

MARYLAND'S ACA COMPLIANT INDIVIDUAL AND FAMILY HEALTH INSURANCE PLANS

Marylanders can purchase the exact same ACA (Affordable Care Act) compliant individual or family health insurance plans from Maryland Health Connection (MHC) marketplace and directly from insurance companies that have plans on the MHC marketplace. You can buy the plans by contacting the insurance company directly, online at MarylandHealthConnection.gov, or get free help from a licensed agent or broker.

Although MHC has restrictions on its ability to sell the policies to those without a legal immigration status, the same plans can be purchased directly from the insurance companies. Below, you will find information on how to buy a plan from an insurance company and information for MHC.

How to buy individual and family coverage outside of Maryland Health Connection

No matter what your immigration status is, you can buy the same coverage directly from the insurance company, or through licensed agents and brokers throughout Maryland.

Aetna

Aetna off-marketplace plans can be purchased by visiting:
aetnacshealth.softtheon.com/qhp or calling 1-844-374-5217 (TTY: 711)

CareFirst

Information on HMO and PPO plans offered by CareFirst can be found on their website:
<https://bit.ly/carefirstindfam>

Once an individual is ready to apply for coverage, they can do so by visiting:
<https://carefirst.inshealth.com>

Member Support Line for individuals under age 65 seeking to purchase coverage:
800-544-8703, (local) 410-356-8000

CONTINUED →

If you choose to work with an agent or broker, you can check to make sure they are licensed to sell health plans in Maryland at <https://insurance.maryland.gov>



MARYLAND'S ACA COMPLIANT INDIVIDUAL AND FAMILY HEALTH INSURANCE PLANS

CONTINUED:

Kaiser Foundation

Kaiser Permanente off-marketplace plans can be purchased by visiting: buykp.org or by calling 1-800-488-3590.

UnitedHealthcare

UnitedHealthcare off-marketplace plans can be purchased by calling: 1-800-338-9248 or by working with a broker.

Wellpoint

Wellpoint off exchange information:
<https://www.wellpoint.com/individual-family/aca-marketplace> or by calling 833-972-1429

If you choose to work with an agent or broker, you can check to make sure they are licensed to sell health plans in Maryland at <https://insurance.maryland.gov>



MARYLAND'S ACA COMPLIANT INDIVIDUAL AND FAMILY HEALTH INSURANCE PLANS

Maryland Health Connection is for all Marylanders who need health insurance. It is Maryland's official health insurance marketplace where you can shop, compare and enroll in quality health and dental insurance that fits your needs and your budget.

Purchasing from the Maryland Health Connection

To be eligible for health insurance through the Maryland Health Connection, you must:

1. Live in Maryland
2. Be a U.S. citizen or be lawfully present
3. Not be incarcerated, except if you are incarcerated pending disposition

If you are present in the U.S. under certain immigration statuses or if you have applied for certain lawfully present statuses, you may be eligible to enroll in a private health plan through Maryland Health Connection, the state's official health insurance marketplace.

You can still apply for health coverage through Maryland Health Connection, even if not all of your family members have an immigration status that qualifies them for coverage. Individuals who are not requesting coverage will not be asked about their immigration status.

You do not need a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) to apply for coverage. However, if you are requesting financial help and file taxes, you will be asked to provide your SSN.

For more information regarding Immigrant Families, immigration statuses, and purchasing on MHC, visit: www.marylandhealthconnection.gov/health-coverage/immigrant-families/ or <https://bit.ly/mhcimmigrantfamilies>



MARYLAND'S ACA COMPLIANT INDIVIDUAL AND FAMILY HEALTH INSURANCE PLANS

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, 2025 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, your family composition, the plan you choose, and whether that plan is purchased on or off Exchange. All plans may not be available in all areas.






