SCHIP High Deductible Health Plan Rates

Monthly Rates Effective January 1, 2011

	TABLE 1 Discounted Rates		TABLE 1 Approved by DOI	
AGE	MALE	FEMALE	MALE	FEMALE
00-19	$ 326.58	$ 375.34	$ 344.68	$ 396.14
20-24	351.56	584.87	371.05	617.29
25-29	369.10	621.32	389.56	655.75
30-34	412.27	639.64	435.12	675.09
35-39	501.01	735.95	528.77	776.74
40-44	604.37	786.37	637.86	829.95
45-49	744.18	897.41	785.42	947.15
50-54	922.78	982.94	973.93	1,037.42
55-59	1,161.45	1,084.96	1,225.82	1,145.10
60-64	1,338.81	1,154.39	1,413.02	1,218.37
65-69	1,631.82	1,359.85	1,722.26	1,435.21
70 +	1,934.01	1,510.92	2,041.19	1,594.66

	TABLE 2 Discounted Rates		TABLE 2 Approved by DOI	
AGE	MALE	FEMALE	MALE	FEMALE
00-19	$ 408.23	$ 469.18	$ 430.85	$ 495.18
20-24	439.45	731.09	463.82	771.62
25-29	461.38	776.65	486.95	819.69
30-34	515.34	799.55	543.90	843.87
35-39	626.27	919.94	660.97	970.93
40-44	755.47	982.97	797.33	1,037.44
45-49	930.23	1,121.77	981.78	1,183.94
50-54	1,153.48	1,228.68	1,217.42	1,296.78
55-59	1,451.82	1,356.20	1,532.28	1,431.38
60-64	1,673.52	1,442.99	1,766.28	1,522.97
65-69	2,039.78	1,699.82	2,152.83	1,794.02
70 +	2,417.52	1,888.65	2,551.49	1,993.33

Benefits:
80/60 Co-insurance, $1,500 deductible
$5,000 In Network & $10,000 Out of Network out of pocket expense

Table 1 rates apply except for applicants who have comparable health insurance, but are eligible for SCHIP because their premiums exceed 150% of SCHIP premiums. For these applicants, Table 2 rates apply for the first 6 months of coverage and Table 1 rates apply thereafter.

As a result of a Federal Grant, the premiums listed in the Discounted Rates column reflect an 5.25% reduction from the rates approved by the South Carolina Department of Insurance (DOI) for 2011. Please be aware that adjustments to these premiums may be necessary should the grant funds be exhausted prior to the end of 2011.