



ANALYSIS OF CHANGES FOR HEALTH INSURANCE ON NEW JERSEY'S HEALTH INSURANCE MARKETPLACE BETWEEN 2022 AND 2023



(Full price - without subsidies)

County	Cheapest SILVER Plan by Premium in 2022				Changes Between the Cheapest Plans from 2022 to 2023			2023							
	Plan Name	Monthly Premium	Annual Deductible	Maximum Out of Pocket (Individual)	PREMIUM change for cheapest plan 2022-2023	DEDUCTIBLE change for cheapest plan 2022-2023	MOOP change for cheapest plan 2022-2023	Cheapest SILVER Plan by Premium in 2023				Cheapest SILVER Plan by Lowest Deductible in 2023			
								Plan Name	LOWEST Monthly Premium	Annual Deductible	Maximum Out of Pocket (Individual)	Plan Name	Monthly Premium	LOWEST Annual Deductible	Maximum Out of Pocket (Individual)
Atlantic	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$19.86	-\$150	\$200	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Horizon Blue Cross Blue Shield of NJ OMNIA Silver	\$546.34	\$1,700	\$9,100
Bergen	Ambetter Balanced Care 1007	\$363.38	\$2,500	\$8,700	\$18.56	-\$150	\$150	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Oscar Silver Classic	\$474.17	\$0	\$9,100
Burlington	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$19.86	-\$150	\$200	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Horizon Blue Cross Blue Shield of NJ OMNIA Silver	\$546.34	\$1,700	\$9,100
Camden	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$19.86	-\$150	\$200	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Horizon Blue Cross Blue Shield of NJ OMNIA Silver	\$546.34	\$1,700	\$9,100
Cape May	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$30.19	\$0	\$400	AmeriHealth Ins Company of NJ IHC Select Silver EPO	\$392.27	\$2,500	\$9,050	Horizon Blue Cross Blue Shield of NJ OMNIA Silver	\$546.34	\$1,700	\$9,100
Cumberland	Ambetter Balanced Care 1007	\$363.38	\$2,500	\$8,700	\$18.56	-\$150	\$150	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Horizon Blue Cross Blue Shield of NJ OMNIA Silver	\$546.34	\$1,700	\$9,100
Essex	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$19.86	-\$150	\$200	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Oscar Silver Classic	\$474.17	\$0	\$9,100
Gloucester	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$19.86	-\$150	\$200	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Horizon Blue Cross Blue Shield of NJ OMNIA Silver	\$546.34	\$1,700	\$9,100
Hudson	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$19.86	-\$150	\$200	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Oscar Silver Classic	\$474.17	\$0	\$9,100
Hunterdon	Horizon Value Access Silver	\$355.90	\$2,500	\$8,700	\$26.04	-\$150	\$150	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Oscar Silver Classic	\$474.17	\$0	\$9,100
Mercer	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$19.86	-\$150	\$200	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Oscar Silver Classic	\$474.17	\$0	\$9,100
Middlesex	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$19.86	-\$150	\$200	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Oscar Silver Classic	\$474.17	\$0	\$9,100
Monmouth	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$30.19	\$0	\$400	AmeriHealth Ins Company of NJ IHC Select Silver EPO	\$392.27	\$2,500	\$9,050	Oscar Silver Classic	\$474.17	\$0	\$9,100
Morris	Horizon Value Access Silver	\$355.90	\$2,500	\$8,700	\$26.04	-\$150	\$150	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Oscar Silver Classic	\$474.17	\$0	\$9,100
Ocean	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$30.19	\$0	\$400	AmeriHealth Ins Company of NJ IHC Select Silver EPO	\$392.27	\$2,500	\$9,050	Oscar Silver Classic	\$474.17	\$0	\$9,100
Passaic	Ambetter Balanced Care 1007	\$363.38	\$2,500	\$8,700	\$18.56	-\$150	\$150	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Oscar Silver Classic	\$474.17	\$0	\$9,100
Salem	IHC Select Silver EPO HSA AmeriHealth Hospital Advantage	\$371.46	\$2,100	\$7,050	\$10.48	\$250	\$1,800	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Horizon Blue Cross Blue Shield of NJ OMNIA Silver	\$546.34	\$1,700	\$9,100
Somerset	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$19.86	-\$150	\$200	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Oscar Silver Classic	\$474.17	\$0	\$9,100
Sussex	Horizon Value Access Silver	\$355.90	\$2,500	\$8,700	\$26.04	-\$150	\$150	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Oscar Silver Classic	\$474.17	\$0	\$9,100
Union	IHC Select Silver EPO AmeriHealth Advantage	\$362.08	\$2,500	\$8,650	\$19.86	-\$150	\$200	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Oscar Silver Classic	\$474.17	\$0	\$9,100
Warren	Horizon Value Access Silver	\$355.90	\$2,500	\$8,700	\$26.04	-\$150	\$150	Aetna CVS Health Silver 1	\$381.94	\$2,350	\$8,850	Oscar Silver Classic	\$474.17	\$0	\$9,100
					\$21.88	-\$110	\$288								



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	Plan Name	Monthly Premium	Annual Deductible	Maximum Out of Pocket (Individual)	PREMIUM change for cheapest plan 2022-2023	DEDUCTIBLE change for cheapest plan 2022-2023	MOOP change for cheapest plan 2022-2023	Cheapest SILVER Plan by Premium in 2023				Cheapest SILVER Plan by Lowest Deductible in 2023					
								Plan Name	LOWEST Monthly Premium	Annual Deductible	Maximum Out of Pocket (Individual)	Plan Name	Monthly Premium	LOWEST Annual Deductible	Maximum Out of Pocket (Individual)		
					average premium change	average deductible change	average MOOP change										

NOTE: Premiums based on a 35 year-old individual.

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