South Dakota

2027 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 2027

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																
Bronze	**$402**	6	$338	$450	**$419**	3	$401	$442	**$433**	3	$420	$450	**$354**	3	$338	$363
Silver	**$505**	18	$458	$605	**$525**	9	$464	$605	**$490**	9	$458	$554	**$479**	2	$479	$480
Gold	**$554**	7	$488	$597	**$578**	3	$564	$597	**$567**	4	$558	$579	**$490**	2	$488	$492
Platinum																
Grand Total	**$492**	38	$338	$605	**$515**	15	$401	$605	**$498**	16	$420	$579	**$429**	7	$338	$492

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																
Bronze	**$317**	12	$263	$377	**$313**	6	$263	$374	**$321**	6	$271	$377	**$318**	3	$303	$325
Silver	**$377**	35	$287	$512	**$385**	17	$287	$512	**$365**	18	$296	$464	**$430**	2	$429	$430
Gold	**$429**	14	$360	$505	**$437**	6	$379	$505	**$421**	8	$360	$485	**$439**	2	$437	$441
Platinum																
Grand Total	**$376**	68	$263	$512	**$381**	29	$263	$512	**$370**	32	$271	$485	**$384**	7	$303	$441

Relativity to Area 1 -23.53%

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																
Bronze	**$339**	12	$284	$404	**$338**	6	$284	$404	**$339**	6	$287	$398	**$340**	3	$325	$348
Silver	**$403**	35	$310	$553	**$416**	17	$310	$553	**$386**	18	$313	$491	**$460**	2	$459	$460
Gold	**$458**	14	$381	$545	**$473**	6	$410	$545	**$445**	8	$381	$513	**$470**	2	$468	$472
Platinum																
Grand Total	**$402**	68	$284	$553	**$411**	29	$284	$553	**$392**	32	$287	$513	**$411**	7	$325	$472

Relativity to Area 1 -18.28%

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																
Bronze	**$346**	9	$270	$409	**$322**	6	$270	$385	**$393**	3	$382	$409				
Silver	**$413**	26	$295	$527	**$396**	17	$295	$527	**$445**	9	$416	$503				
Gold	**$476**	10	$391	$526	**$450**	6	$391	$520	**$515**	4	$507	$526				
Platinum																
Grand Total	**$414**	45	$270	$527	**$392**	29	$270	$527	**$453**	16	$382	$526				

Relativity to Area 1 -15.92%

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 2027

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																
Bronze	**$526**	6	$442	$588	**$548**	3	$525	$578	**$566**	3	$549	$588	**$463**	3	$442	$474
Silver	**$660**	18	$599	$791	**$687**	9	$607	$791	**$640**	9	$599	$724	**$626**	2	$625	$627
Gold	**$724**	7	$637	$781	**$756**	3	$737	$781	**$741**	4	$730	$756	**$640**	2	$637	$643
Platinum																
Grand Total	**$643**	38	$442	$791	**$673**	15	$525	$791	**$652**	16	$549	$756	**$560**	7	$442	$643

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																
Bronze	**$415**	12	$343	$493	**$409**	6	$343	$488	**$419**	6	$354	$493	**$415**	3	$397	$425
Silver	**$493**	35	$375	$669	**$503**	17	$375	$669	**$477**	18	$387	$607	**$562**	2	$561	$562
Gold	**$561**	14	$471	$660	**$572**	6	$496	$660	**$550**	8	$471	$634	**$574**	2	$571	$577
Platinum																
Grand Total	**$492**	68	$343	$669	**$498**	29	$343	$669	**$484**	32	$354	$634	**$503**	7	$397	$577

Relativity to Area 1 -23.53%

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																
Bronze	**$443**	12	$371	$528	**$442**	6	$371	$528	**$443**	6	$375	$521	**$444**	3	$424	$455
Silver	**$527**	35	$405	$723	**$543**	17	$405	$723	**$504**	18	$409	$641	**$601**	2	$600	$602
Gold	**$599**	14	$498	$713	**$618**	6	$536	$713	**$581**	8	$498	$670	**$614**	2	$611	$617
Platinum																
Grand Total	**$526**	68	$371	$723	**$538**	29	$371	$723	**$512**	32	$375	$670	**$538**	7	$424	$617

