

2021 Approved Plans and Rates

September 21, 2020

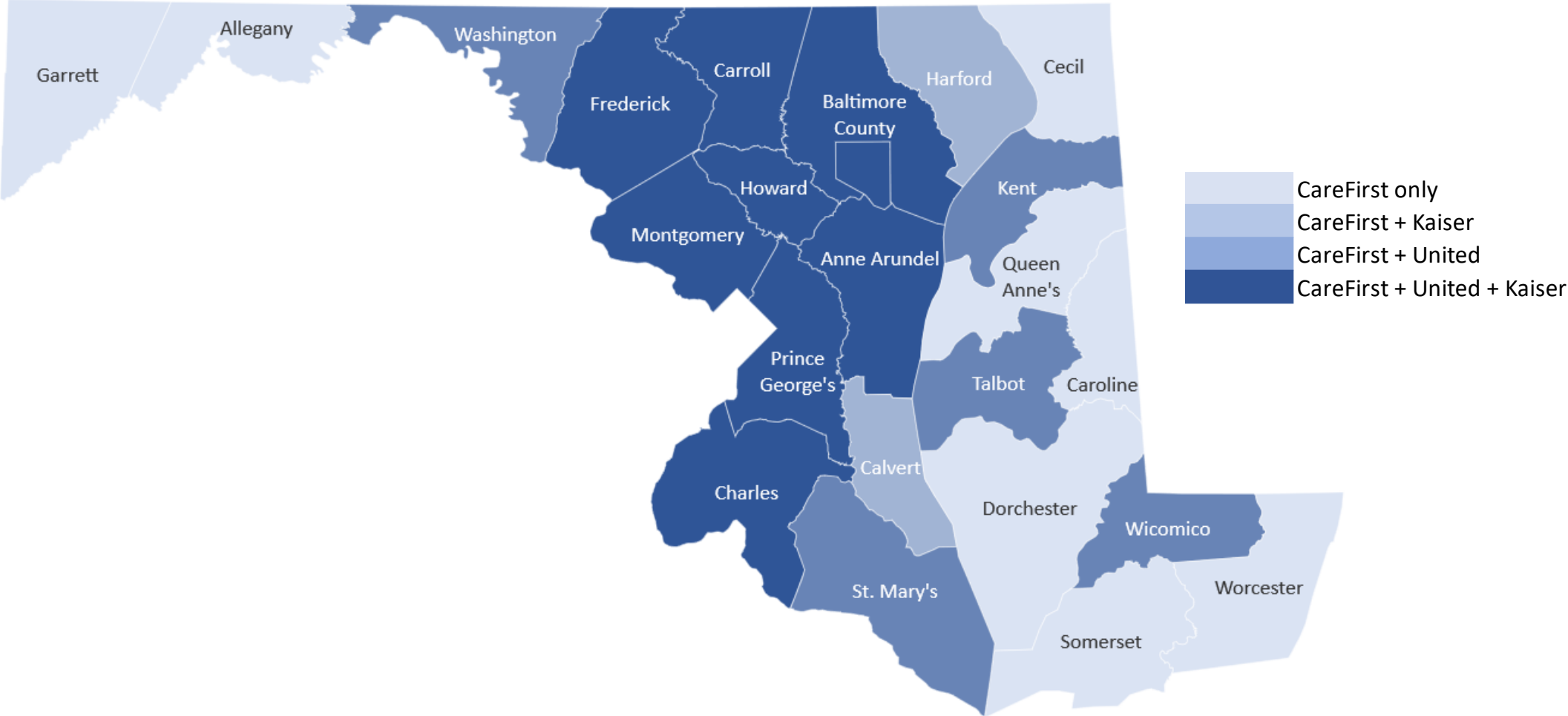
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2021 QHP Landscape

2021 Carrier Service Areas



Number of 2021 QHPs by Metal Level

Increased consumer choice: 10 more QHPs available than in 2020

- Kaiser Permanente will offer 1 additional bronze plan
- United will offer a total of 9 plans across the bronze, silver, and gold metal levels.

	Metal Level	2019	2020	2021
Cat.	CareFirst - HMO	1	1	1
	CareFirst - PPO	--	--	--
	Kaiser Permanente	1	1	1
	United	--	--	--
Bronze	CareFirst - HMO	1	3	3
	CareFirst - PPO	1	1	1
	Kaiser Permanente	2	2	3
	United	--	--	2
Silver	CareFirst - HMO	1	1	1
	CareFirst - PPO	1	1	1
	Kaiser Permanente	3	3	3
	United	--	--	4
Gold	CareFirst - HMO	1	2	2
	CareFirst - PPO	1	1	1
	Kaiser Permanente	3	3	3
	United	--	--	3
Platinum	CareFirst - HMO	--	--	--
	CareFirst - PPO	--	--	--
	Kaiser Permanente	1	1	1
	United	--	--	--

2021 Qualified Health Plan Landscape

- Deductibles generally held steady in silver and gold plans, while increasing in bronze plans
- Actuarial value generally held steady in silver and gold plans, while increasing in bronze plans

Metal Level and Carrier	Deductible			Actuarial Value			% Rate Change
	2019	2020	2021	2019	2020	2021	2020 - 2021
Bronze							
CareFirst - HMO	\$7,900	\$4,000 - \$7,900	\$6,000 - \$8,250	58.5%	59.9% - 64.9%	61.9% - 65%	-15.8% to -16.7%
CareFirst - PPO	\$7,900	\$7,900	\$8,250	58.5%	59.9%	61.90%	-18.80%
Kaiser Permanente	\$6,000 - \$6,200	\$6,000 - \$6,200	\$6,000 - \$7,500	61% - 61.8%	62.1% - 63.1%	61.5% - 64.8%	-11.5% to -15.6%
United	--	--	\$5,900 - \$7,500	--	--	64.3% - 64.9%	n/a
Silver							
CareFirst - HMO	\$3,000	\$2,250	\$2,250	66.3%	71.8%	71.9%	-7.5%
CareFirst - PPO	\$3,000	\$3,000	\$6,650	66.3%	67.6%	67.9%	-16.3%
Kaiser Permanente	\$2,500 - \$6,000	\$2,500 - \$6,000	\$2,500 - \$6,000	67.5% - 71.8%	68.2% - 71.9%	68.0% - 71.5%	-9.6% to -14.5%
United	--	--	\$2,500 - \$6,000	--	--	67.8% - 71.9%	n/a
Gold							
CareFirst - HMO	\$1,750	\$1,000 - \$1,750	\$1,000 - \$1,750	77.9%	78.9% - 79%	80.8% - 80.9%	-12% to -12.3%
CareFirst - PPO	\$1,750	\$1,750	\$1,750	77.9%	79%	80.8%	-16.8%
Kaiser Permanente	\$0 - \$1,500	\$0 - \$1,500	\$0 - \$1,750	77.2% - 81.4%	77.6% - 81.4%	77.6% - 81.3%	-9.8% to -11.4%
United	--	--	\$1,000 - \$3,000	--	--	76.1% - 79.3%	n/a

Final 2021 Rates



Questions?