blue Shield of North Carolina	11512	North Carolina	Individual	11512NC006	86
2025	2025	2026	Anthem Blue Cross (licensed by DMHC)	27603	California	Small Group	27603CA121	0
2025	2025	2026	PacificSource Health Plans	10091	Oregon	Small Group	10091OR070	10
2025	2025	2026	Hawaii Medical Service Association	18350	Hawaii	Small Group	18350HI085	13522
2025	2025	2026	Unitedhealthcare Insurance Company	18699	Washington	Small Group	18699WA042	81
2025	2025	2026	Blue Cross Blue Shield of North Carolina	11512	North Carolina	Small Group	11512NC037	38
2025	2025	2026	Blue Cross Blue Shield of Michigan	15560	Michigan	Small Group	15560MI051	0
2025	2025	2026	Integon National Insurance Company	20392	Indiana	Small Group	20392IN001	0
2025	2025	2026	Metroplus	11177	New York	Individual	11177NY001	7733
2025	2025	2026	Anthem Blue Cross (licensed by DMHC)	27603	California	Small Group	27603CA122	6
2025	2025	2026	Health Alliance Medical Plans, Inc.	20129	Illinois	Small Group	20129IL031	10
2025	2025	2026	Blue Cross Blue Shield of Wyoming	11269	Wyoming	Individual	11269WY017	0
2025	2025	2026	Aetna Health of California, Inc.	20523	California	Small Group	20523CA003	0
2025	2025	2026	CareFirst BlueChoice, Inc.	10207	Virginia	Small Group	10207VA045	849
2025	2025	2026	Geisinger Health Plan	22444	Pennsylvania	Small Group	22444PA006	4
2025	2025	2026	HPHC Insurance Co.	11593	Maine	Small Group	11593ME014	0
2025	2025	2026	Anthem Blue Cross (licensed by DMHC)	27603	California	Small Group	27603CA122	5919
2025	2025	2026	BlueCross BlueShield of Tennessee, Inc.	14002	Tennessee	Small Group	14002TN019	49
2025	2025	2026	HMO Louisiana, Inc.	19636	Louisiana	Small Group	19636LA027	352
2025	2025	2026	Blue Cross Blue Shield of North Carolina	11512	North Carolina	Small Group	11512NC002	20
2025	2025	2026	Anthem Insurance Companies, Inc.	17575	Indiana	Small Group	17575IN075	144
2025	2025	2026	Anthem Insurance Companies, Inc.	17575	Indiana	Small Group	17575IN097	2
2025	2025	2026	Medica Insurance Company	20305	Nebraska	Small Group	20305NE009	0

SUMMARY

875,761 rows – 10 columns

2,025

Latest Year

HIOS ID Mapped to Parent Company, Source Data

Quarter Ended Date	Year Started	Hios Issuer Id	Parent Map Marketingname Then Ssr Lgl Name	Raw Value	Original Company	Current Owner
2026-03-01	01/01/2026	10829	null	null	null	null
2026-03-01	01/01/2026	46881	null	null	null	null
2026-03-01	01/01/2026	17792	null	null	null	null
2026-03-01	01/01/2026	56694	null	null	null	null
2026-03-01	01/01/2026	33730	null	null	null	null
2026-03-01	01/01/2026	15694	null	null	null	null
2026-03-01	01/01/2026	60190	null	null	null	null
2026-03-01	01/01/2026	63715	null	null	null	null
2026-03-01	01/01/2026	86010	null	null	null	null
2026-03-01	01/01/2026	43650	null	null	null	null
2026-03-01	01/01/2026	23686	null	null	null	null
2026-03-01	01/01/2026	81585	null	null	null	null
2026-03-01	01/01/2026	80882	null	null	null	null
2026-03-01	01/01/2026	35329	null	null	null	null
2026-03-01	01/01/2026	99697	null	null	null	null
2026-03-01	01/01/2026	26391	null	null	null	null
2026-03-01	01/01/2026	41929	null	null	null	null
2026-03-01	01/01/2026	24508	null	null	null	null
2026-03-01	01/01/2026	58284	null	null	null	null
2026-03-01	01/01/2026	50913	null	null	null	null
2026-03-01	01/01/2026	88811	null	null	null	null
2026-03-01	01/01/2026	29278	null	null	null	null
2026-03-01	01/01/2026	58288	null	null	null	null
2026-03-01	01/01/2026	34031	null	null	null	null
2026-03-01	01/01/2026	30361	null	null	null	null

SUMMARY ^ 287,198 rows – 7 columns