BALTIMORE METRO AREA APPROVED RATE EXAMPLES

Anne Arundel, Baltimore, Harford and Howard Counties, and Baltimore City

The Maryland Insurance Administration approved rates for insurers, non-profit health service plans, and health maintenance organizations ("carriers") that will offer health insurance plans in Maryland's individual market that start January 1, 2015. Each carrier submitted a variety of plans. These charts show only a sample of approved monthly rates for the lowest-priced catastrophic, 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, and the plan you choose. All plans may not be available in all areas.

Color Key

- Catastrophic plans generally are only available to young adults
- 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 Individual Plans (per person)

Approved monthly premiums before financial help

MARYLAND INSURANCE ADMINISTRATION

	All Savers (UnitedHealthcare)	CareFirst (CareFirst of Md.)	CareFirst (BlueChoice)	CareFirst (GHMSI)	Cigna Health and Life Insurance Co.	Evergreen Health Cooperative	Kaiser Foundation	UnitedHealthcare of the Mid-Atlantic
Age 21	$203.01	N/A	$113.50	N/A	N/A	$116.59	$112.52	N/A
	$222.05	$172.62	$129.39	$172.62	$221.93	$141.33	$136.99	$162.39
	$246.75	$213.43	$190.97	$213.43	$266.10	$183.84	$177.14	$198.27
	$308.76	$283.13	$232.47	$283.13	$298.87	$216.68	$213.86	$213.12
	N/A	$347.08	$316.18	$347.08	N/A	$266.87	$256.23	N/A
Age 40	$283.78	$220.61	$165.36	$220.61	$283.63	$180.62	$175.07	$207.53
	$315.35	$272.77	$244.06	$272.77	$340.08	$234.95	$226.38	$253.39
	$394.60	$361.84	$297.10	$361.84	$381.96	$276.92	$273.32	$272.37
	N/A	$443.56	$404.08	$443.56	N/A	$341.06	$327.46	N/A
Age 60	$602.64	$468.49	$351.17	$468.49	$602.32	$383.56	$371.79	$440.73
	$669.68	$579.26	$518.29	$579.26	$722.20	$498.94	$480.74	$538.10
	$837.97	$768.42	$630.93	$768.42	$811.13	$588.08	$580.42	$578.41
	N/A	$941.97	$858.11	$941.97	N/A	$724.29	$695.40	N/A
Approved vs. Requested *(on average, rounded to nearest 0.1%)*	-11.0%	-10.7%	-10.6%	-10.7%	-3.3%	0.0%	-2.1%	-9.5%