

2026 New Jersey Individual Health Benefits Plans and Rates Effective 01/01/2026 - 12/31/2026									
Metal Level ⁽¹⁾	Carrier / Entity Name	Plan Type ⁽²⁾⁽³⁾	Monthly Base Rate ⁽⁴⁾ (multiply by Age Rating Factor) ⁽⁵⁾	Plan Name ⁽⁶⁾	Footnotes		Available to Purchase through...		Visit the carrier's web site for details about plans and coverage options:
					(7)	(8)	Carrier	Marketplace	
Gold	WellCare Health Insurance Company of New Jersey, Inc.	EPO	\$547.44	Secure Gold + 0 Virtual 24/7 Care Visits		8	C	M	Ambetter.WellCareNewJersey.com
Gold	Oscar Garden State Insurance Corporation	EPO	\$602.10	Gold Classic PCP Saver			C	M	www.hioscar.com
Gold	Oscar Garden State Insurance Corporation	EPO	\$610.36	Gold 1500 Chronic Care CKM Off Exchange			C	M	www.hioscar.com
Gold	WellCare Health Insurance Company of New Jersey, Inc.	EPO	\$635.27	Elite Gold 0 Deductible + 0 Virtual 24/7 Care Visits		8	C	M	Ambetter.WellCareNewJersey.com
Gold	Horizon Healthcare Services, Inc.	EPO	\$743.46	ICHRA OMNIA Gold HSA	7		C		www.horizonblue.com
Gold	Horizon Healthcare Services, Inc.	EPO	\$817.83	OMNIA Gold			C	M	www.horizonblue.com
Gold	UnitedHealthcare Insurance Company	EPO	\$929.13	UHC Gold Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals)			C	M	
Gold	Horizon Healthcare Services, Inc.	EPO	\$933.35	ICHRA Gold Advantage			C		www.horizonblue.com
Gold	UnitedHealthcare Insurance Company	EPO	\$941.58	UHC Gold Value (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals)			C	M	
Gold	AmeriHealth HMO	HMO	\$990.71	IHC Gold HMO Regional Preferred \$20/\$50			C		www.amerhealth.com
Gold	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$1,096.71	IHC Gold EPO Regional Preferred \$30/\$50			C	M	www.amerhealth.com
Gold	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$1,220.13	IHC Select Gold EPO Regional Preferred \$25/\$60			C		www.amerhealth.com
Silver	Oscar Garden State Insurance Corporation	EPO	\$384.11	Silver 2500 HSA Off Exchange	7		C	M	www.hioscar.com
Silver	Oscar Garden State Insurance Corporation	EPO	\$397.42	Silver 1750 Off Exchange			C	M	www.hioscar.com
Silver	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$403.08	IHC Select Silver EPO AmeriHealth Advantage \$25/\$60		8	C		www.amerhealth.com
Silver	Oscar Garden State Insurance Corporation	EPO	\$409.12	Silver 2500 Off Exchange			C	M	www.hioscar.com
Silver	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$420.65	IHC Select Silver EPO HSA AmeriHealth Hospital Advantage \$50/\$75	7	8	C		www.amerhealth.com
Silver	Oscar Garden State Insurance Corporation	EPO	\$420.83	Silver Simple			C	M	www.hioscar.com
Silver	Horizon Healthcare Services, Inc.	EPO	\$423.68	ICHRA OMNIA Silver HSA	7		C		www.horizonblue.com
Silver	Horizon Healthcare Services, Inc.	EPO	\$424.31	ICHRA OMNIA Silver Value			C		www.horizonblue.com
Silver	Oscar Garden State Insurance Corporation	EPO	\$426.25	Silver Simple PCP Saver			C	M	www.hioscar.com
Silver	Oscar Garden State Insurance Corporation	EPO	\$428.20	Silver Classic			C	M	www.hioscar.com
Silver	WellCare Health Insurance Company of New Jersey, Inc.	EPO	\$429.62	New Jersey Silver + 0 Virtual 24/7 Care Visits		8	C		Ambetter.WellCareNewJersey.com
Silver	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$431.86	IHC Silver EPO AmeriHealth Advantage 40%/40%		8	C	M	www.amerhealth.com
Silver	Oscar Garden State Insurance Corporation	EPO	\$439.39	Silver Classic Saver Plus			C	M	www.hioscar.com
Silver	Horizon Healthcare Services, Inc.	EPO	\$439.77	OMNIA Silver Value			C	M	www.horizonblue.com
