



CareFirst. 
Family of health care plans

Consumer Health Insurance Plans 2019

For residents of Maryland who buy their own insurance

Choosing Your Plan

Calculating your total monthly premium

Before you decide on the plan that best fits your needs, you'll likely want to take a look at the cost.

Buying an individual plan

Using the chart, find the plan(s) you are considering and circle the dollar amount that corresponds with how old you will be when your coverage begins (i.e. your age on January 1, 2019). That's your rate.

Buying a family plan

If you are interested in a family plan, each family member is rated individually and your rates are combined to calculate your family premium. To calculate your family premium:

- Circle the rate for you.
- Circle the rate for your spouse (if applicable).
- Circle the rates for your oldest three children under age 21.

If you have more than three children under age 21, all will be covered on your plan but only the three oldest count toward your overall premium.

- Circle the rate for each child age 21-25. Note: children over age 25 must purchase their own health insurance.
- Add all individual rates together to determine your family premium.

2019 Maryland Rates			
Age	Catastrophic Plan	Bronze Level Plans	
	BlueChoice Young Adult* \$7,900	BlueChoice HMO Bronze \$7,900	BluePreferred PPO Bronze \$7,900
0-14	\$91.04	\$187.55	\$330.64
15	\$99.14	\$204.22	\$360.03
16	\$102.23	\$210.59	\$371.27
17	\$105.32	\$216.97	\$382.51
18	\$108.66	\$223.83	\$394.61
19	\$111.99	\$230.70	\$406.71
20	\$115.44	\$237.81	\$419.24
21	\$119.01	\$245.16	\$432.21
22	\$119.01	\$245.16	\$432.21
23	\$119.01	\$245.16	\$432.21
24	\$119.01	\$245.16	\$432.21
25	\$119.49	\$246.14	\$433.94
26	\$121.87	\$251.04	\$442.58
27	\$124.72	\$256.93	\$452.96
28	\$129.36	\$266.49	\$469.81
29	\$133.17	\$274.33	\$483.64
30	\$135.08	\$278.26	\$490.56
31	\$137.93	\$284.14	\$500.93
32	\$140.79	\$290.02	\$511.30
33	\$142.57	\$293.70	\$517.79
34	\$144.48	\$297.62	\$524.70
35	\$145.43	\$299.59	\$528.16
36	\$146.38	\$301.55	\$531.62
37	\$147.33	\$303.51	\$535.08
38	\$148.29	\$305.47	\$538.53
39	\$150.19	\$309.39	\$545.45
40	\$152.09	\$313.31	\$552.36
41	\$154.95	\$319.20	\$562.74
42	\$157.69	\$324.84	\$572.68
43	\$161.50	\$332.68	\$586.51
44	\$166.26	\$342.49	\$603.80
45	\$171.85	\$354.01	\$624.11
46	\$178.52	\$367.74	\$648.32
47	\$186.01	\$383.19	\$675.54
48	\$194.58	\$400.84	\$706.66
49	\$203.03	\$418.24	\$737.35
50	\$212.55	\$437.86	\$771.93
51	\$221.95	\$457.22	\$806.07
52	\$232.31	\$478.55	\$843.67
53	\$242.78	\$500.13	\$881.71
54	\$254.09	\$523.42	\$922.77
55	\$265.39	\$546.71	\$963.83
56	\$277.65	\$571.96	\$1,008.35
57	\$290.03	\$597.45	\$1,053.30
58	\$303.24	\$624.67	\$1,101.27
59	\$309.78	\$638.15	\$1,125.04
60	\$322.99	\$665.36	\$1,173.02
61	\$334.42	\$688.90	\$1,214.51
62	\$341.92	\$704.34	\$1,241.74
63	\$351.32	\$723.71	\$1,275.88
64	\$357.03	\$735.48	\$1,296.63
65+**	\$357.03	\$735.48	\$1,296.63

* Only available for enrollment to people under the age of 30 or those who qualify for a hardship exemption. Visit Maryland Health Connection for more details.

