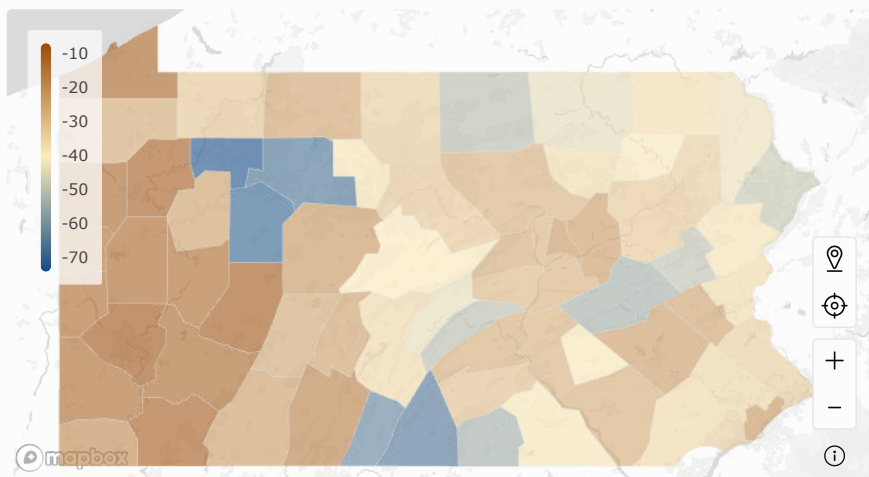




Agent Market Insights - Pennsylvania

June Insights Report

2026 AEP MPSI™ Map and Key Market Statistics as of June 1



Deft's Member Plan Stability Index (MPSI™): An overall estimate of plan stability that members will experience between years. Positive values indicate an estimated improvement in the overall plan, while negative values indicate negative changes. This index accounts for changes to premiums, deductibles, MOOP, dental, vision, hearing, OTC, Part B premium rebates, and plan terminations.

