



## Alabama

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates are all over the place, depending on the type of plan and insurer. They range from a decrease of 15.55% to an increase of 3.93%.

Participating insurers: Blue Cross and Blue Shield Alabama and Bright Health Insurance Company

## Alaska

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Rate proposals indicate an average decrease of 3.9%. If approved, the state's average monthly premiums will decrease from \$1,043 in 2017 to \$770 in 2019, says the office of Governor Bill Walker.

Participating insurers: Premera Blue Cross Blue Shield

Other stuff to know: Alaska implemented a reinsurance program in 2017, which has led to the dip in rates this year — and a 25% decrease in total since its launch.

## Arizona

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates indicate premiums are decreasing between 3.95% and 22%.

Participating insurers: Blue Cross and Blue Shield of Arizona, Cigna HealthCare of Arizona, Health Net of Arizona

## Arkansas

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates indicate increases between 1.5% and 4.6%;

Participating insurers: Ambetter, QCA Health Plan, QualChoice Life & Health, Arkansas Blue Cross and Blue Shield

## California

Enrollment dates: Oct. 15, 2018 through Jan. 15, 2019

Marketplace: [Covered California](#)

What's happening to premiums: Rates are set to increase, on average, by 8.7%

Participating insurers: All of last year's insurers are returning to California's health care exchange: Anthem Blue Cross of California, Blue Shield of California, Chinese Community Health Plan, Health Net, Kaiser Permanente, L.A. Care Health Plan, Molina Healthcare, Oscar Health Plan of California, Sharp Health Plan, Valley Health Plan and Western Health Advantage

## Colorado

Enrollment deadline: Jan. 15, 2019

Marketplace: [Connect for Health Colorado](#)

What's happening to premiums: Rates are set to increase by an average of 5.94%, with 6.85%, 12.3% and 0.9% average increases for Gold, Silver and Bronze plans respectively. However, shoppers receiving subsidies will see an average 24% drop in their net premium.

Participating insurers: The same seven companies that sold plans on the 2018 exchange are back. These insurers include Anthem (as HMO Colorado), Bright Health, Cigna Health and Life, Denver Health Medical Plans, Friday Health Plans, Kaiser Foundation Health Plan of Colorado and Rocky Mountain HMO Connecticut

Enrollment deadline: Dec. 15, 2018

Marketplace: [AccessHealthCT](#)

What's happening to premiums: Proposed rates indicate an average increase of 12.3% with changes ranging from 10.9% decreases to 31% increases.

Participating insurers: Anthem and ConnectiCare Benefits Inc. (CBI)

Other stuff to know: Several other insurers, including Aetna, Oxford, HPHC Insurance, Harvard Pilgrim Health Care of America and UnitedHealthcare, have proposed rates to sell off-exchange plans in the state.

Delaware

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Premiums are increasing by an average of 3%.

Participating insurers: Highmark

Other stuff to know: Much like many states last year, Delaware has loaded its premium increases onto Silver plans. The price of these plans establish how big of a subsidy low-income shoppers can get. As such, shoppers might find reduced gold plan premiums and low-to-no cost [Bronze plans for some members \(another trend from 2017\)](#), so it's worth exploring your options this year, even if you are happy with your coverage.

Florida

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates indicate premiums are increasing between 0.08% to 11.9%.

Participating insurers: AvMed Inc., Blue Cross and Blue Shield Florida, Celtic Insurance Company (Ambetter)

## Georgia

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates indicate premiums are increasing between 2.21% to 16.68%.

Participating insurers: Alliant Health Plans, Ambetter of Peach State, Blue Cross Blue Shield Plan of Georgia, Kaiser Foundation Health Plan of Georgia

## Hawaii

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates indicate premiums are increasing between 2.27% and 32.25%.

Participating insurers: Hawaii Medical Service Association; Kaiser Foundation Health Plan

## Idaho

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Premiums are increasing by around 8%; Rate proposals show an average statewide increase of 6%, 9% and 10% for Bronze,

Silver and Gold plans respectively.