Relativity to Area 1 -18.28%

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																
Bronze	**$452**	9	$353	$534	**$421**	6	$353	$503	**$514**	3	$499	$534				
Silver	**$540**	26	$386	$689	**$518**	17	$386	$689	**$582**	9	$544	$658				
Gold	**$623**	10	$511	$687	**$589**	6	$511	$679	**$673**	4	$663	$687				
Platinum																
Grand Total	**$541**	45	$353	$689	**$512**	29	$353	$689	**$592**	16	$499	$687				

Relativity to Area 1 -15.92%

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 2027

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																
Bronze	**$597**	6	$502	$667	**$622**	3	$595	$656	**$642**	3	$623	$667	**$526**	3	$502	$538
Silver	**$749**	18	$680	$898	**$779**	9	$689	$898	**$727**	9	$680	$822	**$711**	2	$710	$712
Gold	**$821**	7	$723	$886	**$858**	3	$837	$886	**$841**	4	$828	$859	**$727**	2	$723	$730
Platinum																
Grand Total	**$730**	38	$502	$898	**$764**	15	$595	$898	**$739**	16	$623	$859	**$636**	7	$502	$730

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																
Bronze	**$470**	12	$390	$559	**$464**	6	$390	$554	**$476**	6	$402	$559	**$471**	3	$450	$482
Silver	**$560**	35	$425	$759	**$571**	17	$425	$759	**$541**	18	$439	$689	**$637**	2	$637	$638
Gold	**$637**	14	$535	$749	**$649**	6	$563	$749	**$624**	8	$535	$719	**$652**	2	$649	$655
Platinum																
Grand Total	**$558**	68	$390	$759	**$565**	29	$390	$759	**$550**	32	$402	$719	**$570**	7	$450	$655

Relativity to Area 1 -23.53%

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																
Bronze	**$503**	12	$421	$599	**$502**	6	$421	$599	**$503**	6	$425	$591	**$504**	3	$482	$516
Silver	**$598**	35	$459	$820	**$616**	17	$459	$820	**$572**	18	$464	$728	**$682**	2	$681	$683
Gold	**$680**	14	$565	$809	**$701**	6	$608	$809	**$660**	8	$565	$761	**$697**	2	$694	$700
Platinum																
Grand Total	**$597**	68	$421	$820	**$610**	29	$421	$820	**$581**	32	$425	$761	**$610**	7	$482	$700

Relativity to Area 1 -18.28%

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																
Bronze	**$513**	9	$401	$606	**$478**	6	$401	$571	**$583**	3	$566	$606				
Silver	**$613**	26	$438	$782	**$588**	17	$438	$782	**$660**	9	$618	$747				
Gold	**$707**	10	$580	$780	**$668**	6	$580	$771	**$764**	4	$753	$780				
Platinum																
Grand Total	**$614**	45	$401	$782	**$582**	29	$401	$782	**$672**	16	$566	$780				

Relativity to Area 1 -15.92%

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 2027

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																
Bronze	**$672**	6	$565	$751	**$700**	3	$671	$739	**$723**	3	$702	$751	**$592**	3	$565	$606
Silver	**$843**	18	$766	$1,011	**$878**	9	$775	$1,011	**$818**	9	$766	$925	**$800**	2	$799	$801
Gold	**$925**	7	$814	$997	**$966**	3	$942	$997	**$947**	4	$933	$967	**$818**	2	$814	$822
Platinum																
Grand Total	**$822**	38	$565	$1,011	**$860**	15	$671	$1,011	**$833**	16	$702	$967	**$716**	7	$565	$822

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																
Bronze	**$530**	12	$439	$629	**$523**	6	$439	$624	**$536**	6	$453	$629	**$531**	3	$507	$543
Silver	**$630**	35	$479	$855	**$642**	17	$479	$855	**$609**	18	$494	$775	**$718**	2	$717	$719
Gold	**$717**	14	$602	$843	**$731**	6	$634	$843	**$702**	8	$602	$810	**$734**	2	$730	$737
Platinum																
Grand Total	**$629**	68	$439	$855	**$636**	29	$439	$855	**$619**	32	$453	$810	**$642**	7	$507	$737

