

2016 New Jersey Individual Health Benefits Plans and Rates

Metal Level ⁽¹⁾	Carrier	Base Rate ⁽²⁾ (multiply by age factor ⁽³⁾)	Plan Type ⁽⁴⁾	Plan Name	Available to Purchase through...		Visit the carrier's web site for plan information:
					Carrier ⁽⁵⁾	Marketplace ⁽⁵⁾	
Platinum	AmeriHealth HMO	\$426.14	HMO	IHC Platinum HMO Local Value \$15/\$30 ⁽⁷⁾	C	-	www.amerhealth.com
Platinum	Horizon Health	\$464.80	EPO	OMNIA Platinum	C	M	www.horizonblue.com
Platinum	AmeriHealth HMO	\$473.47	HMO	IHC Platinum HMO Regional Preferred \$15/\$30	C	M	www.amerhealth.com
Platinum	AmeriHealth Ins Co	\$476.25	EPO	IHC Platinum EPO Local Value \$15/\$30 ⁽⁷⁾	C	-	www.amerhealth.com
Platinum	AmeriHealth Ins Co	\$476.89	POS	IHC Platinum POS Plus Local Value \$15/\$25 ⁽⁷⁾	C	-	www.amerhealth.com
Platinum	Health Republic	\$502.72	EPO	Health Republic Active Access Spotlight Platinum ⁽⁹⁾	C	M	newjersey.healthrepublic.us
Platinum	Health Republic	\$509.70	EPO	Health Republic Full Access Core Platinum	C	M	newjersey.healthrepublic.us
Platinum	Health Republic	\$526.32	EPO	Health Republic Full Access Pure Platinum	C	M	newjersey.healthrepublic.us
Platinum	AmeriHealth Ins Co	\$529.88	POS	IHC Platinum POS Plus Regional Preferred \$15/\$25	C	-	www.amerhealth.com
Platinum	AmeriHealth Ins Co	\$530.47	EPO	IHC Platinum EPO Regional Preferred \$15/\$30	C	-	www.amerhealth.com
Platinum	AmeriHealth Ins Co	\$556.37	POS	IHC Platinum POS Plus National Access \$15/\$25	C	M	www.amerhealth.com
Platinum	Oxford Health Ins	\$584.87	EPO	Platinum Garden State 0	C	-	www.oxhp.com
Gold	AmeriHealth Ins Co	\$319.04	EPO	IHC Gold EPO AmeriHealth Advantage \$10/\$20 ⁽¹²⁾	C	M	www.amerhealth.com
Gold	AmeriHealth Ins Co	\$319.04	EPO	IHC Gold EPO Community Advantage \$10/\$20 ⁽⁸⁾	C	M	www.amerhealth.com
Gold	Oscar Ins Corp	\$319.48	EPO	Oscar Classic Gold ⁽¹¹⁾	C	M	www.hioscar.com
Gold	Oscar Ins Corp	\$324.67	EPO	Oscar Classic+ Gold ⁽¹¹⁾	C	M	www.hioscar.com
Gold	Oscar Ins Corp	\$326.65	EPO	Oscar Share Gold ⁽¹¹⁾	C	M	www.hioscar.com
Gold	AmeriHealth HMO	\$341.16	HMO	IHC Gold HMO Local Value \$15/\$30 ⁽⁷⁾	C	M	www.amerhealth.com
Gold	Oxford Health Plans	\$352.19	HMO	Gold Compass 500	C	M	www.oxhp.com
Gold	Oxford Health Plans	\$364.54	HMO	Gold Compass 1200	C	M	www.oxhp.com
Gold	Horizon Health	\$381.49	EPO	OMNIA Gold	C	M	www.horizonblue.com
Gold	AmeriHealth HMO	\$386.22	HMO	IHC Gold HMO Regional Preferred \$15/\$30	C	M	www.amerhealth.com
Gold	AmeriHealth Ins Co	\$390.14	EPO	IHC Gold EPO Local Value \$30/\$50 ⁽⁷⁾	C	-	www.amerhealth.com
Gold	AmeriHealth Ins Co	\$392.69	EPO	IHC Gold EPO H.S.A Local Value 80%/80% ⁽⁷⁾⁽⁶⁾	C	M	www.amerhealth.com
Gold	Health Republic	\$416.63	EPO	Health Republic Full Access Core Gold	C	M	newjersey.healthrepublic.us
Gold	Health Republic	\$426.05	EPO	Health Republic Full Access Pure Gold	C	M	newjersey.healthrepublic.us
Gold	Health Republic	\$426.63	EPO	Health Republic Full Access Solid Gold (HSA) ⁽⁶⁾	C	M	newjersey.healthrepublic.us
Gold	AmeriHealth Ins Co	\$433.48	EPO	IHC Gold EPO Regional Preferred \$30/\$50; 80% Coins	C	-	www.amerhealth.com
Gold	AmeriHealth Ins Co	\$436.32	EPO	IHC Gold EPO H.S.A Regional Preferred 80%/80% ⁽⁶⁾	C	-	www.amerhealth.com
