

**Policy Options for Individuals and Families**

Consumers shopping on the FFM in Kansas will have the opportunity to purchase individual policies offered by Aetna Life Insurance Company (87 Counties); Blue Cross and Blue Shield of Kansas Inc. (103 Counties); Blue Cross and Blue Shield of Kansas City (2 Counties); Celtic Insurance Company (91 Counties); Medica Insurance Company (4 Counties); Oscar Insurance Company (16 Counties); and UnitedHealthcare Insurance Company (91 Counties). Availability depends on the insured’s geographic location.

**Marketplace Policies Available in Kansas in 2025**

Company	Type	Total	Catastrophic	Bronze	Silver	Gold	Platinum
Aetna Life Insurance Company	EPO	14	0	4	5	5	0
Blue Cross and Blue Shield of Kansas, Inc.	EPO	17	0	5	7	5	0
Blue Cross and Blue Shield of Kansas City	EPO	8	1	3	3	1	0
Ambetter from Sunflower Health Plan insured by Celtic Insurance Company	EPO	21	0	6	7	8	0
Medica Insurance Company	EPO	9	0	3	3	3	0
Oscar Insurance Company	EPO	9	1	3	4	1	0
UnitedHealthcare Insurance Company	EPO	15	0	5	5	5	0
		<b>93</b>	<b>2</b>	<b>29</b>	<b>34</b>	<b>28</b>	<b>0</b>

Consumers may purchase coverage off the FFM if they prefer. Individual policies from the same companies, are also available off the FFM, depending on residential county. **It is important to remember that tax credits and cost-sharing reductions are only available when purchasing ON the Marketplace.**

**Individual and Small Group County Coverage**

Individual Companies	Counties	Small Group Companies	Counties
Aetna Life Insurance Company	<b>NOT</b> available Butler, Chase, Chautauqua, Cowley, Elk, Greenwood, Harper, Harvey, Kingman, Leavenworth, Marion, McPherson, Montgomery, Reno, Rice, Sedgwick, Sumner, and Wilson counties	-	-
Blue Cross and Blue Shield of Kansas, Inc.	<b>NOT</b> available in Johnson or Wyandotte Counties	Blue Cross and Blue Shield of Kansas Inc.	<b>NOT</b> available in Johnson or Wyandotte Counties
Blue Cross and Blue Shield of Kansas City	Plans available in Johnson and Wyandotte Counties	Blue Cross and Blue Shield of Kansas City Inc.	Plans available in Johnson and Wyandotte Counties
Ambetter from Sunflower Health Plan insured by Celtic Insurance Company	<b>NOT</b> available in Wallace, Hamilton, Kearney, Finney, Stanton, Grant, Haskell, Gray, Ford, Morton, Stevens, Seward, Meade, or Clark counties	-	-
Medica Insurance Company	Plans available in Johnson, Leavenworth, Miami, and Wyandotte	-	-
Oscar Insurance Company	Plans available in Johnson, Wyandotte, Morris, Wabaunsee, Douglas, Shawnee, Miami, Franklin, Linn, Osage, Allen, Anderson, Atchison, Jackson, Jefferson, and Woodson	-	-
UnitedHealthcare Insurance Company	<b>NOT</b> available in Clark, Edwards, Finney, Ford, Grant, Gray, Hamilton, Haskell, Kearny, Meade, Morton, Seward, Stanton, or Stevens.	UnitedHealthcare Insurance Company	Plans available statewide. Certain plans are available in Leavenworth, Johnson, and Wyandotte.

**Stand-Alone Dental Plans**

For individual policies that do not include pediatric dental, stand-alone dental plans are available. Exchange certified stand-alone dental plans include pediatric dental to meet the essential health benefits. The annual limitation on cost sharing for 2025 is \$425 for one child and \$850 for two or more children.

In 2025, consumers shopping on the Marketplace in Kansas will have the opportunity to purchase individual dental policies offered by BEST Life and Health Insurance Company, Dentegra Insurance Company, Renaissance Life & Health Insurance Company of America, TruAssure Insurance Company, and The Guardian Life Insurance Company of America. There are 19 individual policies available on the Marketplace.

**Marketplace Dental Policies Available in Kansas in 2025 (Individual or Family)**

Consumers shopping off the FFM in Kansas will have the opportunity to purchase certified stand-alone dental policies offered by the following companies: BEST Life and Health Insurance Company, Dentegra Insurance Company, Renaissance Life & Health Insurance Company of America, TruAssure Insurance Company, and The Guardian Life Insurance Company of America.

Company	Total
BEST Life and Health Insurance Company	4
Dentegra Insurance Company	2
Renaissance Life & Health Insurance Company of America	6
TruAssure Insurance Company	3
The Guardian Life Insurance Company of America	4
<b>Total Individual</b>	<b>19</b>

**Off Marketplace Dental Policies Available in Kansas in 2025 (Individual or Family)**

Renaissance Life & Health Insurance Company of America is the only company offering stand-alone dental insurance policies off the FFM. They will have three plans available in 2025.

### **Individual Health Insurance Rates**

The range of average rate revisions by insurance companies for policies sold on the 2025 federally facilitated market is 2.07 percent to 24.4 percent.

The following table details the average rate revisions requested by the companies that write individual health insurance in Kansas.

<b>Company Name</b>	<b>Average Filed Increase</b>	<b>On Marketplace</b>	<b>Off Marketplace</b>
Aetna Life Insurance Company	16.73%	Yes	Yes
Blue Cross and Blue Shield of Kansas, Inc.	12.45%	Yes	Yes
Blue Cross and Blue Shield of Kansas City	24.4%	Yes	Yes
Ambetter from Sunflower Health Plan insured by Celtic Insurance Company	2.07%	Yes	Yes
Medica Insurance Company	5.96%	Yes	Yes
Oscar Insurance Company	4.55%	Yes	Yes
UnitedHealthcare Insurance Company	14.51%	Yes	Yes