

South Dakota  
2025 Individual Non-Tobacco Rates

Market-wide ACA

**South Dakota Rates - Plans available both on and off exchange.  
Based on Age 0-14, Non-Smoker, January 2025**

Individual Plans																
Rating Area 1	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$269	2	\$249	\$289	\$249	1	\$249	\$249	\$289	1	\$289	\$289				
Bronze	\$365	6	\$323	\$420	\$348	3	\$336	\$360	\$413	3	\$406	\$420	\$335	3	\$323	\$342
Silver	\$461	10	\$395	\$527	\$432	5	\$395	\$461	\$492	5	\$450	\$527	\$459	2	\$457	\$460
Gold	\$494	5	\$446	\$586	\$458	3	\$446	\$468	\$586	2	\$586	\$586	\$457	2	\$449	\$465
Platinum																
Grand Total	\$427	30	\$249	\$586	\$402	12	\$249	\$468	\$469	11	\$289	\$586	\$405	7	\$323	\$465

Rating Area 2	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$199	3	\$166	\$217	\$213	1	\$213	\$213	\$192	2	\$166	\$217				
Bronze	\$273	12	\$228	\$316	\$266	6	\$228	\$307	\$273	6	\$231	\$316	\$285	3	\$274	\$291
Silver	\$329	20	\$248	\$396	\$321	10	\$248	\$385	\$325	10	\$257	\$396	\$390	2	\$389	\$391
Gold	\$370	10	\$312	\$441	\$356	6	\$312	\$399	\$382	4	\$315	\$441	\$389	2	\$382	\$396
Platinum																
Grand Total	\$315	52	\$166	\$441	\$311	23	\$213	\$399	\$309	22	\$166	\$441	\$345	7	\$274	\$396

Relativity to Area 1 -26.40%

Rating Area 3	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$208	3	\$174	\$228	\$223	1	\$223	\$223	\$201	2	\$174	\$228				
Bronze	\$286	12	\$239	\$332	\$279	6	\$239	\$323	\$287	6	\$243	\$332	\$300	3	\$288	\$306
Silver	\$345	20	\$260	\$416	\$336	10	\$260	\$405	\$341	10	\$270	\$416	\$410	2	\$409	\$411
Gold	\$388	10	\$327	\$463	\$373	6	\$327	\$419	\$401	4	\$331	\$463	\$408	2	\$401	\$416
Platinum																
Grand Total	\$330	52	\$174	\$463	\$326	23	\$223	\$419	\$325	22	\$174	\$463	\$362	7	\$288	\$416

Relativity to Area 1 -22.72%

Rating Area 4	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$222	2	\$221	\$224	\$221	1	\$221	\$221	\$224	1	\$224	\$224				
Bronze	\$314	6	\$298	\$326	\$309	3	\$298	\$320	\$320	3	\$315	\$326				
Silver	\$378	10	\$344	\$408	\$375	5	\$344	\$401	\$381	5	\$349	\$408				
Gold	\$426	5	\$396	\$454	\$407	3	\$396	\$415	\$454	2	\$454	\$454				
Platinum																
Grand Total	\$358	23	\$221	\$454	\$354	12	\$221	\$415	\$363	11	\$224	\$454				

Relativity to Area 1 -16.19%

**Notes -**

- Averages indicated are straight averages and are not weighted by projected members or premium.

**South Dakota Rates - Plans available both on and off exchange.  
Based on Age 21, Non-Smoker, January 2025**

Individual Plans																
Rating Area 1	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$352	2	\$326	\$378	\$326	1	\$326	\$326	\$378	1	\$378	\$378				
Bronze	\$478	6	\$422	\$549	\$455	3	\$439	\$471	\$540	3	\$531	\$549	\$438	3	\$422	\$448
Silver	\$603	10	\$516	\$689	\$564	5	\$516	\$602	\$643	5	\$589	\$689	\$600	2	\$598	\$601
Gold	\$646	5	\$583	\$767	\$599	3	\$583	\$611	\$766	2	\$766	\$767	\$597	2	\$587	\$608
Platinum																
Grand Total	\$559	30	\$326	\$767	\$526	12	\$326	\$611	\$613	11	\$378	\$767	\$530	7	\$422	\$608