Silver	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$446.00	IHC Silver EPO AmeriHealth Advantage \$25/\$60		8	C	M	www.amerhealth.com
Silver	WellCare Health Insurance Company of New Jersey, Inc.	EPO	\$446.22	Secure Silver with 0 Insulin Options + 0 Virtual 24/7 Care Visits		8	C	M	Ambetter.WellCareNewJersey.com
Silver	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$470.29	IHC Silver EPO HSA AmeriHealth Hospital Advantage \$50/\$75	7	8	C	M	www.amerhealth.com
Silver	UnitedHealthcare Insurance Company	EPO	\$476.69	UHC Silver-X Advantage (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)			C		
Silver	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$485.35	IHC Silver EPO AmeriHealth Hospital Advantage \$50/\$75		8	C	M	www.amerhealth.com
Silver	Horizon Healthcare Services, Inc.	EPO	\$489.89	ICHRA OMNIA Silver			C		www.horizonblue.com
Silver	UnitedHealthcare Insurance Company	EPO	\$493.54	UHC Silver-X Value (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)			C		
Silver	WellCare Health Insurance Company of New Jersey, Inc.	EPO	\$498.51	Balanced Silver + 0 Virtual 24/7 Care Visits		8	C	M	Ambetter.WellCareNewJersey.com
Silver	Oscar Garden State Insurance Corporation	EPO	\$498.59	Silver Elite Plus			C	M	www.hioscar.com
Silver	WellCare Health Insurance Company of New Jersey, Inc.	EPO	\$502.78	Premium Silver + 0 Virtual 24/7 Care Visits		8	C	M	Ambetter.WellCareNewJersey.com
Silver	UnitedHealthcare Insurance Company	EPO	\$523.48	UHC Silver Advantage (\$0 Virtual Urgent Care, No Referrals)			C	M	
Silver	UnitedHealthcare Insurance Company	EPO	\$530.94	UHC Silver Value (\$0 Virtual Urgent Care, No Referrals)			C	M	
Silver	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$544.79	IHC Select Silver EPO HSA Local Value 20%/20%	7	8	C		www.amerhealth.com
Silver	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$551.33	IHC Select Silver EPO Local Value \$35/\$75		8	C		www.amerhealth.com
Silver	Horizon Healthcare Services, Inc.	EPO	\$552.27	OMNIA Silver HSA	7		C	M	www.horizonblue.com
Silver	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$565.51	IHC Select Silver EPO Local Value \$45/\$75		8	C		www.amerhealth.com
Silver	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$565.91	IHC Silver EPO HSA Local Value \$50/\$75	7	8	C	M	www.amerhealth.com
Silver	WellCare Health Insurance Company of New Jersey, Inc.	EPO	\$588.10	Elite Silver 0 Medical Deductible + 0 Virtual 24/7 Care Visits		8	C	M	Ambetter.WellCareNewJersey.com
Silver	Horizon Healthcare Services, Inc.	EPO	\$617.20	OMNIA Silver			C	M	www.horizonblue.com
Silver	Horizon Healthcare Services, Inc.	EPO	\$646.19	ICHRA Silver Advantage			C		www.horizonblue.com
Silver	Horizon Healthcare Services, Inc.	EPO	\$773.75	Horizon Advantage EPO Silver			C	M	www.horizonblue.com
Silver	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$938.61	IHC Select Silver EPO Regional Preferred \$35/\$75			C		www.amerhealth.com
Silver	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$965.37	IHC Silver EPO HSA Regional Preferred \$50/\$75	7		C	M	www.amerhealth.com
Bronze	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$353.07	IHC Bronze EPO HSA AmeriHealth Advantage \$25/\$50	7	8	C	M	www.amerhealth.com
Bronze	Horizon Healthcare Services, Inc.	EPO	\$365.49	ICHRA OMNIA Bronze HSA	7		C		www.horizonblue.com
Bronze	Oscar Garden State Insurance Corporation	EPO	\$367.99	Bronze Classic			C	M	www.hioscar.com
Bronze	Oscar Garden State Insurance Corporation	EPO	\$370.40	Bronze 3000 Off Exchange			C	M	www.hioscar.com