Participating insurers: Blue Cross of Idaho Health Service, Inc., Montana Health Cooperative, PacificSource Health Plans, Regence Blue Shield of Idaho, Select Health

Other stuff to know: Idaho floated the idea of selling non-compliant health care plans on its exchanges for 2019, but the move was struck down by the Centers for Medicare and Medicaid Services in March.

Illinois

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Rate proposals put premiums all over the place, with some plans decreasing by as much as 1.54% and other plans increasing by up to 10.7%.

Participating insurers: Blue Cross Blue Shield of Illinois, Celtic Insurance Company (Ambetter), Cigna HealthCare of Illinois and Health Alliance Medical Plans

Indiana

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Rate are increasing by an average of 5.1%.

Participating insurers: CareSource and Celtic Insurance Company (Ambetter)

Other stuff to know: Anthem is offering an off-market catastrophic plan in Benton, Jasper, Newton, Warren and White Counties. It's proposed increasing the premium associated with this plan by 8.4%.

Iowa

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Wellmark is proposing an average increase of 8.1%; Medica's proposed rates range from a 16.53% decrease to a 4.70% increase.

Participating insurers: Medica and Wellmark

Kansas

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates indicate premiums are increasing between 2.68% and 16.11%

Participating insurers: Blue Cross and Blue Shield of Kansas, Medica, Sunflower State Health Plan (Ambetter)

Kentucky

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: CareSource premiums are increasing by 19.4% while Anthem Plans are increasing by 4.3%.

Participating insurers: CareSource Kentucky Co. and Anthem Health Plans of Kentucky Inc.

Louisiana

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Rates are decreasing between 4.25% and 15.09%.

Participating insurers: HMO Louisiana Inc., Louisiana Health Service & Indemnity Company (Blue Cross Blue Shield of Louisiana), Vantage Health Plan

## Maine

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates are all over the place with some insurers requesting decreases up to 2.52% and other proposing increases up to 6.60%.

Participating insurers: , Harvard Pilgrim Health Care, Maine Community Health Options; Anthem Health Plans of ME (Anthem BCBS) is selling off-exchange plans. Proposed rates show its premiums decreasing by 2.97% to 5.13%.

Other stuff to know: Maine voted to expand Medicaid in November 2017, but is currently locked in a battle with its Republican Governor Paul LePage, who is still trying to block the state proposal.

## Maryland

Enrollment deadline: Dec. 15, 2018

Marketplace: [Maryland Health Connection](#)

What's happening to premiums: Early proposals had rates in Maryland increasing by an average of 30%, but the state received approval to implement a reinsurance program in late August. Final rates are pending.

Participating insurers: CareFirst and Kaiser

## Massachusetts

Enrollment deadline: Jan. 23, 2019

Marketplace: [Massachusetts Health Connector](#)

What's happening to premiums: Proposed rates show premiums decreasing by

up to 34.27% and increasing by up to 13.33%.

Participating insurers: Blue Cross and Blue Shield of Massachusetts, Boston Medical Center Health Plan, Inc., Connecticare of Massachusetts, Fallon Community Health Plan Inc., Fallon Health & Life Assurance Company, Harvard Pilgrim Health Care, Health New England, HPHC Insurance, Tufts Associated Health Maintenance Org., Tufts Health Public Plans, Tufts Insurance Company, UnitedHealthcare Insurance Company

Other stuff to know: Massachusetts has a state-based individual mandate that requires residents to purchase coverage or pay a tax penalty. It plans to enforce the mandate, despite Congress' decision to undo the federal tax penalty last year. The penalty is based on the cheapest plan available through the state's exchange. In 2018, it ranged from \$22 per month/\$264 per year to \$119 per month/\$1,428 per year.

## Michigan

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Rate changes range from a 2.5% decrease to an 11% increase.

