

## Plan rates

---

Kaiser Permanente for small businesses ■ For effective dates October 1 - December 31, 2023

---

### Rate rules for metal plans

Understand the way rates are set in the small group market. You'll use these factors to calculate rates for your metal plans:

- **Rate areas** – There are 8 geographical rate areas.
  - The rate areas for metal plans are assigned based on the employer's physical, authenticated address and defined using 5-digit ZIP code.
  - If an employer's business is located outside the geographic boundaries of the Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., service area, only employees living in our service area (based on their home ZIP+4 code) will be eligible for coverage. This is referred to as the Live/Work rule. If a group located in our service area has employees who live, work, or reside outside the service area, point-of-service (POS) offerings are available.
  - If the group's home office is located outside the service area, the group's premium billing is sent to that location, and the group has only staff working within our service area remotely from their homes, then the employees' home addresses will determine the group's situs. Where these employees reside in multiple jurisdictions, situs is based on the address of the most senior employee. No group may have more than one situs.
- **Individual age categories** – Rates are calculated by the age of each covered member on the plan's effective date. This includes:
  - Your employee
  - Employee's spouse or domestic partner
  - A maximum of 3 children under the age of 21 (additional children under 21 are covered at no additional cost)
  - All adult children ages 21 to 25, including those in school or living at home

### Child dental

Child dental coverage is only activated if child(ren) are enrolled in a medical plan. Child dental services are one of the essential health benefits required to be provided by Affordable Care Act (ACA)-compliant medical plans. Employees and their dependents enrolled in an ACA-compliant medical plan will also be enrolled in a separate child dental plan underwritten by Dominion Dental. Child dental services apply to all members under 19 years old who are on an ACA-compliant plan.

## Small Business medical plan rates

Age on 2023 effective date	KP MD Platinum 0/10/Vision	KP MD Platinum 500/20/Vision
0-14	\$292.23	\$280.62
15	\$318.21	\$305.57
16	\$328.14	\$315.11
17	\$338.07	\$324.64
18	\$348.77	\$334.92
19	\$359.46	\$345.19
20	\$370.54	\$355.83
21	\$382.00	\$366.83
22	\$382.00	\$366.83
23	\$382.00	\$366.83
24	\$382.00	\$366.83
25	\$383.53	\$368.30
26	\$391.17	\$375.63
27	\$400.34	\$384.44
28	\$415.23	\$398.74
29	\$427.46	\$410.48
30	\$433.57	\$416.35
31	\$442.74	\$425.16
32	\$451.91	\$433.96
33	\$457.64	\$439.46
34	\$463.75	\$445.33
35	\$466.80	\$448.27
36	\$469.86	\$451.20
37	\$472.92	\$454.14
38	\$475.97	\$457.07
39	\$482.08	\$462.94
40	\$488.20	\$468.81
41	\$497.36	\$477.61
42	\$506.15	\$486.05
43	\$518.37	\$497.79
44	\$533.65	\$512.46
45	\$551.61	\$529.70
46	\$573.00	\$550.25
47	\$597.07	\$573.36
48	\$624.57	\$599.77
49	\$651.69	\$625.81
50	\$682.25	\$655.16
51	\$712.43	\$684.14
52	\$745.66	\$716.05
53	\$779.28	\$748.33
54	\$815.57	\$783.18
55	\$851.86	\$818.03
56	\$891.21	\$855.81
57	\$930.93	\$893.96
58	\$973.34	\$934.68
59	\$994.35	\$954.86
60	\$1,036.75	\$995.58
61	\$1,073.42	\$1,030.79
62	\$1,097.49	\$1,053.90
63	\$1,127.66	\$1,082.88
64+	\$1,146.00	\$1,100.49

