Pennsylvania
Insurance Department

November 10, 2026

Greetings:

To assist in your understanding of the requirements of the Medical Care Availability and Reduction of Error (Mcare) Act and to encourage timely and accurate remittance, we are pleased to provide the 2027 Mcare Assessment Manual (Assessment Manual). There have been no changes made to the specialty classes or territories. The prevailing primary premium base rate has increased by 9% for 2027. The Mcare assessment percentage for 2027 is 30%.

There were no substantive changes from our most recent edition of the Assessment Manual. However, for the sake of clarity, a few revisions have been made:

- Clarifying language pertaining to Mcare eligibility requirements for professional corporations, professional associations, and professional companies and partnerships, as well as completing Exhibit 5 (Corporation, Association & Company, & Partnership Worksheet).
- A note in the Cancellations Section II(D) regarding adjusted cancellations.
- A note at the end of the Reinstatements Section II(G) regarding reinstatements for untimely cancellations.
- Updated definitions for Convalescent and Skilled Nursing facilities.
- Minor revisions to Claims Made Coverage Requirements and Reporting Section VI(A).

In addition to the Assessment Manual, Mcare has a subscription service that is intended to provide up to date information on reporting by providing occasional emails on pertinent topics. If you would like to subscribe to the mailer, please send an email to RA-IN-Remittance@pa.gov with the subject line "I'd like to subscribe." You can unsubscribe at any time and your information will not be shared outside of Mcare.

Please be advised that the Assessment Manual does not supersede Pennsylvania laws and regulations and cannot address all possible situations. Users of the Assessment Manual are encouraged to regularly access Mcare's website at http://www.insurance.pa.gov for current information. Any questions regarding how the Assessment Manual applies to specific facts should be addressed with your Coverage Specialist.

If I can be of assistance to you, please feel free to contact me at tmummah@pa.gov or at 717-350-5545.

Sincerely,

Tawny K. Mummah

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Executive Director

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