

2020 SMALL GROUP MARKET PLANS • PREMIUMS BY AGE

Rates as of November, 2019. To calculate a rate for an employer group, HSRI adds the premium amount listed here for each person in the group. HSRI then averages across the group to develop composite rates for each family type. Employers can choose how much to contribute, and for Full Choice groups, employees can apply that contribution towards any HSRI plan.



For Coverage Effective April, May, June 2020

Insurance Company	BCBSRI	BCBSRI	BCBSRI	NHPRI	BCBSRI	BCBSRI	BCBSRI	BCBSRI	NHPRI	NHPRI
Plan Marketing Name	VantageBlue 100/80 500/1000	VantageBlue 100/80 750/1500	VantageBlue 100/60 1500/3000	Neighborhood PRIME	BlueSolutions for HSA 100/60 1500/3000 Copay Plan	VantageBlue 100/80 2500/5000	BlueSolutions for HSA 100/60 1900/3800	VantageBlue 80/60 3000/6000	Neighborhood PREMIER	Neighborhood EDGE
Metal Level	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold
Premium by Age: 0-14	\$363.94	\$347.07	\$317.95	\$256.28	\$286.14	\$279.39	\$274.96	\$253.45	\$224.25	\$198.50
15	\$396.29	\$377.72	\$346.21	\$279.06	\$311.58	\$304.22	\$299.40	\$275.98	\$244.18	\$216.15
16	\$408.66	\$389.92	\$357.02	\$287.77	\$321.30	\$313.72	\$308.75	\$284.59	\$251.80	\$222.89
17	\$421.02	\$401.52	\$367.83	\$296.48	\$331.03	\$323.21	\$318.09	\$293.20	\$259.42	\$229.64
18	\$434.35	\$414.22	\$379.46	\$305.86	\$341.50	\$333.44	\$328.16	\$302.48	\$267.63	\$236.90
19	\$447.67	\$426.92	\$391.10	\$315.24	\$351.97	\$343.66	\$338.22	\$311.76	\$275.84	\$244.17
20	\$461.46	\$440.08	\$403.15	\$324.95	\$362.82	\$354.26	\$348.64	\$321.36	\$284.34	\$251.69
21	\$475.73	\$453.69	\$415.62	\$335.00	\$374.04	\$365.21	\$359.43	\$331.30	\$293.13	\$259.48
22	\$475.73	\$453.69	\$415.62	\$335.00	\$374.04	\$365.21	\$359.43	\$331.30	\$293.13	\$259.48
23	\$475.73	\$453.69	\$415.62	\$335.00	\$374.04	\$365.21	\$359.43	\$331.30	\$293.13	\$259.48
24	\$475.73	\$453.69	\$415.62	\$335.00	\$374.04	\$365.21	\$359.43	\$331.30	\$293.13	\$259.48
25	\$477.64	\$455.51	\$417.28	\$336.34	\$375.54	\$366.67	\$360.86	\$332.63	\$294.30	\$260.52
26	\$487.15	\$464.58	\$425.60	\$343.04	\$383.02	\$373.98	\$368.05	\$339.26	\$300.17	\$265.71
27	\$498.57	\$475.47	\$435.57	\$351.08	\$392.00	\$382.74	\$376.68	\$347.21	\$307.20	\$271.93
28	\$517.12	\$493.16	\$451.78	\$364.15	\$406.58	\$396.99	\$390.70	\$360.13	\$318.63	\$282.05
29	\$532.35	\$507.68	\$465.08	\$374.87	\$418.55	\$408.67	\$402.20	\$370.73	\$328.01	\$290.36
30	\$539.96	\$514.94	\$471.73	\$380.23	\$424.54	\$414.52	\$407.95	\$376.03	\$332.70	\$294.51
31	\$551.38	\$525.83	\$481.71	\$388.27	\$433.51	\$423.28	\$416.58	\$383.98	\$339.74	\$300.73
32	\$562.79	\$536.72	\$491.68	\$396.31	\$442.49	\$432.05	\$425.20	\$391.93	\$346.77	\$306.96
33	\$569.93	\$543.52	\$497.91	\$401.34	\$448.10	\$437.52	\$430.59	\$396.90	\$351.17	\$310.85
34	\$577.54	\$550.78	\$504.56	\$406.70	\$454.09	\$443.37	\$436.34	\$402.20	\$355.86	\$315.01