Gold	AmeriHealth Ins Co	\$455.16	EPO	IHC Gold EPO National Access \$30/\$50; 80% Coins	C	M	www.amerhealth.com
Gold	Horizon Health	\$463.00	EPO	Advantage EPO Gold	C	M	www.horizonblue.com
Gold	Horizon Health	\$471.76	HMO	Horizon HMO Gold	C	-	www.horizonblue.com
Gold	Oxford Health Ins	\$493.85	EPO	Gold Garden State 0	C	-	www.oxhp.com
Gold	Cigna HealthCare of NJ	\$593.87	HMO	Individual HMO \$30 Copay	C	-	www.cigna.com
Gold	Aetna Life Ins Co	\$620.33	EPO	NJ Aetna Gold 1000 Savings Plus EPO PD	C	-	www.aetna.com
Silver	AmeriHealth Ins Co	\$253.36	EPO	IHC Silver EPO AmeriHealth Advantage \$15/\$35 ⁽¹²⁾	C	M	www.amerhealth.com
Silver	AmeriHealth Ins Co	\$253.36	EPO	IHC Silver EPO Community Advantage \$15/\$35 ⁽⁸⁾	C	M	www.amerhealth.com
Silver	Oscar Ins Corp	\$254.30	EPO	Oscar Market Silver ⁽¹¹⁾	C	M	www.hioscar.com
Silver	Oscar Ins Corp	\$258.48	EPO	Oscar Classic Silver ⁽¹¹⁾	C	M	www.hioscar.com
Silver	Horizon Health	\$261.85	EPO	OMNIA Silver HSA ⁽⁶⁾	C	M	www.horizonblue.com
Silver	AmeriHealth Ins Co	\$262.82	EPO	IHC Silver EPO H.S.A Tier 1 Advantage \$50/\$75 ⁽⁶⁾	C	M	www.amerhealth.com
Silver	AmeriHealth HMO	\$264.20	HMO	IHC Silver HMO Local Value \$50/\$75 ⁽⁷⁾	C	M	www.amerhealth.com
Silver	Oscar Ins Corp	\$266.42	EPO	Oscar Classic+ Silver ⁽¹¹⁾	C	M	www.hioscar.com
Silver	Oscar Ins Corp	\$278.85	EPO	Oscar Share Silver ⁽¹¹⁾	C	M	www.hioscar.com
Silver	Health Republic	\$290.53	EPO	Health Republic Active Access Spotlight Silver ⁽⁹⁾	C	M	newjersey.healthrepublic.us
Silver	Horizon Health	\$294.82	EPO	OMNIA Silver	C	M	www.horizonblue.com
Silver	Oxford Health Plans	\$299.13	HMO	Silver Compass HSA 2000 ⁽⁶⁾	C	M	www.oxhp.com
Silver	Oxford Health Plans	\$300.96	HMO	Silver Compass 2500	C	M	www.oxhp.com
Silver	Health Republic	\$302.38	EPO	Health Republic Full Access Pure Silver	C	M	newjersey.healthrepublic.us
Silver	Health Republic	\$303.25	EPO	Health Republic Full Access Solid Silver (HSA) ⁽⁶⁾	C	M	newjersey.healthrepublic.us
Silver	Health Republic	\$303.26	EPO	Health Republic Full Access Prime Silver	C	M	newjersey.healthrepublic.us
Silver	Health Republic	\$309.30	EPO	Health Republic Full Access Core Silver	C	M	newjersey.healthrepublic.us
Silver	Oxford Health Plans	\$310.11	HMO	Silver Compass 2450	C	M	www.oxhp.com
Silver	AmeriHealth Ins Co	\$316.10	EPO	IHC Silver EPO H.S.A Local Value \$50/\$75 ⁽⁷⁾⁽⁶⁾	C	M	www.amerhealth.com
Silver	AmeriHealth HMO	\$317.44	HMO	IHC Silver HMO Local Value \$50/\$75, Rx \$7/50% up to \$125 max ⁽⁷⁾	C	-	www.amerhealth.com
Silver	AmeriHealth HMO	\$329.83	HMO	IHC Silver HMO Regional Preferred \$50/\$75	C	M	www.amerhealth.com
Silver	AmeriHealth Ins Co	\$340.72	EPO	IHC Silver EPO Local Value \$20/\$40 ⁽⁷⁾	C	-	www.amerhealth.com
Silver	AmeriHealth Ins Co	\$346.25	POS	IHC Silver POS Plus Local Value \$40/\$50 ⁽⁷⁾	C	-	www.amerhealth.com
Silver	Horizon Health	\$347.74	EPO	Advantage EPO Silver	C	M	www.horizonblue.com
Silver	AmeriHealth Ins Co	\$351.23	EPO	IHC Silver EPO H.S.A Regional Preferred \$50/\$75 ⁽⁶⁾	C	-	www.amerhealth.com
Silver	AmeriHealth HMO	\$352.70	HMO	IHC Silver HMO Regional Preferred \$50/\$75, Rx \$7/50% up to \$125	C	M	www.amerhealth.com