2026 AEP MPSI™
-26.37

MA Enrollment
1,660,384

↑ 1.9% Jun 2026 vs 2025

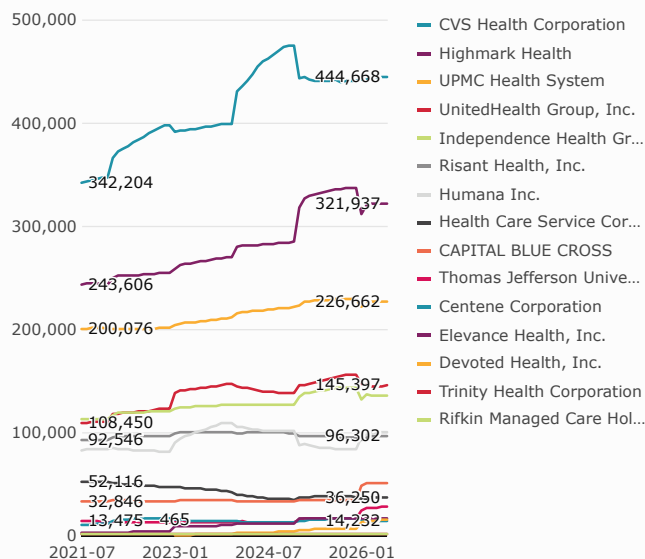
Medicare Eligibles
3,037,916

↑ 1.8% Jun 2026 vs 2025

MA Penetration
54.66%

↑ 0.1% Jun 2026 vs 2025

Enrollment Growth by Carrier Over Past 5 Years



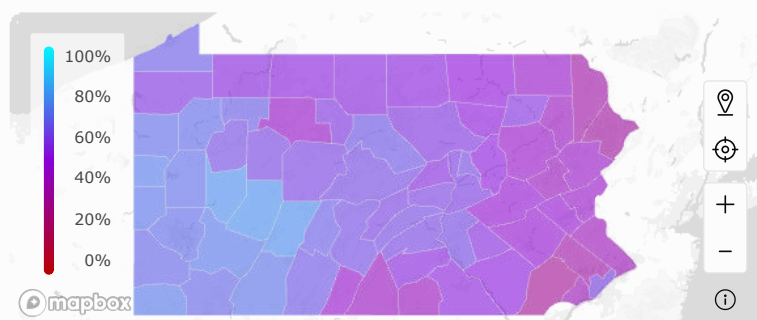
Key Market Insights

- Overall, the Pennsylvania market experienced an **MPSI of -26.37, indicating very large negative change.**
- CVS Health Corporation, Highmark Health, and UPMC Health System** are the largest carriers in this market.
- CVS Health Corporation** grew **0.50%** over the AEP and **0.31%** over the past 3 months. They currently serve **444,668** lives in this area.
- Highmark Health** grew **-4.78%** over the AEP and **0.08%** over the past 3 months. They currently have **321,937** members in this market.
- UPMC Health System** grew **-0.60%** over the AEP and **-0.18%** over the past 3 months. Their current membership is **226,662** lives in this area.
- HMO growth outpaced PPO over the AEP in this market, with growth of **10.3% for HMO** and **-8.4% for PPO.**
- PPO growth outpaced HMO over the last three months in this market, with growth of **0.23% for HMO** and **0.29% for PPO.**