## Small Business medical plan rates

Age on 2023 effective date	KP MD Gold 0/20/Vision	KP MD Gold 1,000/20/Vision	KP MD Gold 1,500/0%/HSA/Vision	KP MD Gold Virtual Complete 2,000
0-14	\$270.21	\$248.58	\$244.67	\$227.59
15	\$294.22	\$270.68	\$266.42	\$247.82
16	\$303.41	\$279.12	\$274.73	\$255.55
17	\$312.59	\$287.57	\$283.05	\$263.29
18	\$322.48	\$296.67	\$292.00	\$271.62
19	\$332.37	\$305.77	\$300.96	\$279.95
20	\$342.61	\$315.19	\$310.24	\$288.58
21	\$353.21	\$324.94	\$319.83	\$297.50
22	\$353.21	\$324.94	\$319.83	\$297.50
23	\$353.21	\$324.94	\$319.83	\$297.50
24	\$353.21	\$324.94	\$319.83	\$297.50
25	\$354.62	\$326.24	\$321.11	\$298.69
26	\$361.69	\$332.74	\$327.51	\$304.64
27	\$370.16	\$340.54	\$335.18	\$311.78
28	\$383.94	\$353.21	\$347.66	\$323.38
29	\$395.24	\$363.61	\$357.89	\$332.90
30	\$400.89	\$368.81	\$363.01	\$337.66
31	\$409.37	\$376.61	\$370.68	\$344.80
32	\$417.85	\$384.40	\$378.36	\$351.94
33	\$423.15	\$389.28	\$383.16	\$356.41
34	\$428.80	\$394.48	\$388.27	\$361.17
35	\$431.62	\$397.08	\$390.83	\$363.55
36	\$434.45	\$399.68	\$393.39	\$365.93
37	\$437.27	\$402.28	\$395.95	\$368.31
38	\$440.10	\$404.88	\$398.51	\$370.69
39	\$445.75	\$410.07	\$403.63	\$375.45
40	\$451.40	\$415.27	\$408.74	\$380.21
41	\$459.88	\$423.07	\$416.42	\$387.35
42	\$468.00	\$430.55	\$423.77	\$394.19
43	\$479.31	\$440.94	\$434.01	\$403.71
44	\$493.43	\$453.94	\$446.80	\$415.61
45	\$510.04	\$469.21	\$461.83	\$429.59
46	\$529.82	\$487.41	\$479.75	\$446.25
47	\$552.07	\$507.88	\$499.89	\$464.99
48	\$577.50	\$531.28	\$522.92	\$486.41
49	\$602.58	\$554.35	\$545.63	\$507.54
50	\$630.83	\$580.34	\$571.22	\$531.34
51	\$658.74	\$606.01	\$596.48	\$554.84
52	\$689.47	\$634.28	\$624.31	\$580.72
53	\$720.55	\$662.88	\$652.45	\$606.90
54	\$754.10	\$693.75	\$682.84	\$635.16
55	\$787.66	\$724.62	\$713.22	\$663.43
56	\$824.04	\$758.09	\$746.16	\$694.07
57	\$860.77	\$791.88	\$779.43	\$725.01
58	\$899.98	\$827.95	\$814.93	\$758.03
59	\$919.41	\$845.82	\$832.52	\$774.39
60	\$958.61	\$881.89	\$868.02	\$807.42
61	\$992.52	\$913.08	\$898.72	\$835.98
62	\$1,014.77	\$933.55	\$918.87	\$854.72
63	\$1,042.68	\$959.22	\$944.14	\$878.22
64+	\$1,059.63	\$974.82	\$959.49	\$892.50

