

South Dakota
2025 Individual Non-Tobacco Rates

Exchange

South Dakota Rates - Plans available on 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	9	\$323	\$420	\$348	3	\$336	\$360	\$413	3	\$406	\$420	\$335	3	\$323	\$342
Silver	\$476	8	\$440	\$527	\$447	3	\$440	\$461	\$517	3	\$507	\$527	\$459	2	\$457	\$460
Gold	\$494	7	\$446	\$586	\$458	3	\$446	\$468	\$586	2	\$586	\$586	\$457	2	\$449	\$465
Platinum																
Grand Total	\$427	26	\$249	\$586	\$401	10	\$249	\$468	\$472	9	\$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	15	\$228	\$316	\$266	6	\$228	\$307	\$273	6	\$231	\$316	\$285	3	\$274	\$291
Silver	\$345	14	\$281	\$396	\$334	6	\$281	\$385	\$342	6	\$288	\$396	\$390	2	\$389	\$391
Gold	\$370	12	\$312	\$441	\$356	6	\$312	\$399	\$382	4	\$315	\$441	\$389	2	\$382	\$396
Platinum																
Grand Total	\$317	44	\$166	\$441	\$313	19	\$213	\$399	\$311	18	\$166	\$441	\$345	7	\$274	\$396

Relativity to Area 1 -25.71%

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	15	\$239	\$332	\$279	6	\$239	\$323	\$287	6	\$243	\$332	\$300	3	\$288	\$306
Silver	\$362	14	\$295	\$416	\$350	6	\$295	\$405	\$359	6	\$303	\$416	\$410	2	\$409	\$411
Gold	\$388	12	\$327	\$463	\$373	6	\$327	\$419	\$401	4	\$331	\$463	\$408	2	\$401	\$416
Platinum																
Grand Total	\$333	44	\$174	\$463	\$328	19	\$223	\$419	\$327	18	\$174	\$463	\$362	7	\$288	\$416

Relativity to Area 1 -22.00%

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	\$394	6	\$381	\$408	\$388	3	\$381	\$401	\$400	3	\$393	\$408				
Gold	\$426	5	\$396	\$454	\$407	3	\$396	\$415	\$454	2	\$454	\$454				
Platinum																
Grand Total	\$359	19	\$221	\$454	\$353	10	\$221	\$415	\$366	9	\$224	\$454				

Relativity to Area 1 -15.84%

Notes -

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

South Dakota Rates - Plans available on 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	9	\$422	\$549	\$455	3	\$439	\$471	\$540	3	\$531	\$549	\$438	3	\$422	\$448
Silver	\$623	8	\$575	\$689	\$585	3	\$575	\$602	\$676	3	\$663	\$689	\$600	2	\$598	\$601
Gold	\$646	7	\$583	\$767	\$599	3	\$583	\$611	\$766	2	\$766	\$767	\$597	2	\$587	\$608
Platinum																
Grand Total	\$558	26	\$326	\$767	\$524	10	\$326	\$611	\$617	9	\$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	15	\$298	\$413	\$347	6	\$298	\$402	\$357	6	\$302	\$413	\$373	3	\$359	\$381
Silver	\$451	14	\$367	\$518	\$436	6	\$367	\$504	\$446	6	\$377	\$518	\$510	2	\$508	\$511
Gold	\$484	12	\$408	\$576	\$465	6	\$408	\$522	\$499	4	\$412	\$576	\$508	2	\$499	\$517
Platinum																
Grand Total	\$415	44	\$217	\$576	\$409	19	\$278	\$522	\$407	18	\$217	\$576	\$451	7	\$359	\$517

Relativity to Area 1 -25.71%

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	15	\$312	\$433	\$365	6	\$312	\$422	\$375	6	\$318	\$433	\$392	3	\$377	\$400
Silver	\$474	14	\$385	\$543	\$458	6	\$385	\$529	\$469	6	\$396	\$543	\$536	2	\$534	\$537
Gold	\$508	12	\$428	\$605	\$488	6	\$428	\$548	\$524	4	\$432	\$605	\$534	2	\$525	\$543
Platinum																
Grand Total	\$435	44	\$228	\$605	\$429	19	\$292	\$548	\$427	18	\$228	\$605	\$474	7	\$377	\$543

Relativity to Area 1 -22.00%

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	\$515	6	\$498	\$534	\$507	3	\$498	\$524	\$523	3	\$514	\$534				
Gold	\$556	5	\$518	\$594	\$532	3	\$518	\$543	\$594	2	\$593	\$594				
Platinum																
Grand Total	\$470	19	\$289	\$594	\$462	10	\$289	\$543	\$478	9	\$293	\$594				

