



2026 Commercial Updates

Hometown Health 



CARSON CITY CHAMBER AND BUILDERS (BANN) RENEWAL

	HMO	EPO	PPO	TOTAL
The Builders Association	15.40%	16.30%	17.00%	16.40%
Carson City Chamber of Commerce	15.10%	14.70%	12.80%	14.20%
TOTAL	15.30%	15.40%	15.30%	15.30%

On average, groups can expect a 10%–20% reduction in renewal costs by transitioning from a PPO to an EPO plan design, depending on their demographic mix.

SMALL GROUP RATES

HMO	EPO	PPO
6.50%	12.20%	10.20%

Anthem 21%*, Prominence 17%* and UHC 10%*

*Source: Nevada Division of Insurance (DOI) Website (<https://doi.nv.gov/>)



- Cigna to offer nationwide emergency coverage (outside of Nevada) for all enrollees on all of our plans (HMO/EPO/PPO). NEW National Gold, Silver Plus and Silver HSA PPO plans that include primary Cigna access for both Nevada and non-Nevada residents outside of Nevada.
- Existing groups adding out of state dependents for the first time – will be effective first of the month following notification and approval of Hometown and Cigna.

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