

Taro 2025 Small Group Plans Q1 Rates

8/29/2024

Effective 1/1/2025

Metal	Type	Plan Name	Plan ID	Exchange	Deduct	Coins	MOOP	Area Availability	Base Rate
Bronze	HMO	TARO Direct Primary Care Bronze	4879ME002000	No	\$4,150	50%	\$9,200	12	\$370.24
Silver	HMO	TARO Direct Primary Care Silver	4879ME002000	No	\$1,900	50%	\$9,200	12	\$439.40
Gold	HMO	TARO Direct Primary Care Gold	4879ME002000	No	\$0	50%	\$7,800	12	\$502.93
Bronze	HMO	TARO Clear Choice Bronze	4879ME002000	No	\$9,200	100%	\$9,200	12	\$380.99
Silver	HMO	TARO Clear Choice Silver	4879ME002000	No	\$4,200	70%	\$8,000	12	\$438.92
Gold	HMO	TARO Clear Choice Gold	4879ME002000	No	\$2,500	70%	\$5,000	12	\$557.12
Bronze	HMO	TARO Clear Choice Bronze 7200 HSA	4879ME002001	No	\$7,200	100%	\$7,200	12	\$391.04
Silver	HMO	TARO Clear Choice Silver 3500 HSA	4879ME002001	No	\$3,500	80%	\$7,000	12	\$440.12

2025 Area Factors		
1	Cumberland, Sagadahoc, York	0.976
2	Kennebec, Knox, Lincoln, Oxford	1.052
3	Androscoggin, Franklin, Waldo	-
4	Penobscot, Piscataquis, Somerset	-
5	Aroostook, Hancock, Washington	-

2025 Trend factors	
Q1	1.000
Q2	1.015
Q3	1.031
Q4	1.046

*Taro only sells in the Cumberland, Sagadahoc, York, and Lincoln Counties for Plan Year 2025

Age Factors											
0-14	0.765	23	1.000	32	1.183	41	1.302	50	1.786	59	2.603
15	0.833	24	1.000	33	1.198	42	1.325	51	1.865	60	2.714
16	0.859	25	1.004	34	1.214	43	1.357	52	1.952	61	2.810
17	0.885	26	1.024	35	1.222	44	1.397	53	2.040	62	2.873
18	0.913	27	1.048	36	1.230	45	1.444	54	2.135	63	2.952
19	0.941	28	1.087	37	1.238	46	1.500	55	2.230	64+	3.000
20	0.970	29	1.119	38	1.246	47	1.563	56	2.333		
21	1.000	30	1.135	39	1.262	48	1.635	57	2.437		
22	1.000	31	1.159	40	1.278	49	1.706	58	2.548		