2025 Individual Plans (per person)

Approved monthly premiums before financial help



	Aetna Health Inc.	CareFirst (CareFirst of Md.)	CareFirst (BlueChoice)	CareFirst (GHMSI)	Kaiser Foundation	UnitedHealthcare (Optimum Choice)	Wellpoint Maryland Inc.
Age 21	N/A	N/A	\$142.72	N/A	\$164.19	N/A	\$176.61
	\$240.87	\$357.17	\$230.76	\$357.17	\$224.59	\$203.89	\$237.62
	\$309.95	\$399.21	\$277.53	\$399.21	\$249.50	\$236.35	\$310.91
	\$323.06	\$449.19	\$311.25	\$449.19	\$305.49	\$265.83	\$287.86
	N/A	N/A	N/A	N/A	\$367.75	N/A	N/A
Age 40	\$307.83	\$456.46	\$294.91	\$456.46	\$287.03	\$260.57	\$303.68
	\$396.12	\$510.19	\$354.68	\$510.19	\$318.86	\$302.05	\$397.34
	\$412.87	\$574.06	\$397.78	\$574.06	\$390.42	\$339.73	\$367.89
	N/A	N/A	N/A	N/A	\$469.98	N/A	N/A
Age 60	\$653.72	\$969.36	\$626.28	\$969.36	\$609.54	\$553.35	\$644.90
	\$841.20	\$1,083.46	\$753.22	\$1,083.46	\$677.14	\$641.44	\$843.81
	\$876.78	\$1,219.10	\$844.73	\$1,219.10	\$829.10	\$721.46	\$781.25
	N/A	N/A	N/A	N/A	\$998.07	N/A	N/A

Color Key

 Catastrophic plans generally are only available to young adults	 Gold plans pay an estimated 80% of medical costs
 Bronze plans pay an estimated 60% of medical costs	 Platinum plans pay an estimated 90% of medical costs
 Silver plans pay an estimated 70% of medical costs	



MARYLAND'S ACA COMPLIANT INDIVIDUAL AND FAMILY HEALTH INSURANCE PLANS

EASTERN AND SOUTHERN MD APPROVED RATE EXAMPLES

St. Mary's County, Charles County, Calvert County, Cecil County, Kent County, Queen Anne's County, Talbot County, Caroline County, Dorchester County, Wicomico County, Somerset County, Worcester County






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, 2025. 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, your family composition, the plan you choose, and whether that plan is purchased on or off Exchange. All plans may not be available in all areas.

2025 Individual Plans (per person)

Approved monthly premiums before financial help

		Aetna Health Inc.	CareFirst (CareFirst of Md.)	CareFirst (BlueChoice)	CareFirst (GHMSI)	Kaiser Foundation	UnitedHealthcare (Optimum Choice)	Wellpoint Maryland Inc.
Age 21		N/A	N/A	\$142.72	N/A	\$164.19	N/A	\$176.61
		\$240.87	\$357.17	\$230.76	\$357.17	\$224.59	\$203.89	\$237.62
		\$309.95	\$399.21	\$277.53	\$399.21	\$249.50	\$236.35	\$310.91
		\$323.06	\$449.19	\$311.25	\$449.19	\$305.49	\$265.83	\$287.86
		N/A	N/A	N/A	N/A	\$367.75	N/A	N/A
Age 40		\$307.83	\$456.46	\$294.91	\$456.46	\$287.03	\$260.57	\$303.68
		\$396.12	\$510.19	\$354.68	\$510.19	\$318.86	\$302.05	\$397.34
		\$412.87	\$574.06	\$397.78	\$574.06	\$390.42	\$339.73	\$367.89
		N/A	N/A	N/A	N/A	\$469.98	N/A	N/A
Age 60		\$653.72	\$969.36	\$626.28	\$969.36	\$609.54	\$553.35	\$644.90
		\$841.20	\$1,083.46	\$753.22	\$1,083.46	\$677.14	\$641.44	\$843.81
		\$876.78	\$1,219.10	\$844.73	\$1,219.10	\$829.10	\$721.46	\$781.25
		N/A	N/A	N/A	N/A	\$998.07	N/A	N/A

Color Key

 Catastrophic plans generally are only available to young adults	 Gold plans pay an estimated 80% of medical costs
 Bronze plans pay an estimated 60% of medical costs	 Platinum plans pay an estimated 90% of medical costs
 Silver plans pay an estimated 70% of medical costs	

MARYLAND'S ACA COMPLIANT INDIVIDUAL AND FAMILY HEALTH INSURANCE PLANS

DC METRO AREA APPROVED RATE EXAMPLES

Montgomery County, Prince George's County

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, 2025. 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, the plan you choose, and whether that plan is purchased on or off Exchange. All plans may not be available in all areas.