Relativity to Area 1 -23.53%

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																
Bronze	**$566**	12	$474	$675	**$565**	6	$474	$675	**$567**	6	$479	$665	**$568**	3	$542	$581
Silver	**$674**	35	$517	$924	**$694**	17	$517	$924	**$644**	18	$522	$820	**$768**	2	$767	$769
Gold	**$766**	14	$636	$911	**$790**	6	$685	$911	**$743**	8	$636	$856	**$785**	2	$781	$789
Platinum																
Grand Total	**$672**	68	$474	$924	**$687**	29	$474	$924	**$654**	32	$479	$856	**$687**	7	$542	$789

Relativity to Area 1 -18.28%

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																
Bronze	**$578**	9	$452	$682	**$539**	6	$452	$643	**$657**	3	$638	$682				
Silver	**$690**	26	$493	$880	**$662**	17	$493	$880	**$744**	9	$696	$841				
Gold	**$796**	10	$653	$878	**$753**	6	$653	$868	**$861**	4	$848	$878				
Platinum																
Grand Total	**$691**	45	$452	$880	**$655**	29	$452	$880	**$757**	16	$638	$878				

Relativity to Area 1 -15.92%

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 2027

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																
Bronze	**$1,426**	6	$1,201	$1,595	**$1,487**	3	$1,424	$1,568	**$1,535**	3	$1,491	$1,595	**$1,257**	3	$1,201	$1,286
Silver	**$1,791**	18	$1,626	$2,148	**$1,864**	9	$1,647	$2,148	**$1,738**	9	$1,626	$1,965	**$1,700**	2	$1,698	$1,702
Gold	**$1,964**	7	$1,730	$2,118	**$2,051**	3	$2,001	$2,118	**$2,011**	4	$1,981	$2,053	**$1,738**	2	$1,730	$1,746
Platinum																
Grand Total	**$1,746**	38	$1,201	$2,148	**$1,826**	15	$1,424	$2,148	**$1,768**	16	$1,491	$2,053	**$1,521**	7	$1,201	$1,746

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																
Bronze	**$1,125**	12	$932	$1,337	**$1,111**	6	$932	$1,326	**$1,138**	6	$962	$1,337	**$1,127**	3	$1,077	$1,153
Silver	**$1,339**	35	$1,016	$1,815	**$1,364**	17	$1,016	$1,815	**$1,294**	18	$1,049	$1,646	**$1,524**	2	$1,522	$1,526
Gold	**$1,523**	14	$1,278	$1,791	**$1,552**	6	$1,346	$1,791	**$1,492**	8	$1,278	$1,720	**$1,558**	2	$1,551	$1,565
Platinum																
Grand Total	**$1,335**	68	$932	$1,815	**$1,351**	29	$932	$1,815	**$1,314**	32	$962	$1,720	**$1,364**	7	$1,077	$1,565

Relativity to Area 1 -23.53%

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																
Bronze	**$1,203**	12	$1,006	$1,432	**$1,200**	6	$1,006	$1,432	**$1,203**	6	$1,017	$1,413	**$1,206**	3	$1,152	$1,234
Silver	**$1,431**	35	$1,098	$1,962	**$1,474**	17	$1,098	$1,962	**$1,368**	18	$1,109	$1,741	**$1,630**	2	$1,628	$1,633
Gold	**$1,626**	14	$1,352	$1,935	**$1,677**	6	$1,454	$1,935	**$1,577**	8	$1,352	$1,819	**$1,667**	2	$1,659	$1,675
Platinum																
Grand Total	**$1,426**	68	$1,006	$1,962	**$1,459**	29	$1,006	$1,962	**$1,389**	32	$1,017	$1,819	**$1,459**	7	$1,152	$1,675

Relativity to Area 1 -18.28%

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																
Bronze	**$1,227**	9	$959	$1,449	**$1,144**	6	$959	$1,365	**$1,395**	3	$1,354	$1,449				
Silver	**$1,465**	26	$1,047	$1,870	**$1,405**	17	$1,047	$1,870	**$1,579**	9	$1,477	$1,785				
Gold	**$1,690**	10	$1,386	$1,865	**$1,598**	6	$1,386	$1,844	**$1,828**	4	$1,800	$1,865				
Platinum																
Grand Total	**$1,468**	45	$959	$1,870	**$1,391**	29	$959	$1,870	**$1,607**	16	$1,354	$1,865				

Relativity to Area 1 -15.92%

Notes -

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