South Dakota

2026 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 2026

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	**$276**	2	$271	$281	**$271**	1	$271	$271	**$281**	1	$281	$281				
Bronze	**$375**	6	$323	$430	**$374**	3	$359	$391	**$417**	3	$402	$430	**$333**	3	$323	$346
Silver	**$467**	18	$413	$528	**$462**	9	$413	$524	**$473**	9	$442	$528	**$459**	2	$455	$463
Gold	**$515**	8	$443	$559	**$513**	4	$499	$526	**$550**	4	$540	$559	**$447**	2	$443	$451
Platinum																
Grand Total	**$449**	41	$271	$559	**$447**	17	$271	$526	**$470**	17	$281	$559	**$402**	7	$323	$463

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	**$210**	3	$174	$231	**$231**	1	$231	$231	**$200**	2	$174	$226				
Bronze	**$293**	12	$243	$346	**$285**	6	$243	$334	**$296**	6	$249	$346	**$302**	3	$293	$314
Silver	**$347**	35	$264	$447	**$345**	17	$264	$447	**$342**	18	$278	$425	**$416**	2	$412	$419
Gold	**$395**	16	$334	$450	**$396**	8	$347	$449	**$391**	8	$334	$450	**$405**	2	$401	$408
Platinum																
Grand Total	**$342**	73	$174	$450	**$343**	32	$231	$449	**$337**	34	$174	$450	**$364**	7	$293	$419

Relativity to Area 1 -23.74%

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	**$217**	3	$178	$243	**$243**	1	$243	$243	**$205**	2	$178	$231				
Bronze	**$304**	12	$255	$354	**$299**	6	$255	$351	**$303**	6	$255	$354	**$317**	3	$307	$330
Silver	**$360**	35	$277	$469	**$362**	17	$277	$469	**$350**	18	$284	$434	**$437**	2	$433	$441
Gold	**$410**	16	$342	$471	**$416**	8	$364	$471	**$401**	8	$342	$460	**$425**	2	$422	$429
Platinum																
Grand Total	**$355**	73	$178	$471	**$360**	32	$243	$471	**$345**	34	$178	$460	**$382**	7	$307	$441

Relativity to Area 1 -20.86%

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	**$243**	2	$240	$245	**$240**	1	$240	$240	**$245**	1	$245	$245				
Bronze	**$319**	9	$253	$375	**$297**	6	$253	$347	**$364**	3	$351	$375				
Silver	**$377**	26	$275	$465	**$359**	17	$275	$465	**$412**	9	$385	$460				
Gold	**$435**	12	$361	$487	**$412**	8	$361	$467	**$480**	4	$471	$487				
Platinum																
Grand Total	**$375**	49	$240	$487	**$357**	32	$240	$467	**$410**	17	$245	$487				

Relativity to Area 1 -16.42%

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 2026

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	**$361**	2	$354	$367	**$354**	1	$354	$354	**$367**	1	$367	$367				
Bronze	**$490**	6	$422	$562	**$489**	3	$469	$512	**$545**	3	$526	$562	**$436**	3	$422	$453
Silver	**$610**	18	$540	$690	**$604**	9	$540	$685	**$618**	9	$578	$690	**$601**	2	$595	$606
Gold	**$673**	8	$579	$731	**$671**	4	$652	$688	**$719**	4	$706	$731	**$585**	2	$579	$590
Platinum																
Grand Total	**$587**	41	$354	$731	**$585**	17	$354	$688	**$614**	17	$367	$731	**$525**	7	$422	$606

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	**$275**	3	$227	$302	**$302**	1	$302	$302	**$261**	2	$227	$295				
Bronze	**$383**	12	$318	$452	**$373**	6	$318	$437	**$387**	6	$326	$452	**$394**	3	$382	$410
Silver	**$454**	35	$345	$584	**$451**	17	$345	$584	**$447**	18	$363	$555	**$544**	2	$539	$548
Gold	**$516**	16	$437	$588	**$518**	8	$453	$587	**$512**	8	$437	$588	**$529**	2	$525	$534
Platinum																
Grand Total	**$448**	73	$227	$588	**$448**	32	$302	$587	**$441**	34	$227	$588	**$476**	7	$382	$548
	Relativity to Area 1			-23.74%												

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	**$284**	3	$233	$317	**$317**	1	$317	$317	**$267**	2	$233	$302				
Bronze	**$398**	12	$333	$462	**$391**	6	$334	$458	**$396**	6	$333	$462	**$414**	3	$402	$431
Silver	**$471**	35	$363	$613	**$473**	17	$363	$613	**$458**	18	$372	$568	**$571**	2	$566	$576
Gold	**$536**	16	$447	$616	**$544**	8	$476	$616	**$524**	8	$447	$601	**$556**	2	$551	$561
Platinum																
Grand Total	**$464**	73	$233	$616	**$471**	32	$317	$616	**$451**	34	$233	$601	**$500**	7	$402	$576
	Relativity to Area 1			-20.86%												

