

2019 New Jersey Individual Health Benefits Plans and Rates [Effective 01/01/2019 - 12/31/2019]

Metal Level <sup>(1)</sup>	Carrier / Entity Name	Plan Type <sup>(2)(3)</sup>	Base Rate <sup>(4)</sup> (multiply by Age Rating Factor) <sup>(5)</sup>	Plan Name <sup>(6)</sup>	Available to Purchase through...		Visit the carrier's web site for details about plans and coverage options:
					Carrier	Marketplace	
Gold	Oscar Garden State Insurance Corporation	EPO	\$420.92	Oscar Classic Gold Option 2 <sup>(8)</sup>	C	M	<a href="http://www.hioscar.com">www.hioscar.com</a>
Gold	Horizon Healthcare of New Jersey, Inc.	HMO	\$422.45	Horizon HMO Gold	C	-	<a href="http://www.horizonblue.com">www.horizonblue.com</a>
Gold	Oscar Garden State Insurance Corporation	EPO	\$449.37	Oscar Classic Gold Option 1 <sup>(8)</sup>	C	M	<a href="http://www.hioscar.com">www.hioscar.com</a>
Gold	Horizon Healthcare Services, Inc.	EPO	\$501.51	OMNIA Gold	C	M	<a href="http://www.horizonblue.com">www.horizonblue.com</a>
Gold	AmeriHealth HMO, Inc.	HMO	\$558.20	IHC Gold HMO Regional Preferred \$15/\$30	C	M	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Gold	AmeriHealth Insurance Company	EPO	\$625.95	IHC Gold EPO Regional Preferred \$30/\$50/20% Coins	C	M	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Silver	AmeriHealth Insurance Company	EPO	\$239.64	IHC Select Silver EPO H.S.A. AmeriHealth Advantage \$25/\$50 <sup>(6)</sup>	C	-	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Silver	AmeriHealth Insurance Company	EPO	\$243.50	IHC Select Silver EPO H.S.A. AmeriHealth Hospital Advantage \$50/\$75 <sup>(6)</sup>	C	-	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Silver	AmeriHealth HMO, Inc.	HMO	\$253.81	IHC Select Silver HMO Local Value \$50/\$75	C	-	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Silver	AmeriHealth Insurance Company	EPO	\$267.25	IHC Silver EPO AmeriHealth Advantage \$25/\$50 <sup>(7)</sup>	C	M	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Silver	Oscar Garden State Insurance Corporation	EPO	\$271.81	Oscar Classic Silver Off-Ex Only <sup>(8)</sup>	C	-	<a href="http://www.hioscar.com">www.hioscar.com</a>
Silver	AmeriHealth Insurance Company	EPO	\$272.28	IHC Silver EPO H.S.A. AmeriHealth Hospital Advantage \$50/\$75 <sup>(6)(7)</sup>	C	M	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Silver	AmeriHealth HMO, Inc.	HMO	\$282.85	IHC Silver HMO Local Value \$50/\$75 <sup>(7)</sup>	C	M	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Silver	Oscar Garden State Insurance Corporation	EPO	\$298.21	Oscar Saver Silver <sup>(8)</sup>	C	M	<a href="http://www.hioscar.com">www.hioscar.com</a>
Silver	Oscar Garden State Insurance Corporation	EPO	\$318.61	Oscar Classic Silver <sup>(8)</sup>	C	M	<a href="http://www.hioscar.com">www.hioscar.com</a>
Silver	Horizon Healthcare Services, Inc.	EPO	\$322.71	OMNIA Silver HSA <sup>(7)</sup>	C	M	<a href="http://www.horizonblue.com">www.horizonblue.com</a>
Silver	AmeriHealth Insurance Company	EPO	\$341.72	IHC Silver EPO H.S.A. Local Value \$50/\$75 <sup>(6)(7)</sup>	C	M	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Silver	Horizon Healthcare Services, Inc.	EPO	\$343.59	OMNIA Silver	C	M	<a href="http://www.horizonblue.com">www.horizonblue.com</a>
Silver	Horizon Healthcare Services, Inc.	EPO	\$431.30	Horizon Advantage EPO Silver	C	M	<a href="http://www.horizonblue.com">www.horizonblue.com</a>
Silver	AmeriHealth HMO, Inc.	HMO	\$464.28	IHC Silver HMO Regional Preferred \$50/\$75	C	M	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Silver	AmeriHealth Insurance Company	EPO	\$597.97	IHC Silver EPO Regional Preferred \$30/\$70	C	M	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Silver	Oxford Health Ins.	EPO	\$651.12	Silver Copay Select 70	C	-	<a href="http://www.oxhp.com">www.oxhp.com</a>
Silver	Oxford Health Ins.	EPO	\$668.56	Silver Copay Select 80	C	-	<a href="http://www.oxhp.com">www.oxhp.com</a>
Bronze	AmeriHealth Insurance Company	EPO	\$217.98	IHC Bronze EPO H.S.A. AmeriHealth Advantage \$25/\$50 <sup>(6)(7)</sup>	C	M	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Bronze	AmeriHealth Insurance Company	EPO	\$231.21	IHC Bronze EPO H.S.A. AmeriHealth Hospital Advantage \$50/\$75 <sup>(6)(7)</sup>	C	M	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Bronze	Oscar Garden State Insurance Corporation	EPO	\$242.69	Oscar Classic Bronze <sup>(8)</sup>	C	M	<a href="http://www.hioscar.com">www.hioscar.com</a>
Bronze	Oxford Health Ins.	EPO	\$601.71	Bronze Copay Select 50	C	-	<a href="http://www.oxhp.com">www.oxhp.com</a>
Bronze	Horizon Healthcare Services, Inc.	EPO	\$278.57	OMNIA Bronze HSA <sup>(7)</sup>	C	M	<a href="http://www.horizonblue.com">www.horizonblue.com</a>
Bronze	Horizon Healthcare Services, Inc.	EPO	\$344.62	Horizon Advantage EPO Bronze	C	M	<a href="http://www.horizonblue.com">www.horizonblue.com</a>
Catastrophic	Oscar Garden State Insurance Corporation	EPO	\$160.35	Oscar Simple Secure <sup>(3)(8)</sup>	C	M	<a href="http://www.hioscar.com">www.hioscar.com</a>
Catastrophic	AmeriHealth Insurance Company	EPO	\$230.82	IHC Local Value Simple Saver <sup>(6)(7)</sup>	C	M	<a href="http://www.amerihealth.com">www.amerihealth.com</a>
Catastrophic	Horizon Healthcare Services, Inc.	EPO	\$246.06	Horizon Advantage EPO Essentials <sup>(3)</sup>	C	M	<a href="http://www.horizonblue.com">www.horizonblue.com</a>

