## **ACA Rate Justification 2026**

<u>Maine:</u> Rate adjustments are due to (i) higher than expected claim ratios, (ii) increased utilization, and (iii) trend for upcoming changes in provider fees effective January 1, 2026.

**New Hampshire:** Rate adjustments are due to (i) higher than expected claim ratios, (ii) increased utilization, and (iii) trend for upcoming changes in provider fees effective January 1, 2026.

<u>Vermont:</u> Rate adjustments are due to (i) higher than expected claim ratios, (ii) increased utilization, and (iii) trend for upcoming changes in provider fees effective January 1, 2026.