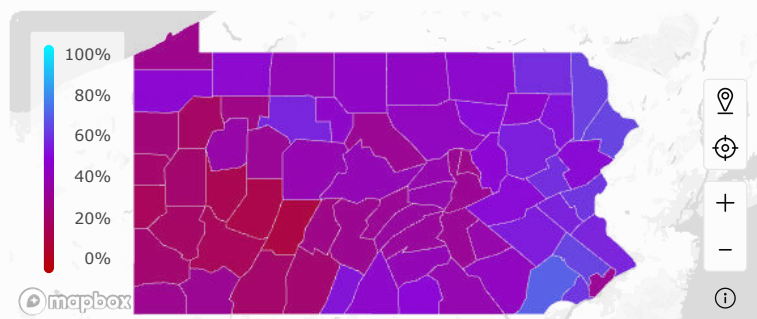
MA Penetration and Yearly Product Mix

Agent Market Insights - Pennsylvania - June Insights Report

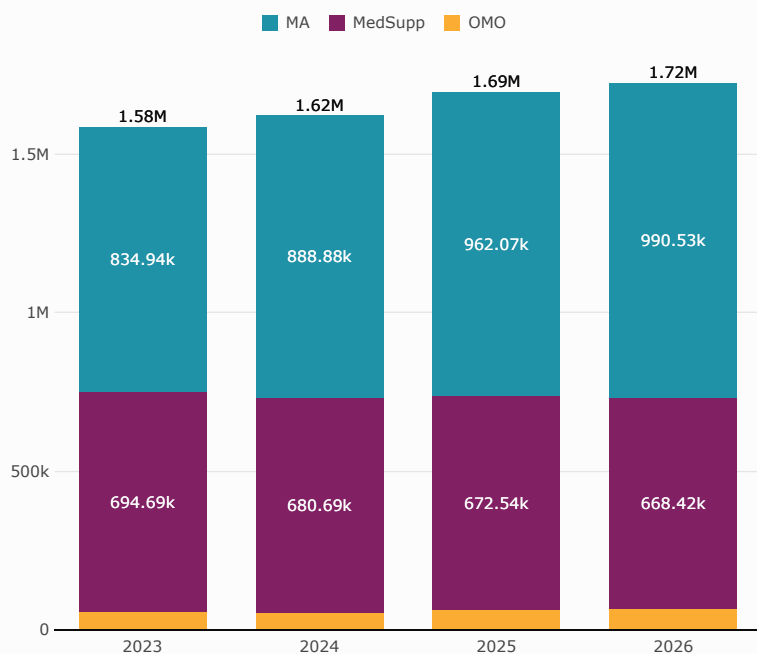
June 1 MA Penetration Map



2026 Estimate of Percent Direct Purchase Medsupp



Estimate of Non-Dual Direct Purchase and OMO by Year



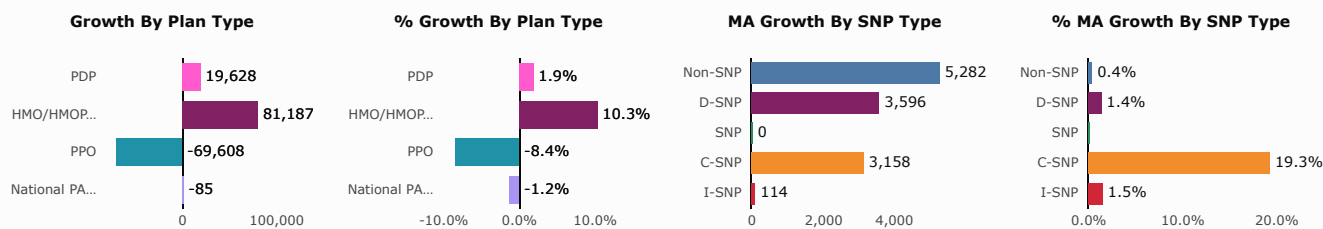
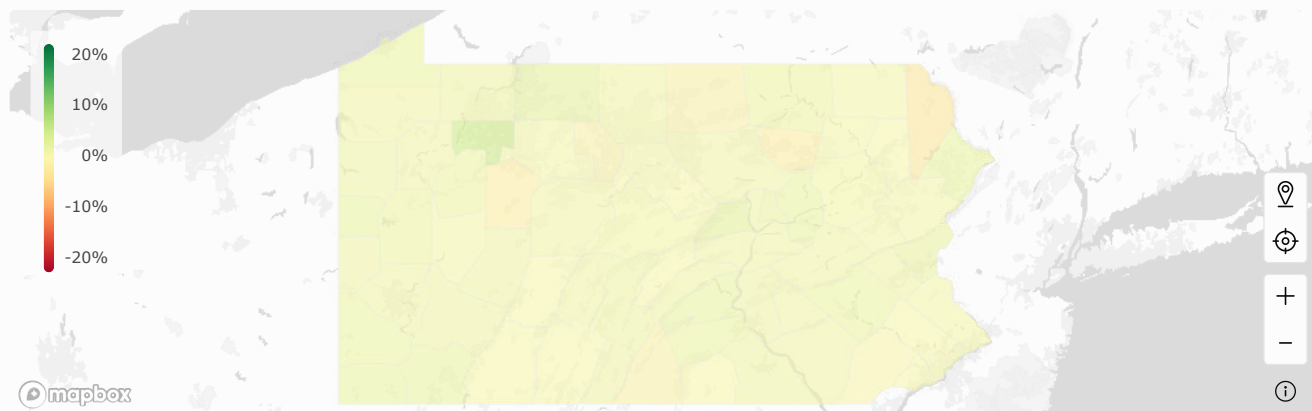
June 1 Top MA Penetration Counties

County	FIPS	MA Penetration
Indiana County, PA	42063	76.89%
Cambria County, PA	42021	76.67%
Armstrong County, PA	42005	76.08%
Lawrence County, PA	42073	72.96%
Greene County, PA	42059	72.21%
Westmoreland County, PA	42129	71.64%
Somerset County, PA	42111	71.23%
Beaver County, PA	42007	71.04%
Butler County, PA	42019	69.81%
Mercer County, PA	42085	69.53%
Allegheny County, PA	42003	69.07%
Venango County, PA	42121	69.07%
Fayette County, PA	42051	67.86%
Washington County, PA	42125	67.68%
Forest County, PA	42053	66.97%
Blair County, PA	42013	66.09%
Erie County, PA	42049	65.47%
Clinton County, PA	42035	64.98%
Bedford County, PA	42009	64.72%
Huntingdon County, PA	42061	62.59%
Clarion County, PA	42031	62.04%
Centre County, PA	42027	61.81%
Montour County, PA	42093	61.73%
Juniata County, PA	42067	61.38%
Dauphin County, PA	42043	61.15%
Jefferson County, PA	42065	60.90%
Clearfield County, PA	42033	60.61%
Perry County, PA	42099	60.50%
Philadelphia County, PA	42101	60.21%
Mifflin County, PA	42087	59.84%
Snyder County, PA	42109	59.62%
Northumberland County, PA	42097	59.09%
Cameron County, PA	42023	57.87%
Lycoming County, PA	42081	57.48%
Crawford County, PA	42039	57.30%
Wyoming County, PA	42131	55.93%
Union County, PA	42119	54.93%
Lebanon County, PA	42075	54.65%
Warren County, PA	42123	54.53%
Potter County, PA	42105	54.15%
Cumberland County, PA	42041	54.08%
Tioga County, PA	42117	53.58%
McKean County, PA	42083	52.97%
York County, PA	42133	52.95%
Lancaster County, PA	42071	51.88%
Sullivan County, PA	42113	51.63%
Columbia County, PA	42037	51.50%
Bradford County, PA	42015	50.60%
Schuylkill County, PA	42107	47.73%
Lehigh County, PA	42077	47.55%
Berks County, PA	42011	47.22%
Fulton County, PA	42057	47.19%
Susquehanna County, PA	42115	46.48%
Elk County, PA	42047	46.31%
Luzerne County, PA	42079	45.73%

