



## **2020 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 pages 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 2019 calendar year to those that have been certified for sale on Healthcare.gov for 2020.

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

All 2020 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 1<sup>st</sup> and ends December 15<sup>th</sup> for coverage effective on January 1, 2020.

**For More Information:**  
**[doi.sc.gov/ACA](https://doi.sc.gov/ACA)**

## Rating Area 10 (Charleston County) Single Adult, Age 40, Tobacco User

Platinum Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	No Platinum Plans Were Offered in 2019				No Platinum Plans Will be Available in 2020			
BlueCross BlueShield of South Carolina								
Bright Health Company of South Carolina								
Molina Healthcare of South Carolina								
All Platinum Plans Offered in Rating Area Through the Exchange								

Gold Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	1	\$ 806.85	\$ 806.85	\$ 806.85	2	\$ 760.05	\$ 793.27	\$ 776.66
BlueCross BlueShield of South Carolina	4	\$ 621.94	\$ 644.81	\$ 636.68	4	\$ 618.60	\$ 640.87	\$ 632.93
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				2	\$ 460.97	\$ 465.41	\$ 463.19
All Gold Plans Offered in Rating Area Through the Exchange	5	\$ 621.94	\$ 806.85	\$ 670.71	8	\$ 460.97	\$ 793.27	\$ 626.43

Silver Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	3	\$ 578.43	\$ 668.14	\$ 612.27	9	\$ 559.10	\$ 639.68	\$ 599.70
BlueCross BlueShield of South Carolina	16	\$ 597.05	\$ 654.14	\$ 628.29	16	\$ 606.74	\$ 660.90	\$ 635.31
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				3	\$ 420.11	\$ 442.62	\$ 432.16
All Silver Plans Offered in Rating Area Through the Exchange	19	\$ 578.43	\$ 668.14	\$ 625.76	28	\$ 420.11	\$ 660.90	\$ 602.10

Expanded Bronze Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	None Available				1	\$ 536.77	\$ 536.77	\$ 536.77
BlueCross BlueShield of South Carolina	1	\$ 425.70	\$ 425.70	\$ 425.70	4	\$ 409.99	\$ 421.41	\$ 417.45
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				None Available			
All Expanded Bronze Plans Offered in Rating Area Through the Exchange	1	\$ 425.70	\$ 425.70	\$ 425.70	5	\$ 409.99	\$ 536.77	\$ 441.31

Bronze Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	1	\$ 550.69	\$ 550.69	\$ 550.69	2	\$ 500.84	\$ 522.74	\$ 511.79
BlueCross BlueShield of South Carolina	4	\$ 415.06	\$ 429.30	\$ 424.60	1	\$ 407.61	\$ 407.61	\$ 407.61
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				3	\$ 316.08	\$ 336.28	\$ 328.07
All Bronze Plans Offered in Rating Area Through the Exchange	5	\$ 415.06	\$ 550.69	\$ 449.82	6	\$ 316.08	\$ 522.74	\$ 402.57

## Rating Area 23 (Greenville County) Single Adult, Age 40, Tobacco User

Platinum Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	No Platinum Plans Were Offered in 2019				No Platinum Plans Will be Available in 2020			
BlueCross BlueShield of South Carolina								
Bright Health Company of South Carolina								
Molina Healthcare of South Carolina								
All Platinum Plans Offered in Rating Area Through the Exchange								

Gold Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				Does Not Offer Coverage in this County			
BlueCross BlueShield of South Carolina	4	\$ 647.41	\$ 671.22	\$ 662.75	4	\$ 622.48	\$ 644.88	\$ 636.89
Bright Health Company of South Carolina	New Issuer for 2020				1	\$ 689.21	\$ 689.21	\$ 689.21
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Gold Plans Offered in Rating Area Through the Exchange	4	\$ 647.41	\$ 671.22	\$ 662.75	5	\$ 622.48	\$ 689.21	\$ 647.36

