

2025 Approved Plans

September 16, 2024

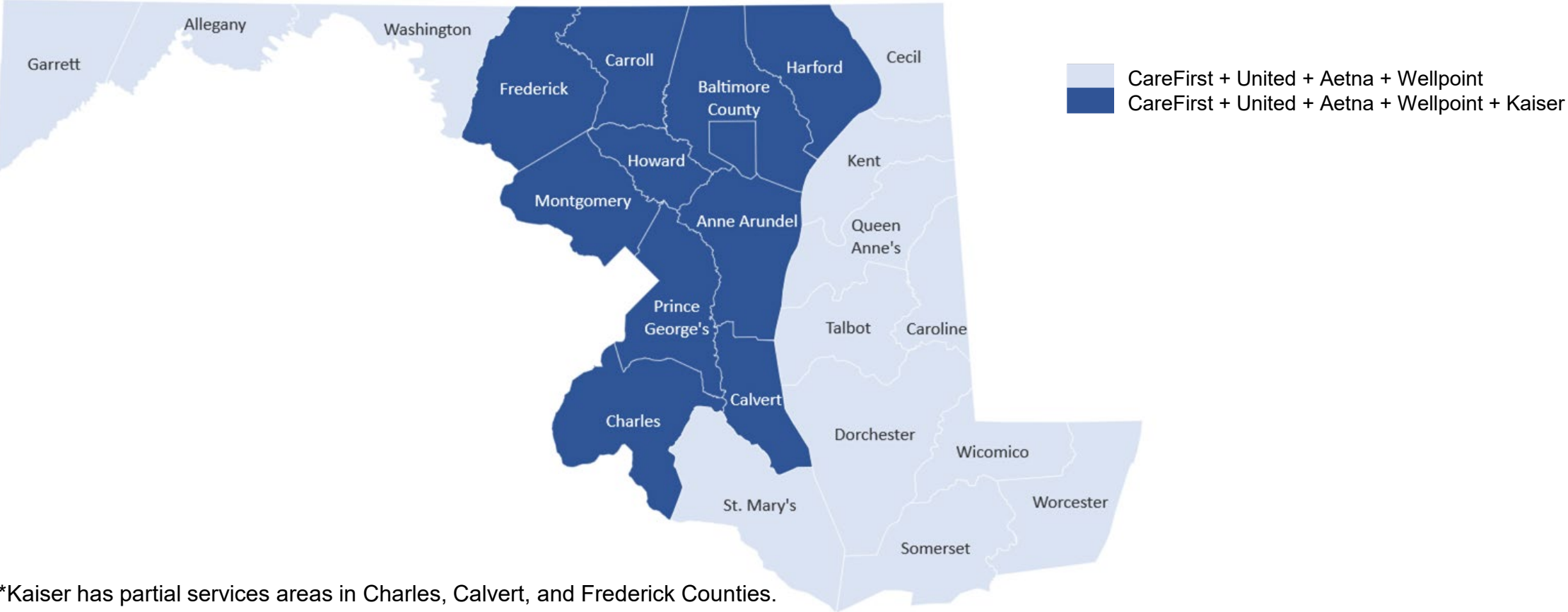
Nicole Edge, Plan Management

2025

Individual Market Qualified
Health Plan (QHP) Landscape

2025 Carrier Service Areas

New for 2025, Wellpoint is entering the individual market statewide. CareFirst, Aetna and United are also statewide and Kaiser is in the counties shown in dark blue.



Number of 2025 QHPs by Metal Level

- Five more QHPs available than in 2024, all new Wellpoint plans and an extra Gold plan from Aetna.
- One less silver plan each from Kaiser, United, and Aetna.
- One less gold plan from Kaiser and United.