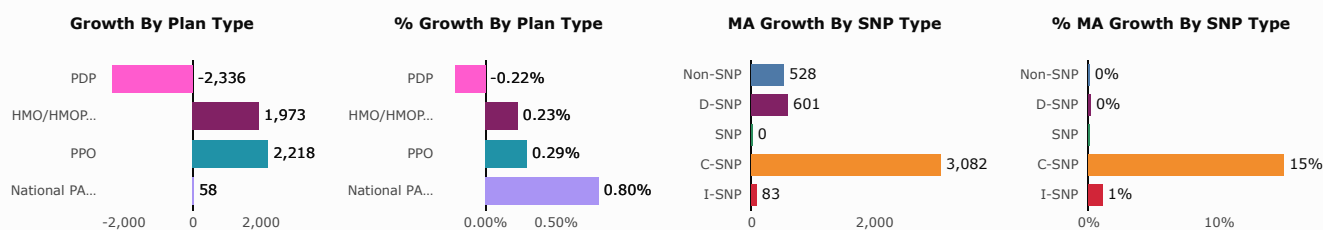
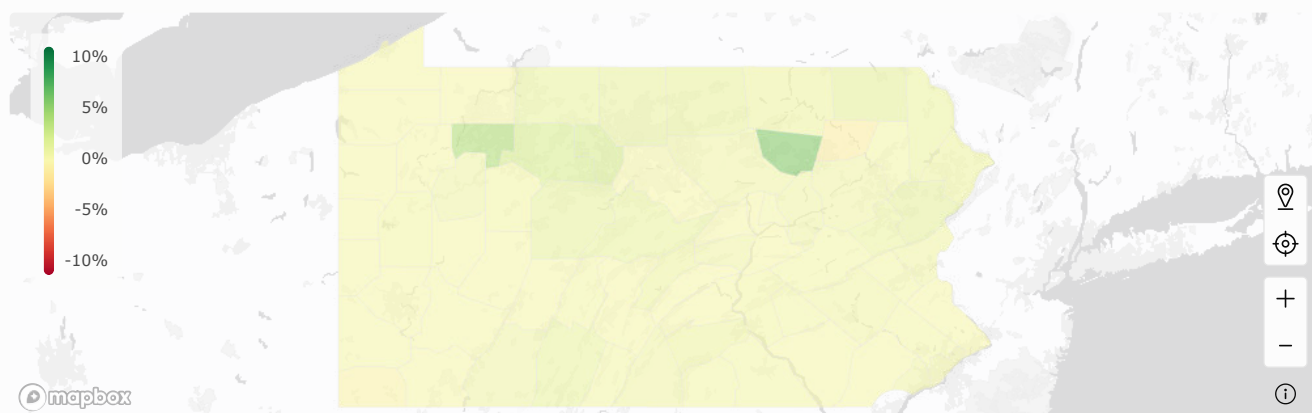
Growth Trends

Agent Market Insights - Pennsylvania - June Insights Report

MA Enrollment Growth in 2026 AEP



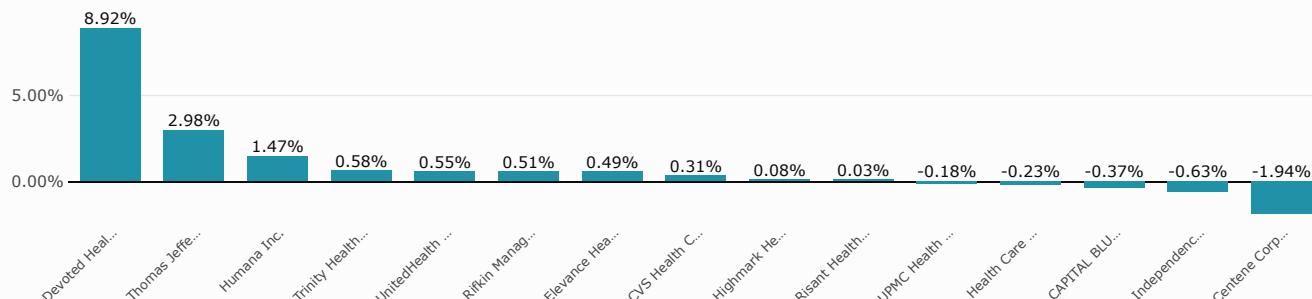
MA Enrollment Growth Last Three Months (March 1 - June 1 Effectives)