** If you are age 65 or older, you can only apply if you are NOT eligible for Medicare.

If you are under age 65 and disabled, you can only apply if you are not eligible for Medicare.

Rates are valid January 1–December 31, 2019 only.

2019 Maryland Rates				
Age	Silver Level Plans		Gold Level Plans	
	BlueChoice HMO HSA Silver \$3,000	BluePreferred PPO HSA Silver \$3,000	HealthyBlue HMO Gold \$1,750	HealthyBlue PPO Gold \$1,750
0-14	\$229.20	\$374.87	\$261.85	\$396.91
15	\$249.58	\$408.19	\$285.13	\$432.19
16	\$257.36	\$420.94	\$294.03	\$445.68
17	\$265.15	\$433.68	\$302.93	\$459.17
18	\$273.54	\$447.40	\$312.51	\$473.70
19	\$281.93	\$461.12	\$322.09	\$488.23
20	\$290.62	\$475.33	\$332.02	\$503.27
21	\$299.61	\$490.03	\$342.29	\$518.84
22	\$299.61	\$490.03	\$342.29	\$518.84
23	\$299.61	\$490.03	\$342.29	\$518.84
24	\$299.61	\$490.03	\$342.29	\$518.84
25	\$300.81	\$491.99	\$343.66	\$520.92
26	\$306.80	\$501.79	\$350.50	\$531.29
27	\$313.99	\$513.55	\$358.72	\$543.74
28	\$325.68	\$532.66	\$372.07	\$563.98
29	\$335.26	\$548.34	\$383.02	\$580.58
30	\$340.06	\$556.18	\$388.50	\$588.88
31	\$347.25	\$567.94	\$396.71	\$601.34
32	\$354.44	\$579.71	\$404.93	\$613.79
33	\$358.93	\$587.06	\$410.06	\$621.57
34	\$363.73	\$594.90	\$415.54	\$629.87
35	\$366.12	\$598.82	\$418.28	\$634.02
36	\$368.52	\$602.74	\$421.02	\$638.17
37	\$370.92	\$606.66	\$423.76	\$642.32
38	\$373.31	\$610.58	\$426.49	\$646.47
39	\$378.11	\$618.42	\$431.97	\$654.78
40	\$382.90	\$626.26	\$437.45	\$663.08
41	\$390.09	\$638.02	\$445.66	\$675.53
42	\$396.98	\$649.29	\$453.53	\$687.46
43	\$406.57	\$664.97	\$464.49	\$704.07
44	\$418.56	\$684.57	\$478.18	\$724.82
45	\$432.64	\$707.60	\$494.27	\$749.20
46	\$449.42	\$735.05	\$513.44	\$778.26
47	\$468.29	\$765.92	\$535.00	\$810.95
48	\$489.86	\$801.20	\$559.64	\$848.30
49	\$511.13	\$835.99	\$583.95	\$885.14
50	\$535.10	\$875.19	\$611.33	\$926.65
51	\$558.77	\$913.91	\$638.37	\$967.64
52	\$584.84	\$956.54	\$668.15	\$1,012.78
53	\$611.20	\$999.66	\$698.27	\$1,058.43
54	\$639.67	\$1,046.21	\$730.79	\$1,107.72
55	\$668.13	\$1,092.77	\$763.31	\$1,157.01
56	\$698.99	\$1,143.24	\$798.56	\$1,210.45
57	\$730.15	\$1,194.20	\$834.16	\$1,264.41
58	\$763.41	\$1,248.60	\$872.15	\$1,322.00
59	\$779.88	\$1,275.55	\$890.98	\$1,350.54
60	\$813.14	\$1,329.94	\$928.98	\$1,408.13
61	\$841.90	\$1,376.98	\$961.83	\$1,457.94
62	\$860.78	\$1,407.86	\$983.40	\$1,490.63
63	\$884.45	\$1,446.57	\$1,010.44	\$1,531.62
64	\$898.83	\$1,470.09	\$1,026.87	\$1,556.52
65+*	\$898.83	\$1,470.09	\$1,026.87	\$1,556.52

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Please note: Silver rates vary if you apply through marylandhealthconnection.gov