Rating Area 2	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$260	3	\$217	\$284	\$278	1	\$278	\$278	\$250	2	\$217	\$284				
Bronze	\$356	12	\$298	\$413	\$347	6	\$298	\$402	\$357	6	\$302	\$413	\$373	3	\$359	\$381
Silver	\$430	20	\$324	\$518	\$419	10	\$324	\$504	\$425	10	\$336	\$518	\$510	2	\$508	\$511
Gold	\$484	10	\$408	\$576	\$465	6	\$408	\$522	\$499	4	\$412	\$576	\$508	2	\$499	\$517
Platinum																
Grand Total	\$411	52	\$217	\$576	\$406	23	\$278	\$522	\$404	22	\$217	\$576	\$451	7	\$359	\$517

Relativity to Area 1 -26.40%

Rating Area 3	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$273	3	\$228	\$298	\$292	1	\$292	\$292	\$263	2	\$228	\$298				
Bronze	\$374	12	\$312	\$433	\$365	6	\$312	\$422	\$375	6	\$318	\$433	\$392	3	\$377	\$400
Silver	\$452	20	\$340	\$543	\$440	10	\$340	\$529	\$446	10	\$353	\$543	\$536	2	\$534	\$537
Gold	\$508	10	\$428	\$605	\$488	6	\$428	\$548	\$524	4	\$432	\$605	\$534	2	\$525	\$543
Platinum																
Grand Total	\$432	52	\$228	\$605	\$426	23	\$292	\$548	\$424	22	\$228	\$605	\$474	7	\$377	\$543

Relativity to Area 1 -22.72%

Rating Area 4	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$291	2	\$289	\$293	\$289	1	\$289	\$289	\$293	1	\$293	\$293				
Bronze	\$411	6	\$390	\$426	\$404	3	\$390	\$418	\$418	3	\$411	\$426				
Silver	\$494	10	\$449	\$534	\$490	5	\$449	\$524	\$498	5	\$456	\$534				
Gold	\$556	5	\$518	\$594	\$532	3	\$518	\$543	\$594	2	\$593	\$594				
Platinum																
Grand Total	\$468	23	\$289	\$594	\$462	12	\$289	\$543	\$475	11	\$293	\$594				

Relativity to Area 1 -16.19%

**Notes -**

- Averages indicated are straight averages and are not weighted by projected members or premium.

**South Dakota Rates - Plans available both on and off exchange.  
Based on Age 30, Non-Smoker, January 2025**

Individual Plans																
Rating Area 1	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$399	2	\$369	\$429	\$369	1	\$369	\$369	\$429	1	\$429	\$429				
Bronze	\$542	6	\$479	\$624	\$517	3	\$498	\$534	\$612	3	\$603	\$624	\$497	3	\$479	\$508
Silver	\$684	10	\$586	\$782	\$640	5	\$586	\$683	\$730	5	\$668	\$782	\$681	2	\$679	\$682
Gold	\$734	5	\$662	\$870	\$680	3	\$662	\$694	\$870	2	\$869	\$870	\$678	2	\$666	\$690
Platinum																
Grand Total	\$634	30	\$369	\$870	\$597	12	\$369	\$694	\$696	11	\$429	\$870	\$601	7	\$479	\$690

Rating Area 2	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$295	3	\$246	\$322	\$315	1	\$315	\$315	\$284	2	\$246	\$322				
Bronze	\$404	12	\$338	\$469	\$394	6	\$338	\$456	\$405	6	\$343	\$469	\$423	3	\$407	\$432
Silver	\$488	20	\$368	\$587	\$476	10	\$368	\$572	\$482	10	\$382	\$587	\$579	2	\$577	\$580
Gold	\$549	10	\$463	\$654	\$528	6	\$463	\$592	\$567	4	\$467	\$654	\$577	2	\$567	\$587
Platinum																
Grand Total	\$467	52	\$246	\$654	\$461	23	\$315	\$592	\$459	22	\$246	\$654	\$511	7	\$407	\$587

Relativity to Area 1 -26.40%

Rating Area 3	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$309	3	\$259	\$338	\$331	1	\$331	\$331	\$298	2	\$259	\$338				
Bronze	\$425	12	\$355	\$492	\$414	6	\$355	\$478	\$425	6	\$360	\$492	\$445	3	\$428	\$454
Silver	\$512	20	\$386	\$617	\$499	10	\$386	\$600	\$507	10	\$401	\$617	\$608	2	\$606	\$610
Gold	\$576	10	\$485	\$686	\$554	6	\$485	\$622	\$595	4	\$491	\$686	\$606	2	\$595	\$617
Platinum																
Grand Total	\$490	52	\$259	\$686	\$484	23	\$331	\$622	\$482	22	\$259	\$686	\$537	7	\$428	\$617