Participating insurers: Nine insurers are selling plans on-exchange in Michigan: Blue Care Network, Blue Cross Blue Shield of MI, McLaren Health Plan Community, Meridian Health Plan of MI, Inc., Molina Healthcare of MI, Oscar Insurance Company, Physicians Health Plan, Priority Health and Total Health Care USA. Eight of these insurers are returning, one (Oscar) is new to the exchange.

Other stuff to know: Alliance Health and Life Insurance Company and Health Alliance Plan are selling off-exchange plans in Michigan.

## Minnesota



Enrollment deadline: Jan. 13, 2019

Marketplace: [MNSure](#)

What's happening to premiums: They're decreasing by 3% to 11.8%, though your specific rates will vary by plan, geographic rating area and age.

Participating insurers: Blue Plus, Group Health, Medica Insurance Company, PreferredOne Insurance Company and UCare

Other stuff to know: Attribute the rate decreases to Minnesota Premium Security Plan, a state-based reinsurance program received approval for last year.

Mississippi

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Rates are relatively flat with proposals ranging from 0.22% decreases to 0.44% increases.

Participating insurers: Ambetter of Magnolia and Blue Cross & Blue Shield of Mississippi

Missouri

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Healthy Alliance is proposing an average 3.67% increase; Cigna is proposing an average 7.3% increase and Celtic Insurance Company is proposing an average 8.6% decrease.

Participating insurers: Healthy Alliance Life Insurance Company, Medica, Cigna Health and Life Insurance Company, Celtic Insurance Company

Other stuff to know: Medica is a new entrant.

Montana

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates range from a 0% change to an average increase of 10.6%.

Participating insurers: Blue Cross and Blue Shield of Montana, PacificSource and Montana Health CO-OP

Other stuff to know: Per Montana's state insurance commissioner's office, among those three companies, 64 different plans will be available for Montanans in the individual market.

Nebraska

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Nebraska's solo insurer is proposing rate changes ranging from a decrease of 2.6% to an increase of 3.69%

Participating insurers: Medica

Nevada

Enrollment deadline: Dec. 15, 2018; however, Nevada sells health insurance plans all year round, with a 90-day window for coverage to go into effect.

Marketplace: Healthcare.gov

What's happening to premiums: They're either staying flat or rising an average of 5.2%, per 2019 rate proposals.

Participating insurers: Health Plan of Nevada and SilverSummit

Other stuff to know: Health Plan of Nevada, Sierra Health and Life, Hometown Health Plan and Hometown Health Providers are selling off-exchange plans in the state. Proposed rates show the premiums on these plans increasing by up to an average of 14.3%.

## New Hampshire

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Rate proposals indicate premiums range from 3.72% to 15.23% decreases.

Participating insurers: Celtic Insurance Company (Ambetter), Harvard Pilgrim Health Care of NE, Matthew Thornton Health Plan (Anthem BCBS)

## New Jersey

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Premiums were set to increase by an average of 5.8%, but the state received approval for a reinsurance program in early August estimated to drive those rates down 9.3%, according to Governor Phil Murphy.

Participating insurers: Oscar Garden State Health Insurance, Horizon Healthcare Services, AmeriHealth Insurance Company; Oxford Health Insurance is selling plans off-exchange.

Other stuff to know: New Jersey became the second state to institute a state penalty for forgoing health insurance back in May. The penalty is effective for 2019.

## New Mexico

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: They're decreasing by an average of about 1%, per The Charlotte Observer, but proposed rates show big swings in either direction, depending on what plan you're looking at.

Participating insurers: Blue Cross Blue Shield of New Mexico, CHRISTUS Health

Plan, Molina Healthcare of New Mexico, New Mexico Health Connections (CareConnect), Presbyterian Health Plan

New York

Enrollment deadline: Jan. 31, 2019

Marketplace: [New York State of Health](#)

What's happening to premiums: Rates are increasing, on average, by 8.6%, though the state estimates most shoppers will experience smaller increases (around 3%) due to the premium tax credit.

