

2017 New Jersey Individual Health Benefits Plans and Rates *							
Metal Level ⁽¹⁾	Carrier	Base Rate ⁽²⁾ (multiply by Age Rating Factor ⁽³⁾)	Plan Type ⁽⁴⁾	Plan Name	Available to Purchase through...		Visit the carrier's web site for details about plans and coverage options:
					Carrier ⁽⁵⁾	Marketplace ⁽⁵⁾	
Gold	Horizon Healthcare of NJ	\$470.98	HMO	Horizon HMO Gold	C	-	www.horizonblue.com
Gold	Horizon Healthcare Services	\$473.97	EPO	OMNIA Gold	C	M	www.horizonblue.com
Gold	AmeriHealth Ins. Co.	\$488.46	EPO	IHC Gold EPO AmeriHealth Advantage \$10/\$20 ⁽⁸⁾	C	M	www.amerhealthnj.com
Gold	AmeriHealth HMO	\$526.44	HMO	IHC Gold HMO Local Value \$15/\$30 ⁽⁷⁾	C	M	www.amerhealthnj.com
Gold	AmeriHealth HMO	\$595.97	HMO	IHC Gold HMO Regional Preferred \$15/\$30	C	M	www.amerhealthnj.com
Gold	AmeriHealth Ins. Co.	\$598.12	EPO	IHC Gold EPO HSA Local Value 80%/80% ⁽⁶⁾⁽⁷⁾	C	M	www.amerhealthnj.com
Gold	AmeriHealth Ins. Co.	\$602.02	EPO	IHC Gold EPO Local Value \$30/\$50; 80% Coins ⁽⁷⁾	C	-	www.amerhealthnj.com
Gold	AmeriHealth Ins. Co.	\$664.58	EPO	IHC Gold EPO HSA Regional Preferred 80%/80% ⁽⁶⁾	C	-	www.amerhealthnj.com
Gold	AmeriHealth Ins. Co.	\$668.89	EPO	IHC Gold EPO Regional Preferred \$30/\$50; 80% Coins	C	M	www.amerhealthnj.com
Gold	Cigna Healthcare	\$671.18	HMO	HMO Individual \$30 Copay	C	-	www.cigna.com
Gold	Aetna Life Ins. Co.	\$743.95	EPO	NJ Aetna Gold 1000 Savings Plus EPO PD	C	-	www.aetna.com
Silver	AmeriHealth Ins. Co.	\$264.10	EPO	IHC Silver EPO AmeriHealth Advantage \$15/\$35 ⁽⁸⁾	C	M	www.amerhealthnj.com
Silver	AmeriHealth Ins. Co.	\$264.88	EPO	IHC Silver EPO HSA Tier 1 Advantage \$50/\$75 ⁽⁶⁾⁽⁷⁾	C	M	www.amerhealthnj.com
Silver	Horizon Healthcare Services	\$275.98	EPO	OMNIA Silver HSA ⁽⁶⁾	C	M	www.horizonblue.com
Silver	AmeriHealth HMO	\$280.07	HMO	IHC Silver HMO Local Value \$50/\$75 ⁽⁷⁾	C	M	www.amerhealthnj.com
Silver	Horizon Healthcare Services	\$310.65	EPO	OMNIA Silver	C	M	www.horizonblue.com
Silver	AmeriHealth Ins. Co.	\$335.39	EPO	IHC Silver EPO HSA Local Value \$50/\$75 ⁽⁶⁾⁽⁷⁾	C	M	www.amerhealthnj.com
Silver	AmeriHealth HMO	\$349.63	HMO	IHC Silver HMO Regional Preferred \$50/\$75	C	M	www.amerhealthnj.com
Silver	AmeriHealth Ins. Co.	\$357.29	EPO	IHC Silver EPO Local Value \$25/\$45 ⁽⁷⁾	C	-	www.amerhealthnj.com
Silver	Horizon Healthcare Services	\$371.90	EPO	Advantage EPO Silver	C	M	www.horizonblue.com
Silver	AmeriHealth Ins. Co.	\$372.66	EPO	IHC Silver EPO HSA Regional Preferred \$50/\$75 ⁽⁶⁾	C	-	www.amerhealthnj.com
Silver	AmeriHealth Ins. Co.	\$391.32	EPO	IHC Silver EPO HSA Local Value 90%/90% ⁽⁶⁾⁽⁷⁾	C	-	www.amerhealthnj.com
Silver	AmeriHealth Ins. Co.	\$393.57	EPO	IHC Silver EPO Regional Preferred \$25/\$50	C	M	www.amerhealthnj.com
Silver	AmeriHealth Ins. Co.	\$396.98	EPO	IHC Silver EPO Regional Preferred \$25/\$45	C	-	www.amerhealthnj.com
Silver	AmeriHealth Ins. Co.	\$434.80	EPO	IHC Silver EPO HSA Regional Preferred 90%/90% ⁽⁶⁾	C	-	www.amerhealthnj.com
Silver	Oxford Health Ins.	\$524.56	EPO	Silver Copay Select 70	C	-	www.oxhp.com
Silver	Aetna Life Ins. Co.	\$603.92	EPO	NJ Aetna Silver 2500 Savings Plus EPO PD	C	-	www.aetna.com
Bronze	AmeriHealth Ins. Co.	\$225.39	EPO	IHC Bronze EPO AmeriHealth Advantage \$25/\$50 ⁽⁸⁾	C	M	www.amerhealthnj.com
Bronze	AmeriHealth Ins. Co.	\$237.38	EPO	IHC Bronze EPO Tier 1 Advantage \$50/\$75 ⁽⁷⁾	C	M	www.amerhealthnj.com
Bronze	Horizon Healthcare Services	\$240.23	EPO	OMNIA Bronze	C	M	www.horizonblue.com
Bronze	AmeriHealth Ins. Co.	\$266.54	EPO	IHC Bronze EPO Local Value \$50/\$75 ⁽⁷⁾	C	-	www.amerhealthnj.com
Bronze	AmeriHealth Ins. Co.	\$274.94	EPO	IHC Bronze EPO HSA Local Value \$50/\$75 ⁽⁶⁾⁽⁷⁾	C	M	www.amerhealthnj.com