Silver Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				Does Not Offer Coverage in this County			
BlueCross BlueShield of South Carolina	14	\$ 639.83	\$ 680.92	\$ 660.13	14	\$ 614.56	\$ 665.04	\$ 643.84
Bright Health Company of South Carolina	New Issuer for 2020				3	\$ 589.27	\$ 596.51	\$ 593.43
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Silver Plans Offered in Rating Area Through the Exchange	14	\$ 639.83	\$ 680.92	\$ 660.13	17	\$ 589.27	\$ 665.04	\$ 634.95

Expanded Bronze Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				Does Not Offer Coverage in this County			
BlueCross BlueShield of South Carolina	1	\$ 443.13	\$ 443.13	\$ 443.13	4	\$ 412.56	\$ 424.05	\$ 420.06
Bright Health Company of South Carolina	New Issuer for 2020				2	\$ 446.36	\$ 486.20	\$ 466.28
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Expanded Bronze Plans Offered in Rating Area Through the Exchange	1	\$ 443.13	\$ 443.13	\$ 443.13	6	\$ 412.56	\$ 486.20	\$ 435.47

Bronze Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				Does Not Offer Coverage in this County			
BlueCross BlueShield of South Carolina	4	\$ 432.05	\$ 446.88	\$ 441.98	1	\$ 410.17	\$ 410.17	\$ 410.17
Bright Health Company of South Carolina	New Issuer for 2020				1	\$ 411.83	\$ 411.83	\$ 411.83
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Bronze Plans Offered in Rating Area Through the Exchange	4	\$ 432.05	\$ 446.88	\$ 441.98	2	\$ 410.17	\$ 411.83	\$ 411.00

## Rating Area 26 (Horry County) Single Adult, Age 40, Tobacco User

Platinum Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	No Platinum Plans Were Offered in 2019				No Platinum Plans Will be Available in 2020			
BlueCross BlueShield of South Carolina								
Bright Health Company of South Carolina								
Molina Healthcare of South Carolina								
All Platinum Plans Offered in Rating Area Through the Exchange								

Gold Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				2	\$ 737.35	\$ 769.59	\$ 753.47
BlueCross BlueShield of South Carolina	4	\$ 640.04	\$ 663.58	\$ 655.21	4	\$ 607.94	\$ 629.82	\$ 622.02
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Gold Plans Offered in Rating Area Through the Exchange	4	\$ 640.04	\$ 663.58	\$ 655.21	6	\$ 607.94	\$ 769.59	\$ 665.84

Silver Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				9	\$ 542.41	\$ 620.58	\$ 581.79
BlueCross BlueShield of South Carolina	14	\$ 632.54	\$ 673.17	\$ 652.61	14	\$ 600.21	\$ 649.50	\$ 628.80
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Silver Plans Offered in Rating Area Through the Exchange	14	\$ 632.54	\$ 673.17	\$ 652.61	23	\$ 542.41	\$ 649.50	\$ 610.40

Expanded Bronze Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				1	\$ 520.75	\$ 520.75	\$ 520.75
BlueCross BlueShield of South Carolina	1	\$ 438.09	\$ 438.09	\$ 438.09	4	\$ 402.92	\$ 414.14	\$ 410.25
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Expanded Bronze Plans Offered in Rating Area Through the Exchange	1	\$ 438.09	\$ 438.09	\$ 438.09	5	\$ 402.92	\$ 520.75	\$ 432.35

Bronze Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				2	\$ 485.89	\$ 507.13	\$ 496.51
BlueCross BlueShield of South Carolina	4	\$ 427.13	\$ 441.79	\$ 436.95	1	\$ 400.58	\$ 400.58	\$ 400.58
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Bronze Plans Offered in Rating Area Through the Exchange	4	\$ 427.13	\$ 441.79	\$ 436.95	3	\$ 400.58	\$ 507.13	\$ 464.53

## Rating Area 40 (Richland County) Single Adult, Age 40, Tobacco User

Platinum Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	No Platinum Plans Were Offered in 2019				No Platinum Plans Will be Available in 2020			
BlueCross BlueShield of South Carolina								
Bright Health Company of South Carolina								
Molina Healthcare of South Carolina								
All Platinum Plans Offered in Rating Area Through the Exchange								