35	\$581.35	\$554.41	\$507.89	\$409.38	\$457.08	\$446.29	\$439.22	\$404.85	\$358.21	\$317.08
36	\$585.15	\$558.04	\$511.21	\$412.06	\$460.07	\$449.21	\$442.10	\$407.50	\$360.55	\$319.16
37	\$588.96	\$561.67	\$514.54	\$414.74	\$463.06	\$452.13	\$444.97	\$410.15	\$362.90	\$321.23
38	\$592.77	\$565.30	\$517.86	\$417.42	\$466.06	\$455.05	\$447.85	\$412.80	\$365.24	\$323.31
39	\$600.38	\$572.56	\$524.51	\$422.78	\$472.04	\$460.90	\$453.60	\$418.11	\$369.93	\$327.46
40	\$607.99	\$579.82	\$531.16	\$428.14	\$478.02	\$466.74	\$459.35	\$423.41	\$374.62	\$331.61
41	\$619.41	\$590.71	\$541.14	\$436.18	\$487.00	\$475.51	\$467.97	\$431.36	\$381.66	\$337.84
42	\$630.35	\$601.14	\$550.70	\$443.88	\$495.60	\$483.91	\$476.24	\$438.98	\$388.40	\$343.81
43	\$645.57	\$615.66	\$564.00	\$454.60	\$507.57	\$495.59	\$487.74	\$449.58	\$397.78	\$352.11
44	\$664.60	\$633.81	\$580.62	\$468.00	\$522.54	\$510.20	\$502.12	\$462.83	\$409.50	\$362.49
45	\$686.96	\$655.13	\$600.16	\$483.75	\$540.12	\$527.37	\$519.01	\$478.40	\$423.28	\$374.69
46	\$713.60	\$680.54	\$623.43	\$502.51	\$561.06	\$547.82	\$539.14	\$496.96	\$439.70	\$389.22
47	\$743.57	\$709.12	\$649.62	\$523.61	\$584.63	\$570.83	\$561.78	\$517.83	\$458.16	\$405.56
48	\$777.83	\$741.78	\$679.54	\$547.73	\$611.56	\$597.12	\$587.66	\$541.68	\$479.27	\$424.25
49	\$811.60	\$774.00	\$709.05	\$571.52	\$638.11	\$623.05	\$613.18	\$565.20	\$500.08	\$442.67
50	\$849.66	\$810.29	\$742.30	\$598.32	\$668.04	\$652.27	\$641.94	\$591.71	\$523.53	\$463.43
51	\$887.24	\$846.13	\$775.13	\$624.78	\$697.59	\$681.12	\$670.33	\$617.88	\$546.69	\$483.93
52	\$928.63	\$885.60	\$811.29	\$653.93	\$730.13	\$712.89	\$701.60	\$646.71	\$572.19	\$506.50
53	\$970.50	\$925.53	\$847.87	\$683.41	\$763.04	\$745.03	\$733.23	\$675.86	\$597.99	\$529.33
54	\$1,015.69	\$968.63	\$887.35	\$715.23	\$798.58	\$779.73	\$767.38	\$707.33	\$625.84	\$553.99
55	\$1,060.89	\$1,011.73	\$926.84	\$747.06	\$834.11	\$814.42	\$801.52	\$738.81	\$653.68	\$578.64
56	\$1,109.89	\$1,058.46	\$969.65	\$781.57	\$872.64	\$852.04	\$838.54	\$772.93	\$683.88	\$605.36
57	\$1,159.36	\$1,105.64	\$1,012.87	\$816.41	\$911.54	\$890.02	\$875.92	\$807.39	\$714.36	\$632.35
58	\$1,212.17	\$1,156.00	\$1,059.00	\$853.59	\$953.06	\$930.56	\$915.82	\$844.16	\$746.90	\$661.15
59	\$1,238.34	\$1,180.96	\$1,081.86	\$872.02	\$973.63	\$950.65	\$935.59	\$862.38	\$763.02	\$675.42
60	\$1,291.14	\$1,231.32	\$1,128.00	\$909.20	\$1,015.15	\$991.18	\$975.48	\$899.16	\$795.56	\$704.22
61	\$1,336.81	\$1,274.87	\$1,167.90	\$941.36	\$1,051.06	\$1,026.25	\$1,009.99	\$930.96	\$823.70	\$729.13
62	\$1,366.78	\$1,303.45	\$1,194.08	\$962.47	\$1,074.62	\$1,049.25	\$1,032.63	\$951.84	\$842.17	\$745.48
63	\$1,404.37	\$1,339.30	\$1,226.92	\$988.93	\$1,104.17	\$1,078.11	\$1,061.03	\$978.01	\$865.32	\$765.98
64+	\$1,427.20	\$1,361.07	\$1,246.87	\$1,005.01	\$1,122.12	\$1,095.64	\$1,078.28	\$993.91	\$879.39	\$778.43