Ages	Age Rating Factors <sup>(5)</sup>	Ages	Age Rating Factors <sup>(5)</sup>	Footnotes
0-14	0.765	40	1.278	<sup>(1)</sup> <b>Metal Level</b> 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%.
15	0.833	41	1.302	
16	0.859	42	1.325	<sup>(2)</sup> <b>Plan Types</b> HMO and EPO are network-only plans with <b>no</b> option to use out-of-network providers, except in the case of emergency or urgent care.
17	0.885	43	1.357	
18	0.913	44	1.397	<sup>(3)</sup> <b>Catastrophic Plans</b> 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.
19	0.941	45	1.444	
20	0.970	46	1.500	<sup>(4)</sup> <b>Base Rate</b> is multiplied by the <b>Age Rating Factor</b> <sup>(5)</sup> to determine the premium for each person to be covered.
21	1.000	47	1.563	
22	1.000	48	1.635	<sup>(5)</sup> <b>Age Rating Factor</b> is used to calculate the premium for each person to be covered.
23	1.000	49	1.706	
24	1.000	50	1.786	<sup>(6)</sup> <b>Plan Names</b> were supplied by the Carrier. Please contact them for explanations of the abbreviations used in the plan names.
25	1.004	51	1.865	
26	1.024	52	1.952	<sup>(7)</sup> These are high deductible health plans and are compatible with <b>Health Savings Accounts (HSA)</b> . Contact the Carrier for additional information.
27	1.048	53	2.040	
28	1.087	54	2.135	For details about plans, abbreviations used in the plan names, and coverage options, please contact the Carrier directly.
29	1.119	55	2.230	
30	1.135	56	2.333	For information regarding subsidies (Premium Tax Credits and Cost-Sharing Reductions) visit: <a href="http://www.healthcare.gov">www.healthcare.gov</a> .
31	1.159	57	2.437	
32	1.183	58	2.548	<b>Premium Calculation</b> <b>Premium per person</b> = (Base Rate <sup>(3)</sup> x Age Rating Factor <sup>(5)</sup> ). <b>Premium per family</b> = The sum of the premiums for each family member to be covered.
33	1.198	59	2.603	
34	1.214	60	2.714	Note: For <b>dependent children under age 20</b> , the premium is capped at the sum of the premiums for three children. Consumers may also use the <b>IHC Premium Calculator</b> at: <a href="http://www.state.nj.us/dobi/division_insurance/ihcseh/ihcrcates.htm">http://www.state.nj.us/dobi/division_insurance/ihcseh/ihcrcates.htm</a>
35	1.222	61	2.810	
36	1.230	62	2.873	
37	1.238	63	2.952	
38	1.246	64+	3.000	
39	1.262			