

## Sample 2015 Approved Premiums Compared to 2014

The charts on the following pages compare rates for the plans that are included in DC Health Link for both 2014 and 2015. In 2014 there were 34 individual plans. In 2015, one new individual plan was added and 4 individual plans were eliminated, giving a total of 31 individual plans for 2015, 30 of which are available for sale in both 2014 and 2015. In 2014 there were 267 small group plans. In 2015, 41 new small group plans were added and 112 small group plans were eliminated, giving a total of 196 small group plans for 2015, 155 of which are available in both 2014 and 2015.

These comparisons look at the average difference in premiums from 2014 to 2015 under various scenarios for both individuals and small groups by carrier and metal tier level.

## 2014 to 2015 Individual Market Rates - Single Coverage

### Average Silver Plan Rates

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2014	2015	Difference	2014	2015	Difference
CareFirst BlueChoice	\$184.00	\$190.13	\$6.13	\$438.62	\$453.23	\$14.61
GHMSI	\$219.13	\$217.18	-\$1.95	\$522.36	\$517.72	-\$4.64
Aetna Life Insurance Co.	\$227.82	\$214.74	-\$13.08	\$543.07	\$511.89	-\$31.18
Kaiser	\$185.08	\$188.6	\$3.53	\$439.59	\$449.59	\$9.99

### Average Platinum Plan Rates

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2014	2015	Difference	2014	2015	Difference
CareFirst BlueChoice	\$276.35	\$308.94	\$32.59	\$658.75	\$736.44	\$77.69
GHMSI	\$341.09	\$365.78	\$24.69	\$813.09	\$871.92	\$58.83
Aetna Life Insurance Co.	N/A	N/A	N/A	N/A	N/A	N/A
Kaiser	\$248.86	\$260.54	\$11.68	\$591.63	621.06	\$29.43

## 2014 to 2015 Individual Market Rates – Coverage for Family of Four

### Average Silver Plan Rates

Carrier	Monthly Premium			Annual Premium		
	2014	2015	Difference	2014	2015	Difference
CareFirst BlueChoice	\$824.60	\$852.05	\$27.46	\$9,895	\$10,225	\$329
GHMSI	\$982.02	\$973.30	-\$8.72	\$11,784	\$11,680	-\$104
Aetna Life Insurance Co.	\$1,020.96	\$962.34	-\$58.62	\$12,252	\$11,548	-\$703
Kaiser	\$826.55	\$845.21	\$18.66	\$9,919	\$10,143	\$224

### Average Platinum Plan Rates

Carrier	Monthly Premium			Annual Premium		
	2014	2015	Difference	2014	2015	Difference
CareFirst BlueChoice	\$1,238.44	\$1,384.50	\$146.04	\$14,861	\$16,614	\$1,753
GHMSI	\$1,528.57	\$1,639.20	\$110.63	\$18,343	\$19,670	\$1,327
Aetna Life Insurance Co.	N/A	N/A	N/A	N/A	N/A	N/A
Kaiser	\$1,112.40	\$1,167.58	\$55.20	\$13,349	\$14,011	\$662

These family plan rates assume a husband and wife both age 40 and two children below age 21.

## 2014 to 2015 Small Group Market Rates – Gold Rates

Average Gold Plan Rates

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2014	2015	Difference	2014	2015	Difference
CareFirst BlueChoice	\$240.41	\$268.31	\$27.90	\$573.07	\$639.58	\$66.50
GHMSI	\$285.15	\$313.15	\$28.01	\$679.73	\$746.49	\$66.76
Aetna Health, Inc.	\$288.14	\$260.75	-\$7.39	\$686.86	\$669.23	-\$17.63
Aetna Life Insurance Co.	\$369.05	\$304.17	-\$64.88	\$879.73	\$725.06	-\$154.67
UnitedHealthcare Insurance Co.	\$290.52	\$252.71	-\$37.81	\$692.54	\$802.40	-\$90.14
Optimum Choice, Inc.	\$268.46	\$233.55	-\$34.91	\$639.94	\$556.73	-\$83.21
Kaiser	\$246.38	\$267.46	\$21.09	\$585.72	\$637.57	\$51.85

## 2014 to 2015 Small Group Market Rates – Platinum Rates

### Average Platinum Plan Rates

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2014	2015	Difference	2014	2015	Difference
CareFirst BlueChoice	\$305.85	\$338.58	\$32.73	\$729.09	\$807.16	\$78.07
GHMSI	\$362.26	\$392.19	\$29.93	\$863.55	\$934.91	\$71.35
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.	\$350.66	\$305.06	-\$45.60	\$835.89	\$727.20	-\$108.69
Optimum Choice, Inc.	\$327.88	\$285.25	-\$42.63	\$781.60	\$679.97	-\$101.63
Kaiser	\$273.52	\$301.85	\$28.33	\$650.42	\$719.54	\$69.13

## 2014 to 2015 Rates – Sample Small Group – Gold Coverage

### Average Gold Plan Rates

Carrier	Monthly Premium			Annual Premium		
	2014	2015	Difference	2014	2015	Difference
CareFirst BlueChoice	\$3,040	\$3,392	\$352	\$36,476	\$40,709	\$4,233
GHMSI	\$3,605	\$3,959	\$354	\$43,264	\$47,513	\$4,249
Aetna Health, Inc.	\$3,643	\$3,550	-\$93	\$43,718	\$42,596	-\$1,122
Aetna Life Insurance Co.	\$4,666	\$3,846	-\$820	\$55,994	\$46,149	-\$9,845
UnitedHealthcare Insurance Co.	\$3,673	\$3,195	-\$478	\$44,080	\$38,342	-\$5,738
Optimum Choice, Inc.	\$3,394	\$2,953	-\$441	\$40,731	\$35,435	-\$5,296
Kaiser	\$3,107	\$3,382	\$274	\$37,290	\$40,580	\$3,291

The sample small group includes four employees as follows:

- 40 year-old employee with a 38 year-old spouse and two children below age 21.
- 63 year-old employee.
- 27 year-old employee with a 25 year-old spouse and one child below age 21.
- 35 year-old employee with a 32 year-old spouse.

## 2014 to 2015 Rates – Sample Small Group – Platinum Coverage

### Average Platinum Plan Rates

Carrier	Monthly Premium			Annual Premium		
	Filed	Approved	Difference	Filed	Approved	Difference
CareFirst BlueChoice	\$3,867	\$4,281	\$414	\$46,406	\$51,371	\$4,965
GHMSI	\$4,580	\$4,959	\$378	\$54,964	\$59,506	\$4,542
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.	\$4,434	\$3,857	-\$576	\$53,203	\$46,286	-\$6,918
Optimum Choice, Inc.	\$4,146	\$3,607	-\$539	\$49,748	\$43,280	-\$6,468
Kaiser	\$3,451	\$3,817	\$366	\$41,455	\$45,798	\$4,390

The sample small group includes four employees as follows:

- 40 year-old employee with a 38 year-old spouse and two children below age 21.
- 63 year-old employee.
- 27 year-old employee with a 25 year-old spouse and one child below age 21.
- 35 year-old employee with a 32 year-old spouse.