## Small Business medical plan rates

Age on 2023 effective date	KP MD Silver 1,800/40/Vision	KP MD Silver 2,500/40/Vision	KP MD Silver 2,000/30/HSA/Vision	KP MD Silver Virtual Forward 3,000
0-14	\$222.32	\$224.13	\$212.57	\$201.72
15	\$242.08	\$244.05	\$231.47	\$219.65
16	\$249.63	\$251.67	\$238.69	\$226.50
17	\$257.19	\$259.29	\$245.91	\$233.36
18	\$265.33	\$267.49	\$253.70	\$240.74
19	\$273.46	\$275.69	\$261.48	\$248.12
20	\$281.89	\$284.19	\$269.53	\$255.77
21	\$290.61	\$292.98	\$277.87	\$263.68
22	\$290.61	\$292.98	\$277.87	\$263.68
23	\$290.61	\$292.98	\$277.87	\$263.68
24	\$290.61	\$292.98	\$277.87	\$263.68
25	\$291.77	\$294.15	\$278.98	\$264.73
26	\$297.58	\$300.01	\$284.54	\$270.01
27	\$304.56	\$307.04	\$291.21	\$276.34
28	\$315.89	\$318.47	\$302.04	\$286.62
29	\$325.19	\$327.84	\$310.94	\$295.06
30	\$329.84	\$332.53	\$315.38	\$299.28
31	\$336.82	\$339.56	\$322.05	\$305.61
32	\$343.79	\$346.60	\$328.72	\$311.93
33	\$348.15	\$350.99	\$332.89	\$315.89
34	\$352.80	\$355.68	\$337.33	\$320.11
35	\$355.13	\$358.02	\$339.56	\$322.22
36	\$357.45	\$360.37	\$341.78	\$324.33
37	\$359.78	\$362.71	\$344.00	\$326.44
38	\$362.10	\$365.05	\$346.23	\$328.55
39	\$366.75	\$369.74	\$350.67	\$332.76
40	\$371.40	\$374.43	\$355.12	\$336.98
41	\$378.37	\$381.46	\$361.79	\$343.31
42	\$385.06	\$388.20	\$368.18	\$349.38
43	\$394.36	\$397.57	\$377.07	\$357.81
44	\$405.98	\$409.29	\$388.18	\$368.36
45	\$419.64	\$423.06	\$401.24	\$380.75
46	\$435.92	\$439.47	\$416.81	\$395.52
47	\$454.22	\$457.93	\$434.31	\$412.13
48	\$475.15	\$479.02	\$454.32	\$431.12
49	\$495.78	\$499.82	\$474.05	\$449.84
50	\$519.03	\$523.26	\$496.28	\$470.93
51	\$541.99	\$546.41	\$518.23	\$491.76
52	\$567.27	\$571.90	\$542.40	\$514.70
53	\$592.84	\$597.68	\$566.85	\$537.91
54	\$620.45	\$625.51	\$593.25	\$562.96
55	\$648.06	\$653.35	\$619.65	\$588.01
56	\$677.99	\$683.52	\$648.27	\$615.17
57	\$708.22	\$713.99	\$677.17	\$642.59
58	\$740.47	\$746.51	\$708.01	\$671.86
59	\$756.46	\$762.63	\$723.30	\$686.36
60	\$788.72	\$795.15	\$754.14	\$715.63
61	\$816.61	\$823.27	\$780.81	\$740.94
62	\$834.92	\$841.73	\$798.32	\$757.55
63	\$857.88	\$864.88	\$820.27	\$778.38
64+	\$871.83	\$878.94	\$833.61	\$791.04

## Small Business medical plan rates

Age on 2023 effective date	KP MD Bronze 6,500/50/Vision	KP MD Bronze 6,150/30/HSA/Vision	KP MD Bronze 7,000/0%/HSA/Vision
0-14	\$193.69	\$184.58	\$175.27
15	\$210.91	\$200.99	\$190.85
16	\$217.49	\$207.26	\$196.81
17	\$224.07	\$213.53	\$202.76
18	\$231.16	\$220.29	\$209.18
19	\$238.25	\$227.04	\$215.59
20	\$245.59	\$234.04	\$222.24
21	\$253.19	\$241.28	\$229.11
22	\$253.19	\$241.28	\$229.11
23	\$253.19	\$241.28	\$229.11
24	\$253.19	\$241.28	\$229.11
25	\$254.20	\$242.25	\$230.03
26	\$259.27	\$247.07	\$234.61
27	\$265.34	\$252.86	\$240.11
28	\$275.22	\$262.27	\$249.04
29	\$283.32	\$269.99	\$256.37
30	\$287.37	\$273.85	\$260.04
31	\$293.45	\$279.64	\$265.54
32	\$299.52	\$285.43	\$271.04
33	\$303.32	\$289.05	\$274.47
34	\$307.37	\$292.91	\$278.14
35	\$309.40	\$294.84	\$279.97
36	\$311.42	\$296.77	\$281.81
37	\$313.45	\$298.70	\$283.64
38	\$315.47	\$300.63	\$285.47
39	\$319.53	\$304.50	\$289.14
40	\$323.58	\$308.36	\$292.80
41	\$329.65	\$314.15	\$298.30
42	\$335.48	\$319.70	\$303.57
43	\$343.58	\$327.42	\$310.90
44	\$353.71	\$337.07	\$320.07
45	\$365.61	\$348.41	\$330.83
46	\$379.79	\$361.92	\$343.67
47	\$395.74	\$377.12	\$358.10
48	\$413.97	\$394.49	\$374.59
49	\$431.94	\$411.62	\$390.86
50	\$452.20	\$430.93	\$409.19
51	\$472.20	\$449.99	\$427.29
52	\$494.23	\$470.98	\$447.22
53	\$516.51	\$492.21	\$467.38
54	\$540.56	\$515.13	\$489.15
55	\$564.61	\$538.05	\$510.92
56	\$590.69	\$562.91	\$534.51
57	\$617.02	\$588.00	\$558.34
58	\$645.13	\$614.78	\$583.77
59	\$659.05	\$628.05	\$596.37
60	\$687.16	\$654.83	\$621.80
61	\$711.46	\$678.00	\$643.80
62	\$727.41	\$693.20	\$658.23
63	\$747.42	\$712.26	\$676.33
64+	\$759.57	\$723.84	\$687.33