	Carrier	2019	2020	2021	2022	2023	2024	2025
Cat.	CareFirst - HMO	1	1	1	1	1	1	1
	CareFirst - PPO							
	Kaiser Permanente	1	1	1	1	1	1	1
	United							
	Aetna							
	Wellpoint							1
Bronze	CareFirst - HMO	1	3	3	3	3	3	3
	CareFirst - PPO	1	1	1	1	1	1	1
	Kaiser Permanente	2	2	3	3	3	3	3
	United	--	--	2	3	4	4	3
	Aetna						3	3
	Wellpoint							3
Silver	CareFirst - HMO	1	1	1	1	1	1	1
	CareFirst - PPO	1	1	1	1	1	1	1
	Kaiser Permanente	3	3	3	4	4	4	3
	United	--	--	4	4	4	4	3
	Aetna						4	3
	Wellpoint							3
Gold	CareFirst - HMO	1	2	2	2	2	2	2
	CareFirst - PPO	1	1	1	1	1	1	1
	Kaiser Permanente	3	3	3	4	4	4	3
	United	--	--	3	4	4	4	3
	Aetna						2	3
	Wellpoint							3
Platinum	CareFirst - HMO	--	--	--	--	-		-
	CareFirst - PPO	--	--	--	--	-		-
	Kaiser Permanente	1	1	1	1	1	1	1
	United	--	--	--	--			-
	Aetna							-
	Wellpoint							-
Total		17	20	30	34	35	44	49

2025 Qualified Health Plan Landscape

Metal Level and Carrier	Deductible		Actuarial Value	
	2024	2025	2024	2025
Bronze			60%	
CareFirst - HMO	\$6,100 - \$9,450	\$6100 - \$9200	64.7% - 64.9%	63.3% - 64.7%
CareFirst - PPO	\$9,450	\$9,200	64.8%	64.7%
Kaiser Permanente	\$6,700 - \$9,450	\$6700 - \$9200	64.5% - 64.8%	63% - 64.7%
United	\$0 - \$9,450	\$0 - \$9200	64.8% - 64.9%	63.4% - 64.7%
Aetna	\$0 - \$9,450	\$0 - \$9200	64.2% - 64.9%	64.9%
Wellpoint	--	\$5000 - \$9200	--	62.7% - 65.2%
Silver			70%	
CareFirst - HMO	\$4,500	\$4,500	71.5%	71.3%
CareFirst - PPO	\$4,500	\$4,500	71.5%	71.3%
Kaiser Permanente	\$3,000 - \$6,000	\$3200 - \$6000	70.7% - 71.5%	70% - 73.6%
United	\$0 - \$4,500	\$0 - \$4500	70.1% - 71.5%	70.2% - 71.3%
Aetna	\$4,500 - \$8,200	\$0 - \$7495	70.0% - 71.5%	71.4%
Wellpoint	--	\$2500 - \$4500	--	70.2% - 71.3%
Gold			80%	
CareFirst - HMO	\$1,000 - \$1,750	\$1000 - \$1750	80.9% - 81.4%	80.8% - 81.8%
CareFirst - PPO	\$1,000	\$1,000	81.2%	81.8%
Kaiser Permanente	\$0 - \$1,750	\$0 - \$1750	78% - 81.9%	78.7% - 84.3%
United	\$0 - \$1,500	\$0 - \$1500	78% - 81.3%	78.7% - 81.8%
Aetna	\$795 - \$1,000	\$0 - \$1000	78% - 81.2%	81.8%
Wellpoint	--	\$800 - \$1500	--	78.3% - 81.8%

The background is a solid teal color. In the center, there is a stylized graphic of a flower or a four-petaled star. Each petal is a light blue color and overlaps the center. The text "2025 Dental Landscape" is centered horizontally and vertically over this graphic.

2025 Dental Landscape

Number of 2025 On-Exchange Dental Family Plans by Network Type and Tier

- No change in number of dental plans between 2024 and 2025
- All dental plans are available statewide

Carrier	Network Type	Low Tier	High Tier
CareFirst	PPO	1	1
Delta Dental	HMO	1	1
	PPO	2	1
Dominion Denta	HMO	1	1
	PPO	1	1
Total		6	5

The background is a solid teal color. In the center, there is a stylized graphic of a flower or a four-petaled shape. Each petal is a lighter shade of teal and is semi-transparent, overlapping the center and each other. The word "Questions?" is written in white, sans-serif font, centered over the flower graphic.

Questions?