Bronze	AmeriHealth Ins. Co.	\$296.13	EPO	IHC Bronze EPO Regional Preferred \$50/\$75	C	-	www.amerhealthnj.com
Bronze	AmeriHealth Ins. Co.	\$305.47	EPO	IHC Bronze EPO HSA Regional Preferred \$50/\$75 ⁽⁶⁾	C	M	www.amerhealthnj.com
Bronze	Horizon Healthcare Services	\$330.83	EPO	Advantage EPO Bronze	C	M	www.horizonblue.com
Bronze	Cigna Healthcare	\$371.23	HMO	HMO Individual 3000	C	-	www.cigna.com
Bronze	Oxford Health Ins.	\$485.97	EPO	Bronze Copay Select 50	C	-	www.oxhp.com
Bronze	Aetna Life Ins. Co.	\$493.56	EPO	NJ Aetna Bronze 3000 Savings Plus EPO PD	C	-	www.aetna.com
Bronze	Oxford Health Ins.	\$494.63	EPO	Bronze HSA 50 ⁽⁶⁾	C	-	www.oxhp.com
Catastrophic	Horizon Healthcare Services	\$214.63	EPO	Advantage EPO Essentials ⁽⁹⁾	C	M	www.horizonblue.com
Catastrophic	AmeriHealth Ins. Co.	\$245.23	EPO	IHC Local Value Simple Saver ⁽⁷⁾⁽⁹⁾	C	M	www.amerhealthnj.com
Catastrophic	AmeriHealth Ins. Co.	\$269.29	EPO	IHC Regional Preferred Simple Saver ⁽⁹⁾	C	M	www.amerhealthnj.com
Catastrophic	Oxford Health Ins.	\$399.33	EPO	Catastrophic Select Saver 100 ⁽⁹⁾	C	-	www.oxhp.com

Age	Age Rating Factor ⁽³⁾	Age	Age Rating Factor ⁽³⁾	
0 to 20	0.635	42	1.325	⁽¹⁾ Metal Level indicates the actuarial value of the plan. Each metal level is designed to cover an expected percentage of the covered charges: Bronze 60%, Silver 70%, Gold 80%, and Platinum 90%. Catastrophic plans are available only to those individuals who are under 30 years old, or who have received an exemption from the personal responsibility requirement on the Marketplace.
21	1.000	43	1.357	
22	1.000	44	1.397	⁽²⁾ Base Rate is multiplied by the Age Rating Factor ⁽³⁾ to determine the premium for each person to be covered.
23	1.000	45	1.444	
24	1.000	46	1.500	⁽³⁾ Age Rating Factor Premium per person = (Base Rate ⁽²⁾ x Age Rating Factor ⁽³⁾). Premium per family = The sum of the premiums for each family member to be covered. Note: For dependent children under age 20 , the premium is capped at the sum of the premiums for three children. Consumers may also use the IHC Premium Calculator at: www.state.nj.us/dobi/division_insurance/ihcseh/IHC_Calculator_2017/IHC.HTM
25	1.004	47	1.563	
26	1.024	48	1.635	
27	1.048	49	1.706	
28	1.087	50	1.786	
29	1.119	51	1.865	
30	1.135	52	1.952	
31	1.159	53	2.040	
32	1.183	54	2.135	
33	1.198	55	2.230	⁽⁴⁾ Plan Types HMO and EPO are network-only plans with no option to use out-of-network providers, except in the case of emergency or urgent care.
34	1.214	56	2.333	
35	1.222	57	2.437	⁽⁵⁾ Carrier (C) and Marketplace (M) Plans are available to purchase directly from a Carrier or through the Marketplace . Consumers who purchase plans directly from a Carrier are not eligible for subsidies. Consumers who purchase plans through the Marketplace may be eligible for subsidies. For information regarding subsidies (Premium Tax Credits and Cost-Sharing Reductions) visit: www.healthcare.gov
36	1.230	58	2.548	
37	1.238	59	2.603	⁽⁶⁾ These are high deductible health plans and are compatible with Health Savings Accounts (HSA) . Contact the Carrier for additional information.
38	1.246	60	2.714	
39	1.262	61	2.810	⁽⁷⁾ AmeriHealth Local Value Plans and Tier 1 Advantage Plans are available in all counties except Hunterdon County.
40	1.278	62	2.873	
41	1.302	63	2.952	⁽⁸⁾ AmeriHealth Advantage Plans are available in only Atlantic, Burlington, Camden, Cape May, Gloucester, Monmouth and Ocean counties and are not available in any other counties.
		64 and older	3.000	
				⁽⁹⁾ Catastrophic Plans are available only to those individuals who are under 30 years old, or who have received an exemption from the personal responsibility requirement on the Marketplace. * For details about plans and coverage options please contact the Carriers directly.