



## Sample 2021 Individual Market Rates

2021 vs. 2020 Rates

Average Bronze Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2020	2021	Difference	2020	2021	Difference
CareFirst BlueChoice	\$262.60	\$253.50	(\$9.10)	\$625.97	\$604.28	(\$21.70)
GHMSI	\$302.32	\$291.61	(\$10.71)	\$720.65	\$695.14	(\$25.52)
Kaiser	\$286.28	\$267.35	(\$18.92)	\$682.43	\$637.31	(\$45.12)

Average Silver Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2020	2021	Difference	2020	2021	Difference
CareFirst BlueChoice	\$301.52	\$309.57	\$8.05	\$718.76	\$737.95	\$19.19
GHMSI	\$335.63	\$342.28	\$6.65	\$800.07	\$815.91	\$15.84
Kaiser	\$314.63	\$304.03	(\$10.60)	\$750.00	\$724.75	(\$25.26)

Average Gold Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2020	2021	Difference	2020	2021	Difference
CareFirst BlueChoice	\$386.15	\$387.99	\$1.84	\$920.49	\$924.86	\$4.38
GHMSI	\$412.30	\$417.63	\$5.34	\$982.81	\$995.54	\$12.73
Kaiser	\$343.85	\$340.35	(\$3.50)	\$819.65	\$811.31	(\$8.34)



## 2021 Premium – Sample Family – Individual Market

2021 vs. 2020 Rates

Average Bronze Plan

Carrier	Monthly Premium			Annual Premium		
	2020	2021	Difference	2020	2021	Difference
CareFirst BlueChoice	\$1,176.80	\$1,136.02	(\$40.78)	\$14,122	\$13,632	(\$489)
GHMSI	\$1,354.80	\$1,306.83	(\$47.97)	\$16,258	\$15,682	(\$576)
Kaiser	\$1,282.93	\$1,198.13	(\$84.80)	\$15,395	\$14,378	(\$1,018)

Average Silver Plan

Carrier	Monthly Premium			Annual Premium		
	2020	2021	Difference	2020	2021	Difference
CareFirst BlueChoice	\$1,351.24	\$1,387.32	\$36.08	\$16,215	\$16,648	\$433
GHMSI	\$1,504.10	\$1,533.90	\$29.80	\$18,049	\$18,407	\$358
Kaiser	\$1,409.99	\$1,362.50	(\$47.49)	\$16,920	\$16,350	(\$570)

Average Gold Plan

Carrier	Monthly Premium			Annual Premium		
	2020	2021	Difference	2020	2021	Difference
CareFirst BlueChoice	\$1,730.48	\$1,738.73	\$8.25	\$20,766	\$20,865	\$99
GHMSI	\$1,847.67	\$1,871.58	\$23.91	\$22,172	\$22,459	\$287
Kaiser	\$1,540.92	\$1,525.24	(\$15.67)	\$18,491	\$18,303	(\$188)



## Sample 2021 Small Group Market Rates – Gold Rates

2021 vs. 2020 Rates

Average Gold Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2020	2021	Difference	2020	2021	Difference
CareFirst BlueChoice	\$336.95	\$341.35	\$4.40	\$803.21	\$813.70	\$10.49
GHMSI	\$434.91	\$410.25	(\$24.66)	\$1,036.73	\$977.95	(\$58.78)
Aetna Health, Inc.	\$409.87	\$414.79	\$4.92	\$977.02	\$988.77	\$11.74
Aetna Life Insurance Co.	\$390.98	\$404.67	\$13.70	\$931.99	\$964.65	\$32.66
UnitedHealthcare Insurance Co.	\$313.10	\$336.76	\$23.66	\$746.36	\$802.76	\$56.40
Optimum Choice, Inc.	\$287.33	\$306.74	\$19.41	\$684.94	\$731.20	\$46.26
Kaiser	\$296.07	\$295.71	(\$0.36)	\$705.77	\$704.91	(\$0.86)

## Sample 2021 Small Group Market Rates – Platinum Rates

2021 vs. 2020 Rates

Average Platinum Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	2020	2021	Difference	2020	2021	Difference
CareFirst BlueChoice	\$417.03	\$415.30	(\$1.73)	\$994.10	\$989.99	(\$4.11)
GHMSI	\$515.69	\$489.26	(\$26.43)	\$1,229.29	\$1,166.29	(\$63.00)
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.	\$415.93	\$415.57	(\$0.36)	\$991.48	\$990.61	(\$0.87)
Optimum Choice, Inc.	\$398.84	\$385.56	(\$13.28)	\$950.73	\$919.07	(\$31.65)
Kaiser	\$332.99	\$341.27	\$8.27	\$793.79	\$813.50	\$19.72



## 2021 Premium – Sample Small Group – Gold Coverage

2021 vs. 2020 Rates

Average Gold Plan

Carrier	Monthly Premium			Annual Premium		
	2020	2021	Difference	2020	2021	Difference
CareFirst BlueChoice	\$4,260	\$4,316	\$56	\$51,124	\$51,791	\$668
GHMSI	\$5,499	\$5,187	(\$312)	\$65,987	\$62,245	(\$3,742)
Aetna Health, Inc.	\$5,182	\$5,244	\$62	\$62,187	\$62,934	\$747
Aetna Life Insurance Co.	\$4,943	\$5,117	\$173	\$59,320	\$61,399	\$2,079
UnitedHealthcare Insurance Co.	\$3,959	\$4,258	\$299	\$47,505	\$51,095	\$3,590
Optimum Choice, Inc.	\$3,633	\$3,878	\$245	\$43,596	\$46,540	\$2,944
Kaiser	\$3,740	\$3,739	(\$1)	\$44,874	\$44,867	(\$8)

## 2021 Premium – Sample Small Group – Platinum Coverage

2021 vs. 2020 Rates

Average Platinum Plan

Carrier	Monthly Premium			Annual Premium		
	2020	2021	Difference	2020	2021	Difference
CareFirst BlueChoice	\$5,273	\$5,251	(\$22)	\$63,273	\$63,012	(\$261)
GHMSI	\$6,520	\$6,186	(\$334)	\$78,243	\$74,233	(\$4,011)
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.	\$5,259	\$5,254	(\$5)	\$63,107	\$63,052	(\$55)
Optimum Choice, Inc.	\$5,043	\$4,875	(\$168)	\$60,513	\$58,498	(\$2,015)
Kaiser	\$4,210	\$4,315	\$105	\$50,524	\$51,779	\$1,255