2020 SMALL GROUP MARKET PLANS • PREMIUMS BY AGE



For Coverage Effective April, May, June 2020

Insurance Company	BCBSRI	BCBSRI	NHPRI	BCBSRI	NHPRI
Plan Marketing Name	BlueSolutions for HSA 100/60 3400/6800	VantageBlue 100/80 8150/16300	Neighborhood CHOICE	BlueSolutions for HSA 100/60 6750/13500	Neighborhood STANDARD
Metal Level	Silver	Silver	Silver	Bronze	Bronze
Premium by Age: 0-14	\$224.26	\$206.64	\$181.55	\$164.46	\$156.78
15	\$244.20	\$225.01	\$197.69	\$179.08	\$170.71
16	\$251.82	\$232.03	\$203.86	\$184.67	\$176.04
17	\$259.44	\$239.05	\$210.03	\$190.26	\$181.37
18	\$267.65	\$246.62	\$216.67	\$196.28	\$187.11
19	\$275.86	\$254.18	\$223.32	\$202.30	\$192.85
20	\$284.36	\$262.01	\$230.20	\$208.54	\$198.79
21	\$293.15	\$270.12	\$237.32	\$214.99	\$204.94
22	\$293.15	\$270.12	\$237.32	\$214.99	\$204.94
23	\$293.15	\$270.12	\$237.32	\$214.99	\$204.94
24	\$293.15	\$270.12	\$237.32	\$214.99	\$204.94
25	\$294.33	\$271.20	\$238.27	\$215.85	\$205.76
26	\$300.19	\$276.60	\$243.01	\$220.15	\$209.86
27	\$307.23	\$283.08	\$248.71	\$225.31	\$214.78
28	\$318.66	\$293.62	\$257.96	\$233.69	\$222.77
29	\$328.04	\$302.26	\$265.56	\$240.57	\$229.33
30	\$332.73	\$306.58	\$269.36	\$244.01	\$232.61
31	\$339.77	\$313.06	\$275.05	\$249.17	\$237.52
32	\$346.80	\$319.55	\$280.75	\$254.33	\$242.44
33	\$351.20	\$323.60	\$284.31	\$257.55	\$245.52
34	\$355.89	\$327.92	\$288.10	\$260.99	\$248.80
35	\$358.23	\$330.08	\$290.00	\$262.71	\$250.44
36	\$360.58	\$332.24	\$291.90	\$264.43	\$252.07
37	\$362.92	\$334.40	\$293.80	\$266.15	\$253.71
38	\$365.27	\$336.56	\$295.70	\$267.87	\$255.35
39	\$369.96	\$340.89	\$299.49	\$271.31	\$258.63
40	\$374.65	\$345.21	\$303.29	\$274.75	\$261.91
41	\$381.69	\$351.69	\$308.99	\$279.91	\$266.83
42	\$388.43	\$357.90	\$314.45	\$284.86	\$271.54
43	\$397.81	\$366.55	\$322.04	\$291.74	\$278.10
44	\$409.54	\$377.35	\$331.53	\$300.34	\$286.30
45	\$423.31	\$390.05	\$342.69	\$310.44	\$295.93
46	\$439.73	\$405.17	\$355.98	\$322.48	\$307.41
47	\$458.20	\$422.19	\$370.93	\$336.02	\$320.32
48	\$479.31	\$441.64	\$388.01	\$351.50	\$335.08
49	\$500.12	\$460.82	\$404.86	\$366.77	\$349.63
50	\$523.57	\$482.43	\$423.85	\$383.97	\$366.02
51	\$546.73	\$503.77	\$442.60	\$400.95	\$382.21
52	\$572.24	\$527.27	\$463.24	\$419.65	\$400.04
53	\$598.03	\$551.04	\$484.13	\$438.57	\$418.08
54	\$625.88	\$576.70	\$506.67	\$459.00	\$437.54
55	\$653.73	\$602.36	\$529.22	\$479.42	\$457.01
56	\$683.93	\$630.18	\$553.66	\$501.56	\$478.12
57	\$714.42	\$658.27	\$578.34	\$523.92	\$499.44
58	\$746.96	\$688.25	\$604.69	\$547.79	\$522.18
59	\$763.08	\$703.11	\$617.74	\$559.61	\$533.46
60	\$795.62	\$733.09	\$644.08	\$583.47	\$556.20
61	\$823.76	\$759.02	\$666.86	\$604.11	\$575.88
62	\$842.23	\$776.04	\$681.81	\$617.66	\$588.79
63	\$865.39	\$797.38	\$700.56	\$634.64	\$604.98
64+	\$879.46	\$810.35	\$711.95	\$644.96	\$614.82

BCBSRI: Blue Cross & Blue Shield of Rhode Island • NHPRI: Neighborhood Health Plan of Rhode Island