Participating insurers: 14 insurers are offering 2019 plans to individuals, including CDPHP, Crystal Run Health Plan, Emblem, Empire Healthchoice Assurance, Excellus, Fidelis (New York Quality Healthcare Corp), Healthfirst Insurance Company, Healthfirst PHSP, Inc., Healthnow New York, IHBC, MetroPlus, MVP Health Plan, Oscar and Unitedhealthcare of New York

Other stuff to know: New York has banned the sale of short-term insurance plans.

North Carolina

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates show increases up to 8.14% and decreases up to 15.85%.

Participating insurers: Blue Cross and Blue Shield of North Carolina, Cigna HealthCare of North Carolina

North Dakota

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: They're going up; Proposed rates show increases as high as 29.93% and as low as 5.79%.

Participating insurers: Blue Cross Blue Shield of North Dakota, Medica and Sanford Health Plan

Ohio

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: The state says the weighted average premium for 2019 is \$6,161.56, an increase of 6.3% over last year.

Participating insurers: Ohio has approved 10 insurers to sell on its exchange: AultCare Insurance Company, Buckeye Community Health Plan, CareSource, Community Insurance Company, Medical Health Insuring Corp. of Ohio, Molina Healthcare of Ohio, Inc., Oscar Buckeye State Insurance Corporation, Oscar Insurance Corporation of Ohio, Paramount Insurance Company and Summa Insurance Company.

Oklahoma

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates show decreases up to 3.10% and increases up to 6.41%.

Participating insurers: Blue Cross Blue Shield of Oklahoma and CommunityCare

Oregon

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Final rates range from a 9.6 % decrease to a

10.1% increase, per the state's Division of Financial Regulation. As an example, Silver Standard Plan premiums for a 40-year-old in Portland would range from \$415 to \$486 a month pre-subsidies.

Participating insurers: BridgeSpan Health Company, Health Net Health Plan of Oregon, Kaiser Foundation Healthplan of the NW, Moda Health Plan Inc., PacificSource Health Plans, Providence Health Plan, Regence Blue Cross Blue Shield of Oregon

Other stuff to know: Last year, Oregon residents who received subsidies paid on average \$138 a month for their health care plan.

## Pennsylvania

Enrollment deadline: Dec. 15, 2018

Marketplace: [Healthcare.gov](https://www.healthcare.gov)

What's happening to premiums: Premiums are all over the place, depending on the company: some premiums are expected to fall as much as 47% and others may gain 13%.

Participating insurers: Capital Advantage Assurance Company, First Priority Health, First Priority Life Insurance Company, Inc., Geisinger Health Plan, Highmark Health Insurance Company, Independence Blue Cross (QCC Ins. Co.), Keystone Health Plan Central, UPMC Health Options, Inc.

## Rhode Island

Enrollment deadline: Dec. 31, 2018

Marketplace: [HealthSourceRI](https://www.healthsourceri.com)

What's happening to premiums: Rates are increasing by an average of 8.1%.

Participating insurers: Blue Cross & Blue Shield of Rhode Island, Neighborhood Health Plan of Rhode Island

Other stuff to know: The state's 2019 benchmark plan, which determines the

value of tax credits available through HealthSource RI, will have a monthly base rate of \$262.74 for a 21-year-old.

## South Carolina

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Premiums are expected to increase an average of 9.22%.

Participating insurers: Blue Cross and Blue Shield of South Carolina and Blue Choice Health Plan of South Carolina Inc.

## South Dakota

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Premiums are expected to increase an average of 3.54%.

Participating insurers: Avera Health Plans, Inc. and Sanford Health Plan

## Tennessee

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Your premium could drop. The state cites an average decrease in premium rates of 10.79%.

