

Comparison of Year-over-Year Rate Changes

For Plans that Existed in both 2015 and 2016

Individual PPO

	Aetna	CareFirst	Kaiser	United
Catastrophic	NA	NA	NA	NA
Bronze	NA	2.0%	NA	NA
Silver	NA	-7.9%	NA	NA
Gold	NA	5.7%	NA	NA
Platinum	NA	3.5%	NA	NA

Small Group PPO

	Aetna	CareFirst	Kaiser	United
Bronze	0.7%	NA	NA	1.9%
Silver	2.5%	5.6%	NA	5.3%
Gold	4.6%	5.7%	NA	11.6%
Platinum	NA	6.7%	NA	12.2%

HMO

	Aetna	CareFirst	Kaiser	United
Catastrophic	NA	3.7%	10.1%	NA
Bronze	NA	-15.7%	7.3%	NA
Silver	NA	1.1%	5.6%	NA
Gold	NA	11.8%	7.0%	NA
Platinum	NA	6.7%	6.2%	NA

HMO

	Aetna	CareFirst	Kaiser	United
Bronze	1.4%	-4.1%	-0.1%	1.9%
Silver	0.2%	-3.9%	-0.7%	0.3%
Gold	4.8%	1.5%	-0.4%	12.4%
Platinum	NA	3.5%	0.8%	12.2%

*CareFirst filed revised lower rates on Oct. 30 to comply with the federal Protecting Affordable Coverage for Employees (PACE) Act which kept the definition of a small employer under the Affordable Care Act at one to 50 employees. Therefore, the information and charts on this page are revised from DISB's Sept. 15, 2015 announcement.