The service area of Kaiser Permanente of the Mid-Atlantic States includes all of the ZIP codes listed below, both for employer groups and Individual and Family plans. If you live or work in any of these ZIP codes, you're eligible for a Kaiser Permanente health plan.

## Eligible ZIP codes within Maryland

20588	20709	20751	20795	20860	20908	21041	21103	21164	21236	21702
20601	20710	20752	20797	20861	20910	21042	21104	21201	21237	21703
20602	20711	20753	20799	20862	20911	21043	21105	21202	21239	21704
20603	20712	20754	20810	20866	20912	21044	21106	21203	21240	21705
20604	20714	20755	20811	20868	20913	21045	21108	21204	21241	21709
20607	20715	20757	20812	20871	20914	21046	21111	21205	21244	21710
20608	20716	20758	20813	20872	20915	21047	21113	21206	21250	21714
20610	20717	20759	20814	20874	20916	21048	21114	21207	21251	21716
20612	20718	20762	20815	20875	20918	21050	21117	21208	21252	21717
20613	20719	20763	20816	20876	20993	21051	21120	21209	21263	21718
20614	20720	20764	20817	20877	20997	21052	21122	21210	21264	21723
20616	20721	20765	20818	20878	21001	21053	21123	21211	21270	21737
20617	20722	20768	20824	20879	21005	21054	21128	21212	21273	21738
20623	20723	20769	20825	20880	21009	21056	21130	21213	21275	21754
20637	20724	20770	20827	20882	21010	21057	21131	21214	21278	21755
20639	20725	20771	20830	20883	21012	21060	21132	21215	21279	21757
20640	20726	20772	20832	20884	21013	21061	21133	21216	21281	<b>21758<sup>1</sup></b>
20643	20731	20773	20833	20885	21014	21062	21136	21217	21282	21759
20645	20732	20774	20837	20886	21015	21065	21137	21218	21284	21762
20646	20733	20775	20838	20889	21017	21071	21139	21219	21285	21765
20658	20735	20776	20839	20891	21018	21074	21140	21220	21286	<b>21769<sup>1</sup></b>
20675	20736	20777	20841	20892	21020	21075	21144	21221	21287	21770
20677	20737	20778	20842	20894	21022	21076	21146	21222	21289	21771
20678	20738	20779	20843	20895	21023	21077	21150	21223	21290	21774
20689	20740	20781	20847	20896	21027	21078	21152	21224	21297	21775
20695	20741	20782	20848	20897	21028	21082	21153	21225	21298	21776
20697	20742	20783	20849	20898	21029	21084	21154	21226	21401	21777
20701	20743	20784	20850	20899	21030	21085	21155	21227	21402	21784
20702	20744	20785	20851	20901	21031	21087	21156	21228	21403	<b>21787<sup>2</sup></b>
20703	20745	20787	20852	20902	21032	21088	21157	21229	21404	21790
20704	20746	20788	20853	20903	21034	21090	21158	21230	21405	21791
20705	20747	20790	20854	20904	21035	21092	21160	21231	21409	21792
20706	20748	20791	20855	20905	21036	21093	21161	21233	21411	21793
20707	20749	20792	20857	20906	21037	21094	21162	21234	21412	21794
20708	20750	20794	20859	20907	21040	21102	21163	21235	21701	21797

<sup>1</sup>Except Washington County (21758, 21769)

<sup>2</sup>Except Frederick County (21787)