Bronze	Oscar Garden State Insurance Corporation	EPO	\$372.53	Bronze 6000 HSA Off Exchange	7		C	M	www.hioscar.com
Bronze	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$379.20	IHC Bronze EPO HSA AmeriHealth Hospital Advantage \$50/\$75	7	8	C	M	www.amerhealth.com
Bronze	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$407.75	IHC Bronze EPO HSA Local Value 50%/50%	7	8	C	M	www.amerhealth.com
Bronze	Horizon Healthcare Services, Inc.	EPO	\$422.93	OMNIA Bronze			C	M	www.horizonblue.com
Bronze	UnitedHealthcare Insurance Company	EPO	\$456.87	UHC Bronze Value (\$0 Virtual Urgent Care, No Referrals)			C	M	
Bronze	AmeriHealth Insurance Company of NJ, Inc.	EPO	\$459.77	IHC Bronze EPO Local Value \$50/\$75		8	C	M	www.amerhealth.com
Bronze	UnitedHealthcare Insurance Company	EPO	\$468.06	UHC Bronze Value HSA (No Referrals)	7		C	M	
Bronze	Horizon Healthcare Services, Inc.	EPO	\$609.26	Horizon Advantage EPO Bronze			C	M	www.horizonblue.com
Catastrophic	Oscar Garden State Insurance Corporation	EPO	\$266.64	Secure			C	M	www.hioscar.com
Catastrophic	Horizon Healthcare Services, Inc.	EPO	\$401.48	Horizon Advantage EPO Essentials			C	M	www.horizonblue.com

Ages	Age Rating Factors ⁽⁵⁾	Ages	Age Rating Factors ⁽⁵⁾	Footnotes
0-14	0.765	40	1.278	⁽¹⁾ Metal Level indicates the actuarial value of the plan. Each metal level is designed to cover an expected percentage of the covered charges: Bronze 60%, Silver 70%, Gold 80%, and Platinum 90%.
15	0.833	41	1.302	
16	0.859	42	1.325	
17	0.885	43	1.357	⁽²⁾ Plan Types HMO and EPO are network-only plans with no option to use out-of-network providers, except in the case of emergency or urgent care.
18	0.913	44	1.397	
19	0.941	45	1.444	⁽³⁾ Catastrophic Plans are available only to those individuals who are under 30 years old, or who have received an exemption from the personal responsibility requirement on the Marketplace.
20	0.970	46	1.500	
21	1.000	47	1.563	⁽⁴⁾ Monthly Base Rate is multiplied by the Age Rating Factor ⁽⁵⁾ to determine the monthly premium for each person to be covered.
22	1.000	48	1.635	
23	1.000	49	1.706	⁽⁵⁾ Age Rating Factor is used to calculate the monthly premium for each person to be covered.
24	1.000	50	1.786	
25	1.004	51	1.865	⁽⁶⁾ Plan Names were supplied by the Carrier. Please contact them for explanations of the abbreviations used in the plan names.
26	1.024	52	1.952	
27	1.048	53	2.040	⁽⁷⁾ These are high deductible health plans and are compatible with Health Savings Accounts (HSA) . Contact the Carrier for additional information.
28	1.087	54	2.135	
29	1.119	55	2.230	⁽⁸⁾ These plans are not available in all counties . Contact the Carrier for additional information. For details about plans, abbreviations used in the plan names, and coverage options, please contact the Carrier directly. For information regarding subsidies (Premium Tax Credits and Cost-Sharing Reductions) visit: www.healthcare.gov .
30	1.135	56	2.333	
31	1.159	57	2.437	
32	1.183	58	2.548	Premium Calculation Monthly premium per person = (Base Rate ⁽⁸⁾ x Age Rating Factor ⁽⁵⁾). Monthly premium per family = The sum of the premiums for each family member to be covered. Note: For dependent children under age 20 , the monthly premium is capped at the sum of the premiums for three children. Consumers may also use the IHC Premium Calculator at: http://www.state.nj.us/dobi/division_insurance/ihcseh/ihcrates.htm
33	1.198	59	2.603	
34	1.214	60	2.714	
35	1.222	61	2.810	
36	1.230	62	2.873	
37	1.238	63	2.952	
38	1.246	64+	3.000	
39	1.262			