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GMCB Sets 2026 Health Insurance Rates Far Below Carriers' Requests

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We share this recent announcement from Kristen LaJeunesse on behalf of the Green Mountain Care Board (GMCB). You can find the press release associated with it on the GMCB's Press Releases webpage(opens in a new tab).

The Green Mountain Care Board (GMCB) has completed its review of 2026 Qualified Health Plan (QHP) rate filings from Blue Cross and Blue Shield of Vermont (BCBSVT) and MVP Health Plan, Inc. These decisions reflect our statutory duty to protect Vermonters from unaffordable premium increases while ensuring that insurers remain solvent to serve their members.

Key outcomes of the 2026 rate review:

- **BCBSVT (Individual Market):** Requested 23.5% → GMCB approved 9.6%
- **BCBSVT (Small Group Market):** Requested 13.5% → GMCB approved 4.4%
- **MVP (Individual Market):** Requested 6.2% → GMCB approved 1.3%
- **MVP (Small Group Market):** Requested 7.5% → GMCB approved 2.5%

Quote from Owen Foster, Chair of the Green Mountain Care Board:

"The GMCB takes seriously its responsibility to protect families and small businesses from unaffordable healthcare costs. I am proud of our work to take a bite of our

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soaring healthcare costs this year. At the same time, our decisions protect insurer solvency so they can meet the needs of their members. This year's decisions significantly reducing the financial burden on Vermonters were made possible by the partnership of the Vermont Legislature, the Governor's Office, the Department of Financial Regulation (DFR), the Agency of Human Services (AHS), and many others. Today's actions show that, working together, Vermont can make real progress in containing costs at their source while strengthening the long-term stability of our healthcare system."

Additional resources, including full GMCB written decisions and rate review hearing videos, are available on our website.

Please don't hesitate to reach out if you have any questions.

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