Participating insurers: BlueCross BlueShield of Tennessee, Cigna Health and Life Company and Oscar Insurance Company of Texas

## Texas

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Premium rates are expected to decrease slightly, between 1% and 12%, depending on plan type. The average increase is 1.52%.

Participating insurers: BlueCross BlueShield of Tennessee, Oscar Insurance Company of Texas

Utah

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates show decreases up to 3.2% and increases up to 11.26%.

Participating insurers: BridgeSpan Health Company, SelectHealth and University of Utah Health Insurance Plans

Vermont

Enrollment deadline: Dec. 15, 2018

Marketplace: [Vermont Health Connect](#)

What's happening to premiums: Premium rates are expected to increase across the board depending on plan, varying from 5% to 28%, with an average of 6%.

Participating insurers: Blue Cross Blue Shield of Vermont

Other stuff to know: Vermont signed an individual mandate into law in June 2018, but the state's tax penalty for forgoing health insurance won't go into effect until 2020.

Virginia



Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Premiums are expected to increase collectively about 13.3%.

Participating insurers: CareFirst BlueChoice, Inc., Cigna Health and Life Insurance Company, Group Hospitalization and Medical Services Inc., Healthkeepers Inc., Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., Optima Health Plan, Piedmont Community HealthCare HMO, Inc. and Virginia Premier Health Plan, Inc. Optima Health Insurance Company is selling plans off-exchange.

Other stuff to know: Virginia voted to expand Medicaid as permitted under Obamacare in May 2018. The measure will into effect Jan 1, 2019, so low-income marketplace shoppers previously unable to find affordable health care may be able to get a coverage through the program.

Washington

Enrollment deadline: Dec. 15, 2018

Marketplace: [Washington Health Plan Finder](#)

What's happening to premiums: Rate proposals show an average increase 19.08%.

Participating insurers: BridgeSpan Health Company, Coordinated Care Corporation, Kaiser Foundation Health Plan of the Northwest, Kaiser Foundation Health Plan of Washington, LifeWise Health Plan of Washington, Molina Healthcare of Washington, Premera Blue Cross

Other stuff to know: Asuris Northwest Health, Health Alliance, Regence BlueCross BlueShield of Oregon and Regence BlueShield are selling off-exchange plans; while none are bare, there are 14 counties in Washington state with only one insurer selling plans on the exchange.

## Washington D.C. (District of Columbia)

Enrollment deadline: Jan. 31, 2019

Marketplace: DC HealthLink

What's happening to premiums: Proposed rates indicates premiums are rising rates an average of 14.9%.

Participating insurers: CareFirst BlueChoice, BlueCross BlueShield and Kaiser Permanente

## West Virginia

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Proposed rates indicate increases between 8.68% and 23.85%.

Participating insurers: CareSource West Virginia Co., Highmark Blue Cross Blue Shield West Virginia and The Health Plan of Upper Ohio Valley

## Wisconsin

Enrollment deadline: Dec. 15, 2018

Marketplace: Healthcare.gov

What's happening to premiums: Premiums are expected to decrease by an average of 3.5%.

Participating insurers: Aspirus Arise Health Plan of Wisconsin, Inc., Common Ground Healthcare Cooperative, Compcare Health Serv Ins Co(Anthem BCBS), Dean Health Plan, Medica Health Plans of Wisconsin, HealthPartners Insurance Company, MercyCare HMO, Inc., Security Health Plan of Wisconsin, Inc., Network Health Plan, Molina Healthcare of Wisconsin, Inc., Unity Health Plans Insurance Corporation, WPS Health Plan, Inc., Wisconsin Physicians Svc Insurance Corp

Other stuff to know: Though not every plan will see a decrease in premiums, it will be a change from the 44% increase the state had in 2018.

Wyoming

Enrollment deadline: Dec. 15, 2018

Marketplace: [Healthcare.gov](https://www.healthcare.gov)

What's happening to premiums: Proposed rates indicate a decrease of .26%.

Participating insurers: Blue Cross Blue Shield of Wyoming