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	**$317**	2	$314	$320	**$314**	1	$314	$314	**$320**	1	$320	$320				
Bronze	**$417**	9	$331	$490	**$388**	6	$331	$454	**$475**	3	$458	$490				
Silver	**$493**	26	$359	$608	**$469**	17	$359	$608	**$539**	9	$504	$602				
Gold	**$568**	12	$471	$637	**$539**	8	$471	$610	**$627**	4	$616	$637				
Platinum																
Grand Total	**$490**	49	$314	$637	**$466**	32	$314	$610	**$536**	17	$320	$637				
	Relativity to Area 1			-16.42%												

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 2026

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	**$409**	2	$402	$417	**$402**	1	$402	$402	**$417**	1	$417	$417				
Bronze	**$556**	6	$479	$637	**$555**	3	$533	$581	**$618**	3	$596	$637	**$494**	3	$479	$514
Silver	**$692**	18	$613	$783	**$686**	9	$613	$777	**$701**	9	$656	$783	**$682**	2	$676	$687
Gold	**$764**	8	$658	$829	**$762**	4	$740	$780	**$816**	4	$801	$829	**$663**	2	$658	$669
Platinum																
Grand Total	**$666**	41	$402	$829	**$664**	17	$402	$780	**$697**	17	$417	$829	**$596**	7	$479	$687

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	**$312**	3	$258	$343	**$343**	1	$343	$343	**$297**	2	$258	$335				
Bronze	**$435**	12	$361	$513	**$423**	6	$361	$496	**$439**	6	$369	$513	**$448**	3	$434	$465
Silver	**$516**	35	$392	$663	**$512**	17	$392	$663	**$508**	18	$412	$630	**$617**	2	$612	$622
Gold	**$586**	16	$496	$667	**$588**	8	$514	$666	**$581**	8	$496	$667	**$601**	2	$595	$606
Platinum																
Grand Total	**$508**	73	$258	$667	**$509**	32	$343	$666	**$500**	34	$258	$667	**$540**	7	$434	$622

Relativity to Area 1 -23.74%

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	**$322**	3	$264	$360	**$360**	1	$360	$360	**$304**	2	$264	$343				
Bronze	**$452**	12	$378	$525	**$444**	6	$379	$520	**$449**	6	$378	$525	**$470**	3	$456	$489
Silver	**$535**	35	$412	$696	**$537**	17	$412	$696	**$519**	18	$422	$644	**$648**	2	$643	$654
Gold	**$608**	16	$508	$699	**$617**	8	$540	$699	**$594**	8	$508	$683	**$631**	2	$626	$637
Platinum																
Grand Total	**$527**	73	$264	$699	**$534**	32	$360	$699	**$512**	34	$264	$683	**$567**	7	$456	$654

Relativity to Area 1 -20.86%

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	**$360**	2	$357	$363	**$357**	1	$357	$357	**$363**	1	$363	$363				
Bronze	**$473**	9	$375	$556	**$440**	6	$375	$516	**$539**	3	$520	$556				
Silver	**$560**	26	$408	$690	**$532**	17	$408	$690	**$612**	9	$572	$683				
Gold	**$645**	12	$535	$723	**$611**	8	$535	$693	**$712**	4	$699	$723				
Platinum																
Grand Total	**$557**	49	$357	$723	**$529**	32	$357	$693	**$608**	17	$363	$723				

Relativity to Area 1 -16.42%

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 2026

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	**$461**	2	$453	$469	**$453**	1	$453	$453	**$469**	1	$469	$469				
Bronze	**$626**	6	$540	$718	**$625**	3	$600	$654	**$696**	3	$672	$718	**$557**	3	$540	$579
Silver	**$779**	18	$690	$882	**$772**	9	$690	$875	**$790**	9	$738	$882	**$767**	2	$761	$774
Gold	**$860**	8	$740	$934	**$858**	4	$833	$879	**$919**	4	$902	$934	**$747**	2	$740	$754
Platinum																
Grand Total	**$750**	41	$453	$934	**$747**	17	$453	$879	**$785**	17	$469	$934	**$671**	7	$540	$774

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	**$351**	3	$291	$386	**$386**	1	$386	$386	**$334**	2	$291	$377				
Bronze	**$489**	12	$406	$577	**$477**	6	$406	$558	**$495**	6	$416	$577	**$504**	3	$489	$524
Silver	**$580**	35	$441	$747	**$576**	17	$441	$747	**$572**	18	$464	$709	**$695**	2	$689	$701
Gold	**$660**	16	$559	$751	**$662**	8	$579	$750	**$654**	8	$559	$751	**$676**	2	$670	$682
Platinum																
Grand Total	**$572**	73	$291	$751	**$573**	32	$386	$750	**$563**	34	$291	$751	**$608**	7	$489	$701
		Relativity to Area 1		-23.74%												