2025 Individual Plans (per person)

Approved monthly premiums before financial help



	Aetna Health Inc.	CareFirst (CareFirst of Md.)	CareFirst (BlueChoice)	CareFirst (GHMSI)	Kaiser Foundation	UnitedHealthcare (Optimum Choice)	Wellpoint Maryland Inc.
Age 21	N/A	N/A	\$142.72	N/A	\$164.19	N/A	\$176.61
	\$240.87	\$357.17	\$230.76	\$357.17	\$224.59	\$203.89	\$237.62
	\$309.95	\$399.21	\$277.53	\$399.21	\$249.50	\$236.35	\$310.91
	\$323.06	\$449.19	\$311.25	\$449.19	\$305.49	\$265.83	\$287.86
	N/A	N/A	N/A	N/A	\$367.75	N/A	N/A
Age 40	\$307.83	\$456.46	\$294.91	\$456.46	\$287.03	\$260.57	\$303.68
	\$396.12	\$510.19	\$354.68	\$510.19	\$318.86	\$302.05	\$397.34
	\$412.87	\$574.06	\$397.78	\$574.06	\$390.42	\$339.73	\$367.89
	N/A	N/A	N/A	N/A	\$469.98	N/A	N/A
Age 60	\$653.72	\$969.36	\$626.28	\$969.36	\$609.54	\$553.35	\$644.90
	\$841.20	\$1,083.46	\$753.22	\$1,083.46	\$677.14	\$641.44	\$843.81
	\$876.78	\$1,219.10	\$844.73	\$1,219.10	\$829.10	\$721.46	\$781.25
	N/A	N/A	N/A	N/A	\$998.07	N/A	N/A

Color Key

	Catastrophic plans generally are only available to young adults		Gold plans pay an estimated 80% of medical costs
	Bronze plans pay an estimated 60% of medical costs		Platinum plans pay an estimated 90% of medical costs
	Silver plans pay an estimated 70% of medical costs		



MARYLAND'S ACA COMPLIANT INDIVIDUAL AND FAMILY HEALTH INSURANCE PLANS

WESTERN MD APPROVED RATE EXAMPLES

Garrett County, Allegany County, Washington County, Carroll County, Frederick County






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, 2025. 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, your family composition, the plan you choose, and whether that plan is purchased on or off Exchange. All plans may not be available in all areas.

2025 Individual Plans (per person)

Approved monthly premiums before financial help



	Aetna Health Inc.	CareFirst (CareFirst of Md.)	CareFirst (BlueChoice)	CareFirst (GHMSI)	Kaiser Foundation	UnitedHealthcare (Optimum Choice)	Wellpoint Maryland Inc.
Age 21	N/A	N/A	\$142.72	N/A	\$164.19	N/A	\$176.61
	\$240.87	\$357.17	\$230.76	\$357.17	\$224.59	\$203.89	\$237.62
	\$309.95	\$399.21	\$277.53	\$399.21	\$249.50	\$236.35	\$310.91
	\$323.06	\$449.19	\$311.25	\$449.19	\$305.49	\$265.83	\$287.86
	N/A	N/A	N/A	N/A	\$367.75	N/A	N/A
Age 40	\$307.83	\$456.46	\$294.91	\$456.46	\$287.03	\$260.57	\$303.68
	\$396.12	\$510.19	\$354.68	\$510.19	\$318.86	\$302.05	\$397.34
	\$412.87	\$574.06	\$397.78	\$574.06	\$390.42	\$339.73	\$367.89
	N/A	N/A	N/A	N/A	\$469.98	N/A	N/A
Age 60	\$653.72	\$969.36	\$626.28	\$969.36	\$609.54	\$553.35	\$644.90
	\$841.20	\$1,083.46	\$753.22	\$1,083.46	\$677.14	\$641.44	\$843.81
	\$876.78	\$1,219.10	\$844.73	\$1,219.10	\$829.10	\$721.46	\$781.25
	N/A	N/A	N/A	N/A	\$998.07	N/A	N/A

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