Relativity to Area 1 -22.72%

Rating Area 4	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$330	2	\$328	\$332	\$328	1	\$328	\$328	\$332	1	\$332	\$332				
Bronze	\$467	6	\$443	\$483	\$459	3	\$443	\$474	\$474	3	\$467	\$483				
Silver	\$561	10	\$510	\$606	\$556	5	\$510	\$595	\$566	5	\$517	\$606				
Gold	\$632	5	\$588	\$674	\$604	3	\$588	\$616	\$674	2	\$673	\$674				
Platinum																
Grand Total	\$532	23	\$328	\$674	\$525	12	\$328	\$616	\$539	11	\$332	\$674				

Relativity to Area 1 -16.19%

**Notes -**

- Averages indicated are straight averages and are not weighted by projected members or premium.

**South Dakota Rates - Plans available both on and off exchange.  
Based on Age 40, Non-Smoker, January 2025**

Individual Plans																
Rating Area 1	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$449	2	\$416	\$483	\$416	1	\$416	\$416	\$483	1	\$483	\$483				
Bronze	\$611	6	\$539	\$702	\$582	3	\$561	\$601	\$690	3	\$679	\$702	\$560	3	\$539	\$572
Silver	\$771	10	\$660	\$880	\$721	5	\$660	\$770	\$822	5	\$752	\$880	\$766	2	\$764	\$768
Gold	\$826	5	\$746	\$980	\$765	3	\$746	\$781	\$979	2	\$979	\$980	\$764	2	\$750	\$777
Platinum																
Grand Total	\$714	30	\$416	\$980	\$672	12	\$416	\$781	\$784	11	\$483	\$980	\$677	7	\$539	\$777

Rating Area 2	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$332	3	\$277	\$363	\$355	1	\$355	\$355	\$320	2	\$277	\$363				
Bronze	\$455	12	\$380	\$528	\$444	6	\$380	\$513	\$456	6	\$386	\$528	\$476	3	\$458	\$486
Silver	\$550	20	\$414	\$662	\$536	10	\$414	\$644	\$543	10	\$430	\$662	\$652	2	\$650	\$653
Gold	\$618	10	\$521	\$736	\$594	6	\$521	\$667	\$638	4	\$526	\$736	\$649	2	\$638	\$661
Platinum																
Grand Total	\$526	52	\$277	\$736	\$519	23	\$355	\$667	\$516	22	\$277	\$736	\$576	7	\$458	\$661

Relativity to Area 1 -26.40%

Rating Area 3	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$348	3	\$291	\$381	\$373	1	\$373	\$373	\$336	2	\$291	\$381				
Bronze	\$478	12	\$399	\$554	\$466	6	\$399	\$539	\$479	6	\$406	\$554	\$501	3	\$482	\$511
Silver	\$577	20	\$434	\$695	\$562	10	\$434	\$676	\$570	10	\$452	\$695	\$685	2	\$683	\$687
Gold	\$649	10	\$547	\$773	\$624	6	\$547	\$700	\$670	4	\$552	\$773	\$682	2	\$670	\$694
Platinum																
Grand Total	\$552	52	\$291	\$773	\$545	23	\$373	\$700	\$542	22	\$291	\$773	\$605	7	\$482	\$694

Relativity to Area 1 -22.72%

Rating Area 4	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$372	2	\$369	\$374	\$369	1	\$369	\$369	\$374	1	\$374	\$374				
Bronze	\$525	6	\$498	\$544	\$517	3	\$498	\$534	\$534	3	\$526	\$544				
Silver	\$631	10	\$574	\$682	\$626	5	\$574	\$670	\$637	5	\$583	\$682				
Gold	\$711	5	\$662	\$759	\$680	3	\$662	\$694	\$759	2	\$758	\$759				
Platinum																
Grand Total	\$599	23	\$369	\$759	\$591	12	\$369	\$694	\$607	11	\$374	\$759				

Relativity to Area 1 -16.19%

**Notes -**

- Averages indicated are straight averages and are not weighted by projected members or premium.

