





WESTERN MARYLAND APPROVED RATE EXAMPLES

Allegany, Carroll, Frederick, Garrett and Washington Counties

The Maryland Insurance Administration approved rates for insurers that will offer health insurance plans that start Jan. 1, 2015. Each insurer submitted a variety of plans. These charts show only a sample of approved first quarter 2015 rates for the lowest-priced bronze, silver, gold, and platinum plans. Your rates may vary depending on your age, the part of the State in which you live, your family composition, your tobacco usage, and the plan you choose. All plans may not be available in all areas.

Color Key	
	Bronze plans pay an estimated 60% of medical costs
	Silver plans pay an estimated 70% of medical costs
	Gold plans pay an estimated 80% of medical costs
	Platinum plans pay an estimated 90% of medical costs

2015 Small Group Plans (per member)

Approved first quarter 2015 premiums before employer contribution

	Aetna Health, Inc.	Aetna Life Insurance	CareFirst (CareFirst of MD)	CareFirst (BlueChoice)	CareFirst (GHMSI)	Coventry Health and Life Insurance	Coventry Health Care of DE	Evergreen Health Cooperative	Kaiser Foundation	Mamsi Life and Health	Optimum Choice	UnitedHealthCare Insurance	UnitedHealthCare of the Mid-Atlantic
	Age 21	\$220.77	\$239.55	\$277.86	\$205.32	\$277.86	\$221.28	\$197.91	\$216.62	\$179.01	\$211.10	\$197.28	\$216.96
	\$255.71	\$273.36	\$334.57	\$261.16	\$334.57	\$272.22	\$255.96	\$210.12	\$190.59	\$249.03	\$229.10	\$256.42	\$210.91
	\$294.56	\$321.91	\$424.16	\$347.53	\$424.16	\$310.81	\$273.35	\$239.37	\$221.67	\$285.55	\$266.86	\$294.59	\$253.21
	N/A	N/A	\$490.15	\$404.24	\$490.15	\$365.35	\$358.41	\$287.67	\$255.08	\$373.91	\$353.65	\$382.17	\$382.75
Age 40	\$282.14	\$306.14	\$355.11	\$262.40	\$355.11	\$282.80	\$252.93	\$276.84	\$228.77	\$269.79	\$252.12	\$277.27	\$232.11
	\$326.80	\$349.35	\$427.58	\$333.77	\$427.58	\$347.90	\$327.12	\$268.54	\$243.57	\$318.26	\$292.79	\$327.70	\$269.54
	\$376.45	\$411.40	\$542.08	\$444.15	\$542.08	\$397.22	\$349.34	\$305.91	\$283.29	\$364.93	\$341.05	\$376.49	\$323.60
	N/A	N/A	\$626.41	\$516.62	\$626.41	\$466.92	\$458.05	\$367.64	\$325.99	\$477.86	\$451.96	\$488.41	\$489.15
Age 60	\$599.17	\$650.14	\$754.11	\$557.24	\$754.11	\$600.56	\$537.14	\$587.91	\$485.83	\$572.93	\$535.42	\$588.83	\$492.92
	\$694.01	\$741.90	\$908.01	\$708.80	\$908.01	\$738.81	\$694.67	\$570.27	\$517.26	\$675.87	\$621.78	\$695.92	\$572.41
	\$799.44	\$873.65	\$1,151.17	\$943.20	\$1,151.17	\$843.54	\$741.87	\$649.64	\$601.61	\$774.98	\$724.26	\$799.52	\$687.21
	N/A	N/A	\$1,330.27	\$1,097.10	\$1,330.27	\$991.56	\$972.73	\$780.74	\$692.29	\$1,014.79	\$959.81	\$1,037.21	\$1,038.78
Approved vs. Requested (Avg.)	0.6%	1.0%	-1.9%	0.1%	-1.9%	-6.8%	-4.2%	0.0%	0.8%	0.0%	0.0%	0.0%	0.0%