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	**$363**	3	$297	$405	**$405**	1	$405	$405	**$342**	2	$297	$386				
Bronze	**$508**	12	$426	$591	**$500**	6	$427	$586	**$506**	6	$426	$591	**$530**	3	$514	$551
Silver	**$602**	35	$463	$784	**$605**	17	$463	$784	**$585**	18	$475	$726	**$730**	2	$724	$736
Gold	**$685**	16	$572	$787	**$695**	8	$608	$787	**$669**	8	$572	$769	**$711**	2	$704	$717
Platinum																
Grand Total	**$593**	73	$297	$787	**$602**	32	$405	$787	**$577**	34	$297	$769	**$639**	7	$514	$736
		Relativity to Area 1		-20.86%												

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	**$405**	2	$402	$409	**$402**	1	$402	$402	**$409**	1	$409	$409				
Bronze	**$533**	9	$423	$626	**$496**	6	$423	$580	**$607**	3	$586	$626				
Silver	**$630**	26	$459	$777	**$599**	17	$459	$777	**$689**	9	$644	$769				
Gold	**$726**	12	$602	$814	**$688**	8	$602	$780	**$802**	4	$787	$814				
Platinum																
Grand Total	**$627**	49	$402	$814	**$596**	32	$402	$780	**$685**	17	$409	$814				
		Relativity to Area 1		-16.42%												

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 2026

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	**$979**	2	$961	$996	**$961**	1	$961	$961	**$996**	1	$996	$996				
Bronze	**$1,329**	6	$1,146	$1,524	**$1,328**	3	$1,274	$1,388	**$1,479**	3	$1,426	$1,524	**$1,182**	3	$1,146	$1,229
Silver	**$1,655**	18	$1,466	$1,872	**$1,639**	9	$1,466	$1,858	**$1,677**	9	$1,568	$1,872	**$1,630**	2	$1,616	$1,644
Gold	**$1,827**	8	$1,572	$1,983	**$1,822**	4	$1,769	$1,866	**$1,952**	4	$1,916	$1,983	**$1,586**	2	$1,572	$1,601
Platinum																
Grand Total	**$1,593**	41	$961	$1,983	**$1,587**	17	$961	$1,866	**$1,667**	17	$996	$1,983	**$1,425**	7	$1,146	$1,644

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	**$746**	3	$617	$820	**$820**	1	$820	$820	**$709**	2	$617	$802				
Bronze	**$1,039**	12	$863	$1,226	**$1,012**	6	$863	$1,185	**$1,050**	6	$883	$1,226	**$1,070**	3	$1,038	$1,113
Silver	**$1,233**	35	$938	$1,586	**$1,224**	17	$938	$1,586	**$1,214**	18	$985	$1,506	**$1,476**	2	$1,463	$1,488
Gold	**$1,402**	16	$1,187	$1,595	**$1,406**	8	$1,230	$1,593	**$1,389**	8	$1,187	$1,595	**$1,436**	2	$1,424	$1,449
Platinum																
Grand Total	**$1,215**	73	$617	$1,595	**$1,217**	32	$820	$1,593	**$1,197**	34	$617	$1,595	**$1,291**	7	$1,038	$1,488
		Relativity to Area 1		-23.74%												

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	**$771**	3	$632	$861	**$861**	1	$861	$861	**$726**	2	$632	$820				
Bronze	**$1,080**	12	$904	$1,255	**$1,062**	6	$906	$1,244	**$1,075**	6	$904	$1,255	**$1,124**	3	$1,090	$1,169
Silver	**$1,278**	35	$984	$1,665	**$1,285**	17	$984	$1,665	**$1,242**	18	$1,008	$1,541	**$1,551**	2	$1,537	$1,564
Gold	**$1,455**	16	$1,214	$1,672	**$1,476**	8	$1,291	$1,672	**$1,421**	8	$1,214	$1,632	**$1,509**	2	$1,496	$1,523
Platinum																
Grand Total	**$1,260**	73	$632	$1,672	**$1,278**	32	$861	$1,672	**$1,224**	34	$632	$1,632	**$1,356**	7	$1,090	$1,564
		Relativity to Area 1		-20.86%												

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	**$861**	2	$853	$869	**$853**	1	$853	$853	**$869**	1	$869	$869				
Bronze	**$1,132**	9	$898	$1,329	**$1,053**	6	$898	$1,233	**$1,290**	3	$1,244	$1,329				
Silver	**$1,339**	26	$975	$1,649	**$1,273**	17	$975	$1,649	**$1,463**	9	$1,367	$1,633				
Gold	**$1,542**	12	$1,279	$1,729	**$1,462**	8	$1,279	$1,657	**$1,702**	4	$1,671	$1,729				
Platinum																
Grand Total	**$1,331**	49	$853	$1,729	**$1,266**	32	$853	$1,657	**$1,454**	17	$869	$1,729				
		Relativity to Area 1		-16.42%												

Notes -

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