Silver	AmeriHealth Ins Co	\$375.43	EPO	IHC Silver EPO H.S.A Local Value 90%/90% ⁽⁷⁾⁽⁶⁾	C	-	www.amerhealth.com
Silver	AmeriHealth Ins Co	\$378.57	EPO	IHC Silver EPO Regional Preferred \$20/\$40	C	-	www.amerhealth.com
Silver	AmeriHealth Ins Co	\$384.72	POS	IHC Silver POS Plus Regional Preferred \$40/\$50	C	-	www.amerhealth.com
Silver	Oxford Health Ins	\$399.31	EPO	Silver Garden State 2500	C	-	www.oxhp.com
Silver	AmeriHealth Ins Co	\$403.96	POS	IHC Silver POS Plus National Access \$40/\$50	C	M	www.amerhealth.com
Silver	Oxford Health Ins	\$410.47	EPO	Silver Garden State 1500	C	-	www.oxhp.com
Silver	AmeriHealth Ins Co	\$417.15	EPO	IHC Silver EPO H.S.A Regional Preferred 90%/90% ⁽⁶⁾	C	-	www.amerhealth.com
Silver	Aetna Life Ins Co	\$470.66	EPO	NJ Aetna Silver 2000 Savings Plus EPO PD	C	-	www.aetna.com
Silver	Aetna Life Ins Co	\$508.31	EPO	NJ Aetna Silver 2500 Savings Plus EPO PD	C	-	www.aetna.com
Bronze	AmeriHealth Ins Co	\$224.24	EPO	IHC Bronze EPO AmeriHealth Advantage \$25/\$50 ⁽¹²⁾	C	M	www.amerhealth.com
Bronze	AmeriHealth Ins Co	\$224.24	EPO	IHC Bronze EPO Community Advantage \$25/\$50 ⁽⁸⁾	C	M	www.amerhealth.com
Bronze	Horizon Health	\$226.22	EPO	OMNIA Bronze	C	M	www.horizonblue.com
Bronze	Oscar Ins Corp	\$242.76	EPO	Oscar Market Bronze ⁽¹¹⁾	C	M	www.hioscar.com
Bronze	AmeriHealth Ins Co	\$246.07	EPO	IHC Bronze EPO Tier 1 Advantage \$50/\$75	C	M	www.amerhealth.com
Bronze	Health Republic	\$250.68	EPO	Health Republic CentraState Community Plan Bronze ⁽¹⁰⁾	C	M	newjersey.healthrepublic.us
Bronze	Oxford Health Plans	\$269.40	HMO	Bronze Compass 3000	C	M	www.oxhp.com
Bronze	Health Republic	\$271.39	EPO	Health Republic Active Access Spotlight Bronze ⁽⁹⁾	C	M	newjersey.healthrepublic.us
Bronze	Oxford Health Plans	\$273.52	HMO	Bronze Compass HSA 2500 ⁽⁶⁾	C	M	www.oxhp.com
Bronze	Health Republic	\$282.67	EPO	Health Republic Full Access Pure Bronze	C	M	newjersey.healthrepublic.us
Bronze	AmeriHealth Ins Co	\$283.36	EPO	IHC Bronze EPO H.S.A Local Value \$50/\$75 ⁽⁷⁾⁽⁶⁾	C	M	www.amerhealth.com
Bronze	AmeriHealth Ins Co	\$283.91	EPO	IHC Bronze EPO Local Value \$50/\$75 ⁽⁷⁾	C	-	www.amerhealth.com
Bronze	Health Republic	\$296.16	EPO	Health Republic Full Access Prime Bronze	C	M	newjersey.healthrepublic.us
Bronze	Health Republic	\$296.17	EPO	Health Republic Full Access Solid Bronze (HSA) ⁽⁶⁾	C	M	newjersey.healthrepublic.us
Bronze	Horizon Health	\$311.91	EPO	Advantage EPO Bronze	C	M	www.horizonblue.com
Bronze	AmeriHealth Ins Co	\$314.82	EPO	IHC Bronze EPO H.S.A Regional Preferred \$50/\$75 ⁽⁶⁾	C	M	www.amerhealth.com
Bronze	AmeriHealth Ins Co	\$315.44	EPO	IHC Bronze EPO Regional Preferred \$50/\$75	C	-	www.amerhealth.com
Bronze	AmeriHealth Ins Co	\$330.56	EPO	IHC Bronze EPO H.S.A National Access \$50/\$75 ⁽⁶⁾	C	M	www.amerhealth.com
Bronze	Oxford Health Ins	\$342.94	EPO	Bronze Garden State 3000	C	-	www.oxhp.com
Bronze	Oxford Health Ins	\$354.68	EPO	Bronze Garden State 2500	C	-	www.oxhp.com
Bronze	Aetna Life Ins Co	\$414.18	EPO	NJ Aetna Bronze 2500 Savings Plus EPO PD	C	-	www.aetna.com
Catastrophic	Oscar Ins Corp	\$180.89	EPO	Oscar Market Secure ⁽¹¹⁾	C	M	www.hioscar.com
