



The Maryland State Medical Society

News: For Immediate Release

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MEDCHI OPPOSES UNITEDHEALTHCARE MID-YEAR PREMIUM INCREASE REQUEST

BALTIMORE, May 13, 2026 — MedChi, The Maryland State Medical Society, has formally urged the Maryland Insurance Administration to reject requested mid-year 2026 premium increases submitted by UnitedHealthcare for Maryland’s small group insurance market, citing concerns over affordability, access to care, and continued strain on Maryland patients and physicians.

In a letter sent to Maryland Insurance Commissioner Marie Grant, MedChi expressed strong opposition to the proposed increases, which would impact more than 26,000 Marylanders enrolled in affected plans.

“Maryland families should not be forced to shoulder the burden of excessive premium increases while large insurance corporations continue reporting soaring profits,” said Eric Wargotz, M.D., FCAP, President of MedChi. “Patients are already struggling with rising healthcare costs, delayed care, and increasing barriers to treatment. Approving these rate hikes would only worsen access and affordability for Marylanders.”

In its letter, MedChi highlighted UnitedHealthcare’s strong financial performance, including first-quarter 2026 revenues exceeding projections and increased earnings guidance for the year. The organization also pointed to a declining medical benefit ratio with insurers spending less on patient care while collecting higher premiums. MedChi further emphasized growing concerns from physicians regarding delays and denials of medically necessary care.

MedChi urged the Maryland Insurance Administration to fully consider the cumulative impact these proposed increases would have on consumers, physician practices, and the overall sustainability of Maryland’s healthcare system.

Dr. Wargotz concluded “We urge the MIA to reject the requested rate increases and to fully consider their cumulative impact on affordability, access to care, and the sustainability of Maryland’s physician workforce.”

About MedChi

MedChi, The Maryland State Medical Society, is a non-profit membership association of Maryland physicians. Formed in 1799, it is still the largest physician organization in Maryland today. The mission of MedChi is to serve as Maryland's foremost advocate and resource for physicians, their patients, and the public health of Maryland. For more information, please visit www.medchi.org.