Gold Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				Does Not Offer Coverage in this County			
BlueCross BlueShield of South Carolina	4	\$ 728.84	\$ 755.64	\$ 746.11	4	\$ 694.88	\$ 719.89	\$ 710.97
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Gold Plans Offered in Rating Area Through the Exchange	4	\$ 728.84	\$ 755.64	\$ 746.11	4	\$ 694.88	\$ 719.89	\$ 710.97

Silver Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				Does Not Offer Coverage in this County			
BlueCross BlueShield of South Carolina	14	\$ 720.30	\$ 766.57	\$ 743.15	14	\$ 686.04	\$ 742.39	\$ 718.72
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Silver Plans Offered in Rating Area Through the Exchange	14	\$ 720.30	\$ 766.57	\$ 743.15	14	\$ 686.04	\$ 742.39	\$ 718.72

Expanded Bronze Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				Does Not Offer Coverage in this County			
BlueCross BlueShield of South Carolina	1	\$ 498.87	\$ 498.87	\$ 498.87	4	\$ 460.54	\$ 473.37	\$ 468.92
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Expanded Bronze Plans Offered in Rating Area Through the Exchange	1	\$ 498.87	\$ 498.87	\$ 498.87	4	\$ 460.54	\$ 473.37	\$ 468.92

Bronze Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				Does Not Offer Coverage in this County			
BlueCross BlueShield of South Carolina	4	\$ 486.39	\$ 503.09	\$ 497.57	1	\$ 457.87	\$ 457.87	\$ 457.87
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Bronze Plans Offered in Rating Area Through the Exchange	4	\$ 486.39	\$ 503.09	\$ 497.57	1	\$ 457.87	\$ 457.87	\$ 457.87

## Rating Area 60 (York County) Single Adult, Age 40, Tobacco User

Platinum Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	No Platinum Plans Were Offered in 2019				No Platinum Plans Will be Available in 2020			
BlueCross BlueShield of South Carolina								
Bright Health Company of South Carolina								
Molina Healthcare of South Carolina								
All Platinum Plans Offered in Rating Area Through the Exchange								

Gold Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				2	\$ 794.91	\$ 829.66	\$ 812.29
BlueCross BlueShield of South Carolina	4	\$ 737.89	\$ 765.02	\$ 755.37	4	\$ 703.28	\$ 728.59	\$ 719.57
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Gold Plans Offered in Rating Area Through the Exchange	4	\$ 737.89	\$ 765.02	\$ 755.37	6	\$ 703.28	\$ 829.66	\$ 750.47

Silver Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				9	\$ 584.75	\$ 669.02	\$ 627.20
BlueCross BlueShield of South Carolina	14	\$ 729.24	\$ 776.08	\$ 752.38	14	\$ 694.34	\$ 751.37	\$ 727.42
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Silver Plans Offered in Rating Area Through the Exchange	14	\$ 729.24	\$ 776.08	\$ 752.38	23	\$ 584.75	\$ 751.37	\$ 688.20

Expanded Bronze Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				1	\$ 561.39	\$ 561.39	\$ 561.39
BlueCross BlueShield of South Carolina	1	\$ 505.06	\$ 505.06	\$ 505.06	4	\$ 466.11	\$ 479.09	\$ 474.59
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Expanded Bronze Plans Offered in Rating Area Through the Exchange	1	\$ 505.06	\$ 505.06	\$ 505.06	5	\$ 466.11	\$ 561.39	\$ 491.95

Bronze Plans Company Name	2019				2020			
	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
Absolute Total Care	Did Not Offer Coverage in this County				2	\$ 523.82	\$ 546.72	\$ 535.27
BlueCross BlueShield of South Carolina	4	\$ 492.43	\$ 509.33	\$ 503.75	1	\$ 463.41	\$ 463.41	\$ 463.41
Bright Health Company of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
Molina Healthcare of South Carolina	New Issuer for 2020				Does Not Offer Coverage in this County			
All Bronze Plans Offered in Rating Area Through the Exchange	4	\$ 492.43	\$ 509.33	\$ 503.75	3	\$ 463.41	\$ 546.72	\$ 511.32