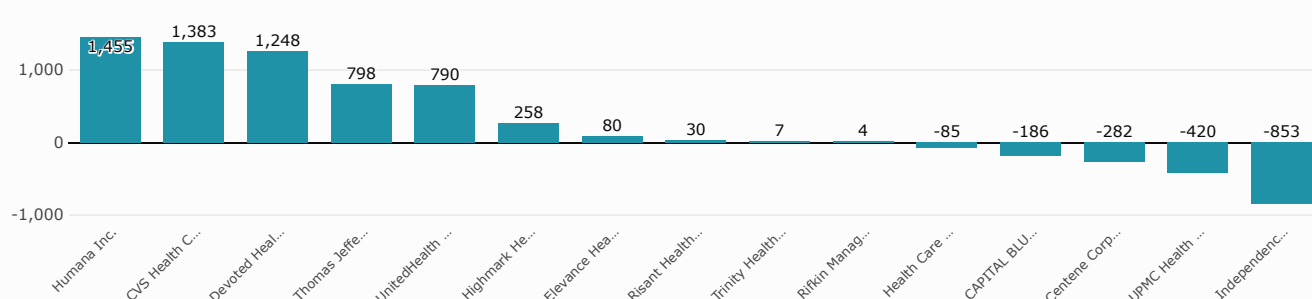
Carrier MA Growth

Agent Market Insights - Pennsylvania - June Insights Report

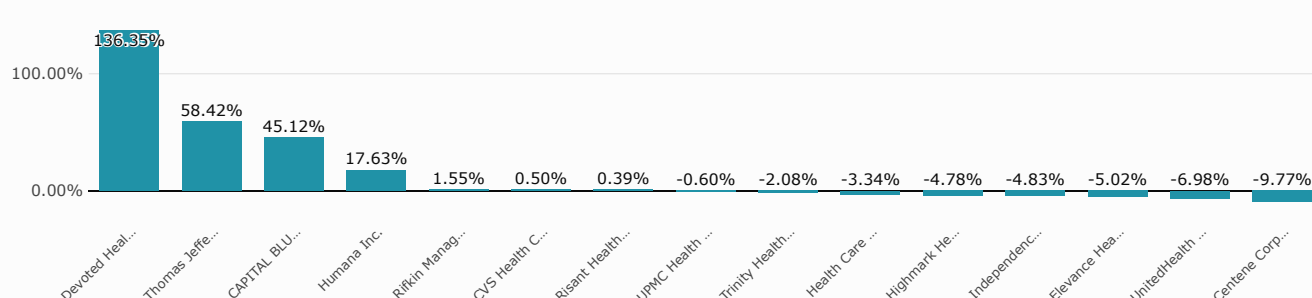
Percent Growth of Top 15 Largest Carriers - Last Three Months (March 1 - June 1 Effectives)



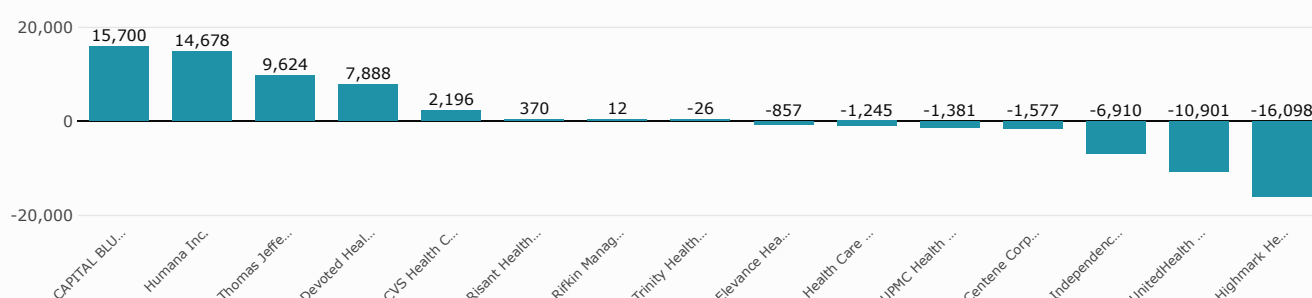
Absolute Growth of Top 15 Largest Carriers - Last Three Months (March 1 - June 1 Effectives)



