Table 1. Inter-State Comparison of 2014 Individual Market Monthly Rates on State Exchanges

State	Status of Rates	Basis of Comparison	Other State	Maryland approved rates (varies by region)
California (North LA)	Proposed	Lowest Bronze, 25 years	\$147	\$114 - 124
		Lowest Silver, 50 years	\$310	\$260-269
California (San Francisco)	Proposed	Lowest Bronze, 25 years	\$174	\$114 - 124
		Lowest Silver, 50 years	\$428	\$260-269
California (Fresno)	Proposed	Lowest Bronze, 25 years	\$171	\$114 - 124
		Lowest Silver, 50 years	\$397	\$260-269
California (San Diego)	Proposed	Lowest Bronze, 25 years	\$174	\$114 - 124
		Lowest Silver, 50 years	\$376	\$260-269
Colorado (Denver)	Proposed	Lowest Bronze, 25 years	\$146	\$114 - 124
		Lowest Silver, 50 years	\$343	\$260-269
Washington, D.C.	Approved	Lowest Bronze, 27 years	\$151	\$119-129
		Lowest Silver, 55 years	\$424	\$325-335
New Mexico	Proposed	Lowest Silver, 50 years	\$254	\$260-269
New York	Approved	Lowest Silver, 50 years (no age rating) compared to Lowest Silver, 50 years in Maryland	\$319	\$260-269
Ohio	Proposed	Lowest Bronze, 25 years	\$163	\$114 - 124
		Lowest Silver, 50 years	\$374	\$260-269

Oregon (Portland)	Approved	Lowest Bronze, 21 years	\$130	\$114 - 123
		Lowest Silver, 60 years	\$457	\$395-408
Rhode Island	Proposed	Lowest Bronze, 25 years	\$174	\$114 - 124
		Lowest Silver, 50 years	\$400	\$260-269
Vermont	Approved	Lowest Silver, 50 years (no age rating) compared to Lowest Silver, 50 years in Maryland	\$395	\$260-269
Virginia	Proposed	Lowest Bronze, 25 years	\$134	\$114 - 124
		Lowest Silver, 50 years	\$329	\$260-269
Washington (Clark County)	Proposed	Lowest Bronze, 25 years	\$167	\$114 - 124
		Lowest Silver, 50 years	\$392	\$260-269

III. Eligibility for Tax Credits

Background

Under the Affordable Care Act, individuals purchasing private coverage through Maryland Health Connection with income less than 400% of the federal poverty level will be eligible to pay less than the approved rate for coverage.

These Marylanders will qualify for Advanced Premium Tax Credits, which cover the cost between what an individual is required to pay and the monthly premium. For example, an individual with income at 150% of the federal poverty level will be required to pay only \$57 toward the monthly premium for the second lowest cost Silver plan available on Maryland Health Connection.

There will also be opportunities for low-income Marylanders to reduce deductibles, cost-sharing, and out-of-pocket caps.