**South Dakota Rates - Plans available both on and off exchange.  
Based on Age 60, Non-Smoker, January 2025**

**Individual Plans**

Rating Area 1	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$954	2	\$883	\$1,026	\$883	1	\$883	\$883	\$1,026	1	\$1,026	\$1,026				
Bronze	\$1,297	6	\$1,145	\$1,491	\$1,236	3	\$1,192	\$1,277	\$1,465	3	\$1,441	\$1,491	\$1,189	3	\$1,145	\$1,215
Silver	\$1,637	10	\$1,401	\$1,870	\$1,531	5	\$1,401	\$1,634	\$1,746	5	\$1,597	\$1,870	\$1,627	2	\$1,623	\$1,632
Gold	\$1,754	5	\$1,583	\$2,081	\$1,626	3	\$1,583	\$1,659	\$2,080	2	\$2,079	\$2,081	\$1,622	2	\$1,593	\$1,650
Platinum																
<b>Grand Total</b>	<b>\$1,517</b>	<b>30</b>	<b>\$883</b>	<b>\$2,081</b>	<b>\$1,427</b>	<b>12</b>	<b>\$883</b>	<b>\$1,659</b>	<b>\$1,664</b>	<b>11</b>	<b>\$1,026</b>	<b>\$2,081</b>	<b>\$1,438</b>	<b>7</b>	<b>\$1,145</b>	<b>\$1,650</b>

Rating Area 2	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$704	3	\$589	\$771	\$754	1	\$754	\$754	\$680	2	\$589	\$771				
Bronze	\$967	12	\$808	\$1,120	\$942	6	\$808	\$1,090	\$969	6	\$821	\$1,120	\$1,012	3	\$974	\$1,033
Silver	\$1,167	20	\$879	\$1,405	\$1,137	10	\$879	\$1,367	\$1,154	10	\$913	\$1,405	\$1,384	2	\$1,380	\$1,388
Gold	\$1,313	10	\$1,106	\$1,563	\$1,262	6	\$1,106	\$1,416	\$1,356	4	\$1,117	\$1,563	\$1,379	2	\$1,355	\$1,403
Platinum																
<b>Grand Total</b>	<b>\$1,116</b>	<b>52</b>	<b>\$589</b>	<b>\$1,563</b>	<b>\$1,102</b>	<b>23</b>	<b>\$754</b>	<b>\$1,416</b>	<b>\$1,097</b>	<b>22</b>	<b>\$589</b>	<b>\$1,563</b>	<b>\$1,223</b>	<b>7</b>	<b>\$974</b>	<b>\$1,403</b>

Relativity to Area 1 -26.40%

Rating Area 3	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$740	3	\$618	\$809	\$791	1	\$791	\$791	\$714	2	\$618	\$809				
Bronze	\$1,015	12	\$848	\$1,176	\$989	6	\$848	\$1,144	\$1,017	6	\$862	\$1,176	\$1,063	3	\$1,023	\$1,085
Silver	\$1,225	20	\$923	\$1,475	\$1,194	10	\$923	\$1,435	\$1,211	10	\$959	\$1,475	\$1,454	2	\$1,450	\$1,458
Gold	\$1,378	10	\$1,161	\$1,641	\$1,324	6	\$1,161	\$1,487	\$1,423	4	\$1,173	\$1,641	\$1,449	2	\$1,424	\$1,475
Platinum																
<b>Grand Total</b>	<b>\$1,172</b>	<b>52</b>	<b>\$618</b>	<b>\$1,641</b>	<b>\$1,157</b>	<b>23</b>	<b>\$791</b>	<b>\$1,487</b>	<b>\$1,152</b>	<b>22</b>	<b>\$618</b>	<b>\$1,641</b>	<b>\$1,285</b>	<b>7</b>	<b>\$1,023</b>	<b>\$1,475</b>

Relativity to Area 1 -22.72%

Rating Area 4	Total				Avera				Sanford				Wellmark			
Type	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max	Avg \$	Plans	Min	Max
Catastrophic	\$789	2	\$784	\$794	\$784	1	\$784	\$784	\$794	1	\$794	\$794				
Bronze	\$1,116	6	\$1,058	\$1,155	\$1,097	3	\$1,058	\$1,134	\$1,134	3	\$1,116	\$1,155				
Silver	\$1,341	10	\$1,219	\$1,448	\$1,330	5	\$1,219	\$1,422	\$1,352	5	\$1,237	\$1,448				
Gold	\$1,510	5	\$1,406	\$1,612	\$1,443	3	\$1,406	\$1,473	\$1,611	2	\$1,610	\$1,612				
Platinum																
<b>Grand Total</b>	<b>\$1,271</b>	<b>23</b>	<b>\$784</b>	<b>\$1,612</b>	<b>\$1,254</b>	<b>12</b>	<b>\$784</b>	<b>\$1,473</b>	<b>\$1,289</b>	<b>11</b>	<b>\$794</b>	<b>\$1,612</b>				

Relativity to Area 1 -16.19%

**Notes -**

- Averages indicated are straight averages and are not weighted by projected members or premium.