



## Sample 2019 Individual Market Rates

2019 vs. 2018 Rates

Average Bronze Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2018	2019	Difference	2018	2019	Difference
CareFirst BlueChoice	\$215.18	\$242.58	\$27.41	\$512.93	\$578.26	\$65.33
GHMSI	\$235.68	\$268.47	\$32.79	\$561.80	\$639.96	\$78.16
Kaiser	\$213.44	\$271.14	\$57.71	\$508.79	\$646.34	\$137.55

Average Silver Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2018	2019	Difference	2018	2019	Difference
CareFirst BlueChoice	\$261.63	\$283.28	\$21.65	\$623.67	\$675.26	\$51.59
GHMSI	\$276.83	\$303.18	\$26.35	\$659.91	\$722.71	\$62.80
Kaiser	\$245.71	\$299.95	\$54.24	\$585.72	\$715.01	\$129.29

Average Gold Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2018	2019	Difference	2018	2019	Difference
CareFirst BlueChoice	\$323.31	\$357.97	\$34.67	\$770.69	\$853.32	\$82.63
GHMSI	\$337.22	\$371.20	\$33.98	\$803.85	\$884.84	\$80.99
Kaiser	\$300.51	\$326.67	\$26.17	\$716.34	\$778.71	\$62.37



## 2019 Premium – Sample Family – Individual Market

2019 vs. 2018 Rates

Average Bronze Plan

Carrier	Monthly Premium			Annual Premium		
	2018	2019	Difference	2018	2019	Difference
CareFirst BlueChoice	\$964.29	\$1,087.11	\$122.81	\$11,572	\$13,045	\$1,474
GHMSI	\$1,056.18	\$1,203.11	\$146.92	\$12,674	\$14,437	\$1,763
Kaiser	\$953.65	\$1,215.11	\$261.46	\$11,444	\$14,581	\$3,138

Average Silver Plan

Carrier	Monthly Premium			Annual Premium		
	2018	2019	Difference	2018	2019	Difference
CareFirst BlueChoice	\$1,172.48	\$1,269.50	\$97.02	\$14,070	\$15,234	\$1,164
GHMSI	\$1,240.59	\$1,358.68	\$118.09	\$14,887	\$16,304	\$1,417
Kaiser	\$1,098.28	\$1,344.21	\$245.93	\$13,179	\$16,130	\$2,951

Average Gold Plan

Carrier	Monthly Premium			Annual Premium		
	2018	2019	Difference	2018	2019	Difference
CareFirst BlueChoice	\$1,448.87	\$1,604.22	\$155.35	\$17,386	\$19,251	\$1,864
GHMSI	\$1,511.23	\$1,663.48	\$152.26	\$18,135	\$19,962	\$1,827
Kaiser	\$1,343.84	\$1,463.95	\$120.11	\$16,126	\$17,567	\$1,441



## Sample 2019 Small Group Market Rates – Gold Rates

2019 vs. 2018 Rates

Average Gold Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2018	2019	Difference	2018	2019	Difference
CareFirst BlueChoice	\$303.50	\$308.81	\$5.31	\$723.49	\$736.14	\$12.66
GHMSI	\$386.18	\$394.37	\$8.19	\$920.56	\$940.08	\$19.52
Aetna Health, Inc.	\$345.83	\$355.88	\$10.05	\$824.38	\$848.33	\$23.95
Aetna Life Insurance Co.	\$359.90	\$388.60	\$28.70	\$857.92	\$926.33	\$68.41
UnitedHealthcare Insurance Co.	\$274.97	\$301.74	\$26.77	\$655.46	\$719.28	\$63.82
Optimum Choice, Inc.	\$248.20	\$260.80	\$12.60	\$591.64	\$621.68	\$30.04
Kaiser	\$286.79	\$286.99	\$0.20	\$683.64	\$684.12	\$0.48

## Sample 2019 Small Group Market Rates – Platinum Rates

2019 vs. 2018 Rates

Average Platinum Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2018	2019	Difference	2018	2019	Difference
CareFirst BlueChoice	\$367.18	\$373.47	\$6.29	\$875.27	\$890.26	\$14.99
GHMSI	\$457.84	\$466.21	\$8.37	\$1,091.38	\$1,111.34	\$19.96
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.	\$326.51	\$379.06	\$52.55	\$778.33	\$903.60	\$125.27
Optimum Choice, Inc.	\$294.13	\$353.60	\$59.47	\$701.12	\$842.90	\$141.78
Kaiser	\$317.41	\$322.81	\$5.41	\$756.63	\$769.51	\$12.89



## 2019 Premium – Sample Small Group – Gold Coverage

2019 vs. 2018 Rates

Average Gold Plan

Carrier	Monthly Premium			Annual Premium		
	2018	2019	Difference	2018	2019	Difference
CareFirst BlueChoice	\$3,837	\$3,905	\$67	\$46,049	\$46,855	\$806
GHMSI	\$4,883	\$4,986	\$104	\$58,593	\$59,835	\$1,243
Aetna Health, Inc.	\$4,373	\$4,500	\$127	\$52,471	\$53,996	\$1,525
Aetna Life Insurance Co.	\$4,550	\$4,913	\$363	\$54,606	\$58,960	\$4,354
UnitedHealthcare Insurance Co.	\$3,477	\$3,815	\$339	\$41,719	\$45,782	\$4,062
Optimum Choice, Inc.	\$3,138	\$3,297	\$159	\$37,658	\$39,570	\$1,912
Kaiser	\$3,622	\$3,629	\$6	\$43,466	\$43,544	\$78

## 2019 Premium – Sample Small Group – Platinum Coverage

2019 vs. 2018 Rates

Average Platinum Plan

Carrier	Monthly Premium			Annual Premium		
	2018	2019	Difference	2018	2019	Difference
CareFirst BlueChoice	\$4,643	\$4,722	\$79	\$55,710	\$56,664	\$954
GHMSI	\$5,789	\$5,895	\$106	\$69,465	\$70,736	\$1,270
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.	\$4,128	\$4,793	\$664	\$49,540	\$57,513	\$7,973
Optimum Choice, Inc.	\$3,719	\$4,471	\$752	\$44,626	\$53,650	\$9,024
Kaiser	\$4,009	\$4,082	\$72	\$48,111	\$48,978	\$867