



PSU'S
OUTLOOK

PENN STATE HAS NATIONAL CHAMPIONSHIP ASPIRATIONS THIS YEAR. AND THE TEAM COULD WIN IT ALL, WRITES PENNLIVE'S JOHNNY MCGONIGAL IN HIS FIRST CFP PREDICTION. C1

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HEALTH CARE

Health insurance prices
expected to rise next year



Advance Local illustration. Source, Adobe Stock

Brokers and experts are warning that costs will grow and coverage may shrink.

Tom Murphy Associated Press

Pricey prescriptions and nagging medical costs are swamping some insurers and employers now. Patients may start paying for it next year.

Health insurance will grow more expensive in many corners of the market in 2026, and coverage may shrink. That could leave patients paying more for doctor visits and dealing with prescription coverage changes.

Price increases could be especially stark in individual coverage marketplaces, where insurers also are predicting the federal government will end some support that helps people buy coverage.

“We’re in a period of uncertainty in every health insurance market right now, which is something we haven’t seen in a very long time,” said Larry Levitt, an executive vice president at the nonprofit KFF, which studies health care.

WHAT’S HITTING INSURERS

In conference calls to discuss recent earnings reports, insurers ticked off a list of rising costs: More people are receiving care. Visits to expensive emergency rooms are rising, as are claims for mental health treatments.

Insurers also say more healthy customers are dropping coverage in the individual market. That leaves a higher concentration of sicker patients who generate claims.

Enrollment in the Affordable Care Act’s insurance marketplaces swelled the past few years. But a crackdown on fraud and a tightening of eligibility verifications that were loosened during the COVID-19 pandemic makes it harder for some to stay covered, Jefferies analyst David Windley noted.

People who use little care “are disappearing,” he said.

Prescription drugs pose another challenge, especially popular and expensive diabetes and obesity treatments sometimes called GLP-1 drugs. Those include Ozempic, Mounjaro, Wegovy and Zepbound.

“Pharmacy just gives me a headache, no pun intended,” said Vinnie Daboul, Boston-based managing director of the employee benefits consultant RT Consulting.

MORE SUPER EXPENSIVE DRUGS

New gene therapies that can come with a one-time cost of more than \$2 million also are having an impact, insurance brokers say. Those drugs, which target rare diseases, and some newer cancer treatments are part of the reason Sun Life Financial covered 47 claims last year that cost over \$3 million.

The financial services company covers high-cost claims for employers that pay their own medical bills. Sun Life probably had no claims that expensive a decade ago and maybe “a handful at best” five years ago, said Jen Collier, president of health and risk solutions.

Some of these drugs are rarely used, but they cause overall costs to rise. That raises insurance premiums. “It’s adding to medical (cost growth) in a way that we haven’t seen in the past,” Collier said.

MARKETPLACE PAIN

Price hikes will be most apparent on the Affordable Care Act’s individual coverage marketplaces. Insurers there are raising premiums around 20% in 2026, according to KFF, which has been analyzing state regulatory filings.

SEE HEALTH CARE, A6

HARRISBURG

Appointed
leaders stay
beyond the
statutory limit

The Harrisburg City Council voted down one of the interim officials. He’s still on city payroll.

Tirzah Christopher
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Two key leaders in Harrisburg Mayor Wanda Williams’ administration have stayed beyond their 120-day limit, according to a city ordinance.

Yet they have remained in place.

And soon, they will be in charge of doling out \$8 million in federal grants for affordable housing, as part of a plan announced this month by the mayor.

The situation reveals an uncomfortable truth about local government: The letter of certain laws don’t always match up with what it takes to keep services operational.

PennLive found that across Pennsylvania, it’s difficult to track how long interim officials serve or under what authority, because there isn’t a statewide standard.

But local governments sometime rely on interim officials indefinitely, handling duties usually reserved for permanent leaders.

Harrisburg City Councilman Lamont Jones, who voted not to keep one of the interim officials, noted that City Council’s powers are limited.

“It’s frustrating,” Jones said. “I can write legislation all day, but any enforcement has to come from the mayor.”

Permanent city positions require more checks and balances than interim, or temporary, ones.

While the mayor can choose whomever she wants for an interim or acting position, those candidates must get approval from City Council to serve permanently.

Gloria Martin-Roberts has served as interim director of the Department of Building and Housing since June 2024, about 14 months. Her salary is listed as \$11,013 in the 2025 city budget.

SEE HARRISBURG, A6

LOCAL & STATE

Brandon Flood dies

Brandon Flood, who was known for his work as secretary of the Pennsylvania Board of Pardons, has died. Flood, of Steelton, was 43. A3

NATION & WORLD

Pa. transit woes

Philadelphia’s commuters and students navigated service reductions by SEPTA. The governor signals he is open to reallocating funding for transit. B5



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