Sample 2017 Individual Market Rates

Average Bronze Plan

	Monthly F	Premium – 2	7 Year Old	Monthly	/ Premium – 5	5 Year Old
Carrier	2016	2017	Difference	2016	2017	Difference
CareFirst BlueChoice	\$153.40	\$182.66	\$29.26	\$365.68	\$435.42	\$69.74
GHMSI	\$186.53	\$186.53	\$0.00	\$444.64	\$444.64	\$0.00
Kaiser	\$154.20	\$170.41	\$16.21	\$367.57	\$406.22	\$38.65

Average Silver Plan

	Monthly F	Premium – 2	7 Year Old	Monthly	/ Premium – 5	55 Year Old
Carrier	2016	2017	Difference	2016	2017	Difference
CareFirst BlueChoice	\$206.17	\$222.23	\$16.06	\$491.46	\$529.74	\$38.28
GHMSI	\$245.68	\$235.24	(\$10.44)	\$585.65	\$560.76	(\$24.89)
Kaiser	\$199.21	\$224.00	\$24.80	\$474.86	\$533.97	\$59.12

Average Gold Plan

	Monthly F	Premium – 2	7 Year Old	Monthly	/ Premium – 5	5 Year Old
Carrier	2016	2017	Difference	2016	2017	Difference
CareFirst BlueChoice	\$266.47	\$289.73	\$23.26	\$635.21	\$690.65	\$55.44
GHMSI	\$310.92	\$305.06	(\$5.86)	\$741.17	\$727.20	(\$13.97)
Kaiser	\$246.91	\$276.31	\$29.41	\$588.57	\$658.66	\$70.09

2017 Premium – Sample Family – Individual Market

Average Bronze Plan

	Mo	Monthly Premium			Annual Premium		
Carrier	2016	2017	Difference	2016	2017	Difference	
CareFirst BlueChoice	\$687.45	\$818.58	\$131.13	\$8,249	\$9,823	\$1,574	
GHMSI	\$835.92	\$835.92	\$0.00	\$10,031	\$10,031	\$0	
Kaiser	\$688.18	\$763.68	\$75.50	\$8,258	\$9,164	\$906	

Average Silver Plan

	Monthly Premium			Annual Premium		
Carrier	2016	2017	Difference	2016	2017	Difference
CareFirst BlueChoice	\$923.94	\$995.91	\$71.97	\$11,087	\$11,951	\$864
GHMSI	\$1,101.00	\$1,054.21	(\$46.79)	\$13,212	\$12,651	(\$561)
Kaiser	\$889.88	\$1,003.86	\$113.98	\$10,679	\$12,046	\$1,368

Average Gold Plan

	Mo	Monthly Premium			Annual Premium		
Carrier	2016	2017	Difference	2016	2017	Difference	
CareFirst BlueChoice	\$1,194.17	\$1,298.40	\$104.24	\$14,330	\$15,581	\$1,251	
GHMSI	\$1,393.37	\$1,367.11	(\$26.26)	\$16,720	\$16,405	(\$315)	
Kaiser	\$1,103.64	\$1,238.28	\$134.64	\$13,244	\$14,859	\$1,616	

Sample 2017 Small Group Market Rates – Gold Rates

Average Gold Plan

	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old			
Carrier	2016	2017	Difference	2016	2017	Difference	
CareFirst BlueChoice	\$276.39	\$291.76	\$15.38	\$658.84	\$695.50	\$36.65	
GHMSI	\$341.03	\$335.75	(\$5.29)	\$812.95	\$800.34	(\$12.60)	
Aetna Health, Inc.	\$284.45	\$309.30	\$24.85	\$678.05	\$737.29	\$59.23	
Aetna Life Insurance Co.	\$323.46	\$333.01	\$9.55	\$771.05	\$793.82	\$22.77	
UnitedHealthcare Insurance Co.	\$281.93	\$271.63	(\$10.29)	\$672.05	\$647.51	(\$24.54)	
Optimum Choice, Inc.	\$250.16	\$244.29	(\$5.87)	\$596.32	\$582.32	(\$14.00)	
Kaiser	\$268.81	\$273.18	\$4.37	\$640.78	\$651.21	\$10.42	

Sample 2017 Small Group Market Rates – Platinum Rates

Average Platinum Plan

	Monthly F	Premium – 2	7 Year Old	Monthly Premium – 55 Year Old		
Carrier	2016	2017	Difference	2016	2017	Difference
CareFirst BlueChoice	\$344.94	\$349.47	\$4.53	\$822.25	\$833.05	\$10.80
GHMSI	\$416.90	\$402.15	(\$14.75)	\$993.79	\$958.65	(\$35.15)
Aetna Health, Inc.	N/A	N/A	N/A	N/A	N/A	N/A
Aetna Life Insurance Co.	N/A	N/A	N/A	N/A	N/A	N/A
UnitedHealthcare Insurance Co.	\$351.18	\$329.65	(\$21.53)	\$837.13	\$785.80	(\$51.33)
Optimum Choice, Inc.	\$321.87	\$299.00	(\$22.88)	\$767.27	\$712.73	(\$54.53)
Kaiser	\$304.23	\$311.15	\$6.92	\$725.20	\$741.70	\$16.50

2017 Premium – Sample Small Group – Gold Coverage

Average Gold Plan

	Monthly Premium			Annual Premium		
Carrier	2016	2017	Difference	2016	2017	Difference
CareFirst BlueChoice	\$3,495	\$3,689	\$194	\$41,935	\$44,268	\$2,333
GHMSI	\$4,312	\$4,245	(\$67)	\$51,744	\$50,941	(\$802)
Aetna Health, Inc.	\$3,596	\$3,911	\$314	\$43,157	\$46,928	\$3,771
Aetna Life Insurance Co.	\$4,090	\$4,211	\$121	\$49,077	\$50,526	\$1,449
UnitedHealthcare Insurance Co.	\$3,565	\$3,434	(\$130)	\$42,775	\$41,213	(\$1,562)
Optimum Choice, Inc.	\$3,163	\$3,089	(\$74)	\$37,956	\$37,064	(\$891)
Kaiser	\$3,395	\$3,454	\$59	\$40,738	\$41,449	\$710

2017 Premium – Sample Small Group – Platinum Coverage

Average Platinum Plan

	Mo	nthly Premi	ium	Annual Premium			
Carrier	2016	2017	Difference	2016	2017	Difference	
CareFirst BlueChoice	\$4,361	\$4,419	\$57	\$52,335	\$53,023	\$688	
GHMSI	\$5,271	\$5,085	(\$186)	\$63,254	\$61,016	(\$2,237)	
Aetna Health, Inc.	N/A	N/A	N/A	N/A	N/A	N/A	
Aetna Life Insurance Co.	N/A	N/A	N/A	N/A	N/A	N/A	
UnitedHealthcare Insurance Co.	\$4,440	\$4,168	(\$272)	\$53,282	\$50,016	(\$3,267)	
Optimum Choice, Inc.	\$4,070	\$3,780	(\$289)	\$48,836	\$45,365	(\$3,471)	
Kaiser	\$3,843	\$3,934	\$91	\$46,111	\$47,209	\$1,098	