Percent Growth of Top 15 Largest Carriers - Last AEP



Absolute Growth of Top 15 Largest Carriers in Market - Last AEP



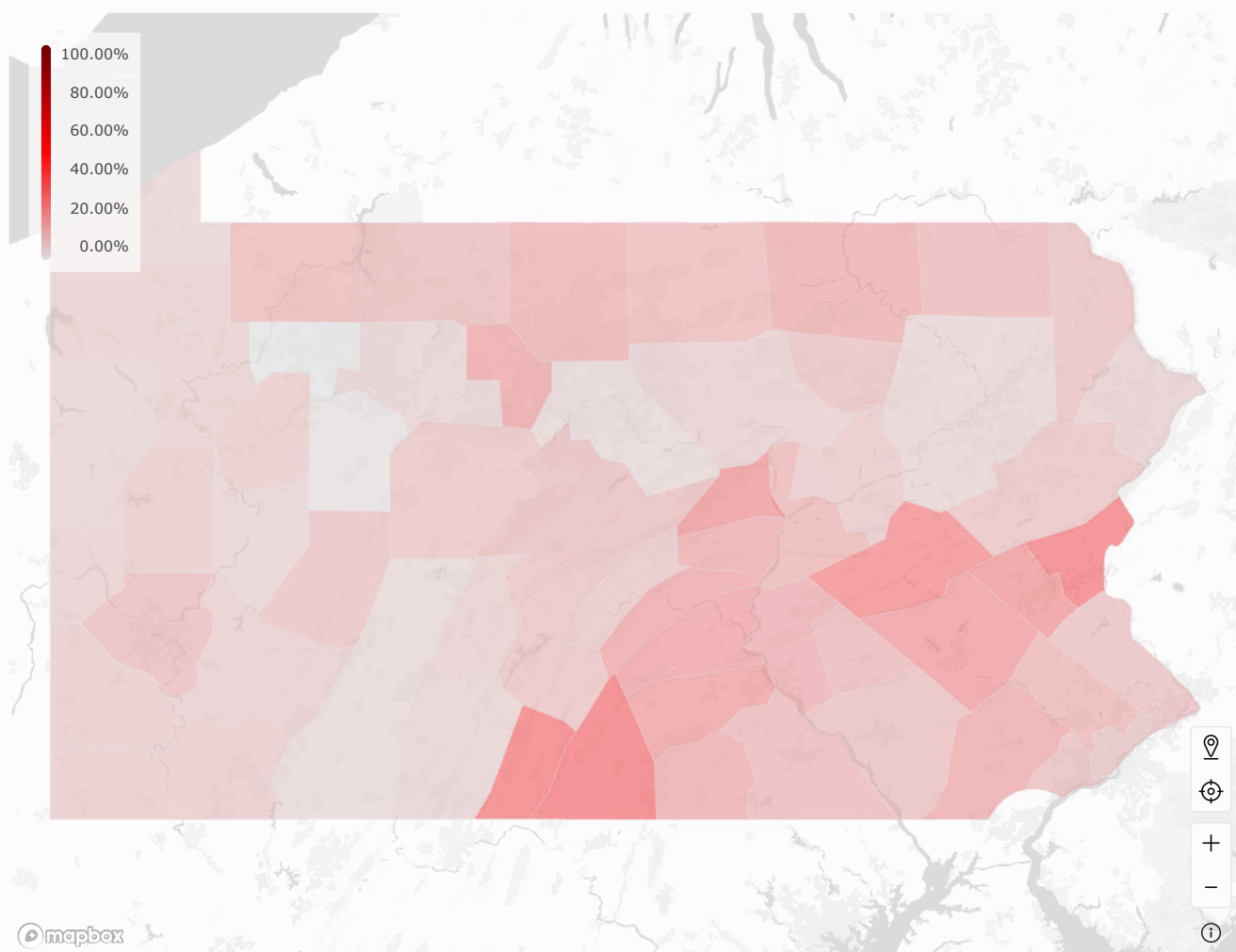


Non-commissionable Plans

Agent Market Insights - Pennsylvania - June Insights Report

Percent of Enrollees Currently In a Non-Commissionable Plan As of June 24, 2026

Latest Non-commissionable Announcement Received June 12, 2026



Important Note on Non-commissionable Information:

Information presented above may not properly reflect current non-commissionable plans in market. For the most up-to-date information, including information on non-commissionable plans by carrier, please log into IntegrityCONNECT.