



Clover Health's 2026 Medicare Advantage Plans Champion Affordability and Choice

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The Company Reinforces Market Position, Maintaining Comprehensive PPO Portfolio As Clover Assistant Drives Sustainable Value

JERSEY CITY, N.J., Oct. 15, 2025 (GLOBE NEWSWIRE) -- Clover Health Investments, Corp. (Nasdaq: CLOV) ("Clover," "Clover Health" or the "Company"), a physician enablement company dedicated to bringing access to great healthcare to everyone on Medicare, today announced its 2026 Medicare Advantage offerings, reinforcing Clover's leadership in affordable, high-choice PPO plans that deliver real results for seniors and physicians alike as the Annual Enrollment Period opens.

While the industry shifts toward narrower HMO networks, Clover continues to offer a robust portfolio of PPO plans featuring \$0 to low monthly plan premium MAPD PPOs and \$0 monthly plan premium MA only plans with a Part B Giveback. The Company has ensured that 100% of its members will have stable or improved benefits for 2026, reinforcing its commitment to continuity and predictability for seniors who value provider choice and accessibility.

"Many seniors are now navigating a landscape of fewer plan choices and rising costs. Our 2026 offerings are a direct reflection of our unwavering commitment to put their needs first," said Jamie Reynoso, CEO of Medicare Advantage at Clover Health. "By preserving our PPO plans and enhancing our benefits, we are ensuring our members have the stability, choice predictability, and value they deserve, especially when others are pulling back."

Clover Health Medicare Advantage Plans maintain four key principles:

- **Affordability:** Plans offer a wide range of \$0 to low monthly plan premium MAPD plans, including options that pair well with the federal Extra Help program.
- **Flexibility:** Members enjoy open access to a large network of hospitals and providers with no referrals required to see specialists.
- **Predictability:** Clover Health plans are designed with a focus on simple copays rather than complex coinsurance, allowing members to better anticipate their healthcare expenses.
- **Value:** Every plan is built to support whole-person health, providing meaningful extra benefits at no additional cost including fitness, dental, vision, and hearing. All members are also eligible for the LiveHealthy Rewards program. In addition, Clover offers direct support to members via its Clover Care Services arm, which includes welcome-home visits for members coming out of acute care facilities, an active cancer support program, and direct-to-home hospice and palliative care support services for members with acute illness.

Clover's ability to maintain and enhance benefits is underpinned by the AI-powered Clover Assistant platform that aggregates patient data across the healthcare ecosystem to support clinical decision-making and improve health outcomes through early identification and management of chronic disease. For example, data shows that doctors empowered with Clover Assistant start their diabetes patients on oral medications three years earlier on average. Earlier intervention has been associated with reduced reliance on insulin and lower incidence of hypoglycemia. Similarly, doctors empowered with Clover Assistant diagnose and manage chronic kidney disease over 1.5 years earlier. This earlier intervention has been associated with decelerating decline of kidney function for CKD patients. This model has contributed to Clover's sustainable 32% year-over-year growth in MA members and, most importantly, can improve both outcomes and quality of life.

The 2026 Annual Enrollment Period runs from October 15 to December 7, 2025. Clover Health plans will be accessible by 5.2 million Medicare-eligible beneficiaries in 2026, within 203 counties across 5 states. Plans available based on location are available to [view here](#).

About Clover Health:

Clover Health (Nasdaq: CLOV) is a physician enablement technology company committed to bringing access to great healthcare to everyone on Medicare. This includes a focus on seniors who have historically lacked access to affordable, high-quality healthcare. Our strategy is powered by our software platform, Clover Assistant, which is designed to aggregate patient data from across the healthcare ecosystem to support clinical decision-making and improve health outcomes through the early identification and management of chronic disease. For our members, we provide PPO and HMO Medicare Advantage plans in several states, with a differentiated focus on our flagship wide-network, high-choice PPO plans. For healthcare providers outside Clover Health's Medicare Advantage plan, we extend the benefits of our data-driven technology platform to a wider audience via our subsidiary, Counterpart Health, and aim to enable enhanced patient outcomes and reduced healthcare costs on a nationwide scale. Clover Health has published data demonstrating the technology's impact on [Medication Adherence](#), [Congestive Heart Failure](#), and [Chronic Obstructive Pulmonary Disease](#) as well as the earlier identification and management of [Diabetes](#) and [Chronic Kidney Disease](#).

Visit: www.cloverhealth.com

Investor Relations:

Ryan Schmidt

investors@cloverhealth.com

Press Inquiries:

press@cloverhealth.com

Clover Health is a Preferred Provider Organization (PPO) and a Health Maintenance Organization (HMO) with a Medicare contract. Enrollment in Clover Health depends on contract renewal.

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