



2018 QHPs AVAILABLE IN THE HEALTH INSURANCE MARKETPLACE ***MONTHLY PREMIUMS FOR INDIVIDUAL MARKET COVERAGE***

Health insurance premiums in the individual market are based on age, family size, tobacco use, county of residence (geographic location) and the plan's metal. The South Carolina Department of Insurance has used these categories to compile monthly premiums using sample characteristics to assist consumers and interested parties as they prepare for the upcoming Open Enrollment Period.

This document includes sample premiums for the following rating scenario:

40 Year Old Single Adult, Tobacco User

Shopping on Healthcare.gov

Living in Charleston, Horry, Greenville, Richland, or York County

This resource includes premium information for Qualified Health Plans (QHPs) offered in the individual market. QHPs are plans certified by the Federally-facilitated Health Insurance Marketplace (Healthcare.gov). It does not reflect any reduction in the premium that any applicant may qualify for based on household size and income.

The charts on the following page provide premiums for plans offered in each of the counties noted above. They include the premium for the lowest priced plan ("Min. Premium"), the premium for the highest priced plan ("Max. Premium"), and the average premium across all plans in a given metal level in that county. This information compares the QHPs that are currently available for the 2017 calendar year to those that have been certified for sale on Healthcare.gov for 2018.

It is important to note that this information is for educational purposes only and actual prices may vary based upon individual circumstances.

All 2018 products – those available through Healthcare.gov and those available in the private market – will be available for purchase during the Open Enrollment Period that begins November 1st and ends December 15th for coverage effective as soon as January 1, 2018.

For More Information:
doi.sc.gov/ACA

40 Year Old Single Adult, Tobacco User
Healthcare.gov Monthly Premiums by Metal Level
All Plans Offered through BlueCross BlueShield of South Carolina

Charleston County								
2017					2018			
Metal Levels	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Platinum Plans	None Available				None Available			
Gold Plans	5	\$ 568.49	\$ 593.94	\$ 584.47	4	\$ 626.80	\$ 658.66	\$ 646.34
Silver Plans	15	\$ 449.06	\$ 499.77	\$ 473.22	14	\$ 596.82	\$ 612.48	\$ 603.57
Bronze Plans	5	\$ 413.29	\$ 419.21	\$ 415.97	5	\$ 418.12	\$ 440.18	\$ 428.53

Greenville County								
2017					2018			
Metal Levels	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Platinum Plans	None Available				None Available			
Gold Plans	5	\$ 569.96	\$ 595.47	\$ 585.98	4	\$ 628.44	\$ 660.38	\$ 648.03
Silver Plans	15	\$ 450.23	\$ 501.06	\$ 474.44	14	\$ 598.38	\$ 614.09	\$ 605.14
Bronze Plans	5	\$ 414.36	\$ 420.30	\$ 417.05	5	\$ 419.21	\$ 441.33	\$ 429.65

Horry County								
2017					2018			
Metal Levels	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Platinum Plans	None Available				None Available			
Gold Plans	5	\$ 563.49	\$ 588.72	\$ 579.34	4	\$ 621.56	\$ 653.15	\$ 640.93
Silver Plans	15	\$ 445.12	\$ 495.38	\$ 469.06	14	\$ 591.83	\$ 607.36	\$ 598.51
Bronze Plans	5	\$ 409.66	\$ 415.53	\$ 412.32	5	\$ 414.62	\$ 436.50	\$ 424.95

Richland County								
2017					2018			
Metal Levels	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Platinum Plans	None Available				None Available			
Gold Plans	5	\$ 612.29	\$ 639.70	\$ 629.50	4	\$ 707.73	\$ 743.71	\$ 729.79
Silver Plans	15	\$ 483.66	\$ 538.27	\$ 509.68	14	\$ 673.88	\$ 691.57	\$ 681.49
Bronze Plans	5	\$ 445.14	\$ 451.51	\$ 448.02	5	\$ 472.11	\$ 497.02	\$ 483.87

York County								
2017					2018			
Metal Levels	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Platinum Plans	None Available				None Available			
Gold Plans	5	\$ 619.64	\$ 647.37	\$ 637.06	4	\$ 716.25	\$ 752.66	\$ 738.58
Silver Plans	15	\$ 489.47	\$ 544.73	\$ 515.79	14	\$ 681.99	\$ 699.89	\$ 689.70
Bronze Plans	5	\$ 450.48	\$ 456.93	\$ 453.40	5	\$ 477.79	\$ 503.00	\$ 489.69