Catastrophic	Oxford Health Plans	\$203.08	HMO	Catastrophic Compass 6850	C	M	www.oxhp.com
Catastrophic	Horizon Health	\$205.36	EPO	Advantage EPO Essentials	C	M	www.horizonblue.com
Catastrophic	Health Republic	\$234.15	EPO	Health Republic Vital	C	M	newjersey.healthrepublic.us
Catastrophic	AmeriHealth Ins Co	\$240.13	EPO	IHC Local Value Simple Saver ⁽⁷⁾	C	M	www.amerhealth.com
Catastrophic	AmeriHealth Ins Co	\$266.79	EPO	IHC Regional Preferred Simple Saver	C	M	www.amerhealth.com
Catastrophic	Oxford Health Ins	\$279.52	EPO	Catastrophic Garden State 6850	C	-	www.oxhp.com

Age	Age Rating Factor ⁽³⁾	Age	Age Rating Factor ⁽³⁾	
0 to 20	0.635	42	1.325	⁽¹⁾ The Metal Level indicates the 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 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⁾ Multiply the Base Rate by the age rating factor to determine the premium for each person.
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: To determine the cost for multiple people, add the premium for each person. <i>Note: for multiple children age 20 and under, premium is only calculated for the first three children.</i>
25	1.004	47	1.563	
26	1.024	48	1.635	Consumers may also use the IHC Premium Calculator on the Department's web site at: http://www.state.nj.us/dobi/division_insurance/ihcseh/IHC_Calculator/IHC.HTM
27	1.048	49	1.706	
28	1.087	50	1.786	⁽⁴⁾ Plan Type indicates the type of network-based plan. HMO & EPO plans have NO option to use out-of-network providers, except in the case of emergencies. POS plans have an option to use out-of-network providers (with greater consumer cost-sharing than in-network providers).
29	1.119	51	1.865	
30	1.135	52	1.952	⁽⁵⁾ Plans may be available to purchase through a Carrier (C) or the Marketplace (M) . Plans purchased directly from a Carrier are not eligible for subsidies. Plans purchased through the Marketplace are eligible for subsidies. For information regarding subsidies (Premium Tax Credits and Cost-Sharing Reductions) visit www.healthcare.gov .
31	1.159	53	2.040	
32	1.183	54	2.135	⁽⁶⁾ These plans are compatible with Health Savings Accounts (HSA). Contact the carrier for additional information.
33	1.198	55	2.230	
34	1.214	56	2.333	⁽⁷⁾ AmeriHealth Value Plans are available in all counties except Hunterdon County.
35	1.222	57	2.437	
36	1.230	58	2.548	⁽⁸⁾ AmeriHealth Community Advantage Plans are available in Burlington, Camden, Gloucester, Atlantic & Cape May Counties and are not available in any other counties.
37	1.238	59	2.603	
38	1.246	60	2.714	⁽⁹⁾ Health Republic Spotlight Plans are available in all Counties except Salem and Cape May Counties.
39	1.262	61	2.810	
40	1.278	62	2.873	⁽¹⁰⁾ Health Republic Community Plans are available only in Monmouth County and not in any other county.
41	1.302	63	2.952	
		64 and older	3.000	⁽¹¹⁾ Oscar Ins Corp Plans are available only in Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Ocean, Passaic, and Union Counties and are not available in any other counties.
				⁽¹²⁾ AmeriHealth Advantage Plans are available in Monmouth & Ocean Counties and are not available in any other counties.