Relativity to Area 1 -15.84%

Notes -

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

South Dakota Rates - Plans available on 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	9	\$479	\$624	\$517	3	\$498	\$534	\$612	3	\$603	\$624	\$497	3	\$479	\$508
Silver	\$707	8	\$653	\$782	\$664	3	\$653	\$683	\$767	3	\$753	\$782	\$681	2	\$679	\$682
Gold	\$734	7	\$662	\$870	\$680	3	\$662	\$694	\$870	2	\$869	\$870	\$678	2	\$666	\$690
Platinum																
Grand Total	\$633	26	\$369	\$870	\$595	10	\$369	\$694	\$701	9	\$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	15	\$338	\$469	\$394	6	\$338	\$456	\$405	6	\$343	\$469	\$423	3	\$407	\$432
Silver	\$512	14	\$417	\$587	\$495	6	\$417	\$572	\$507	6	\$428	\$587	\$579	2	\$577	\$580
Gold	\$549	12	\$463	\$654	\$528	6	\$463	\$592	\$567	4	\$467	\$654	\$577	2	\$567	\$587
Platinum																
Grand Total	\$471	44	\$246	\$654	\$464	19	\$315	\$592	\$462	18	\$246	\$654	\$511	7	\$407	\$587

Relativity to Area 1 -25.71%

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	15	\$355	\$492	\$414	6	\$355	\$478	\$425	6	\$360	\$492	\$445	3	\$428	\$454
Silver	\$538	14	\$437	\$617	\$519	6	\$437	\$600	\$532	6	\$449	\$617	\$608	2	\$606	\$610
Gold	\$576	12	\$485	\$686	\$554	6	\$485	\$622	\$595	4	\$491	\$686	\$606	2	\$595	\$617
Platinum																
Grand Total	\$494	44	\$259	\$686	\$487	19	\$331	\$622	\$485	18	\$259	\$686	\$537	7	\$428	\$617

Relativity to Area 1 -22.00%

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	\$585	6	\$565	\$606	\$576	3	\$565	\$595	\$594	3	\$583	\$606				
Gold	\$632	5	\$588	\$674	\$604	3	\$588	\$616	\$674	2	\$673	\$674				
Platinum																
Grand Total	\$533	19	\$328	\$674	\$524	10	\$328	\$616	\$543	9	\$332	\$674				

Relativity to Area 1 -15.84%

Notes -

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

South Dakota Rates - Plans available on 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	9	\$539	\$702	\$582	3	\$561	\$601	\$690	3	\$679	\$702	\$560	3	\$539	\$572
Silver	\$796	8	\$735	\$880	\$748	3	\$735	\$770	\$864	3	\$848	\$880	\$766	2	\$764	\$768
Gold	\$826	7	\$746	\$980	\$765	3	\$746	\$781	\$979	2	\$979	\$980	\$764	2	\$750	\$777
Platinum																
Grand Total	\$713	26	\$416	\$980	\$670	10	\$416	\$781	\$789	9	\$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	15	\$380	\$528	\$444	6	\$380	\$513	\$456	6	\$386	\$528	\$476	3	\$458	\$486
Silver	\$576	14	\$469	\$662	\$557	6	\$469	\$644	\$571	6	\$482	\$662	\$652	2	\$650	\$653
Gold	\$618	12	\$521	\$736	\$594	6	\$521	\$667	\$638	4	\$526	\$736	\$649	2	\$638	\$661
Platinum																
Grand Total	\$530	44	\$277	\$736	\$522	19	\$355	\$667	\$520	18	\$277	\$736	\$576	7	\$458	\$661

Relativity to Area 1 -25.71%

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	15	\$399	\$554	\$466	6	\$399	\$539	\$479	6	\$406	\$554	\$501	3	\$482	\$511
Silver	\$605	14	\$492	\$695	\$585	6	\$492	\$676	\$599	6	\$506	\$695	\$685	2	\$683	\$687
Gold	\$649	12	\$547	\$773	\$624	6	\$547	\$700	\$670	4	\$552	\$773	\$682	2	\$670	\$694
Platinum																
Grand Total	\$556	44	\$291	\$773	\$548	19	\$373	\$700	\$546	18	\$291	\$773	\$605	7	\$482	\$694

Relativity to Area 1 -22.00%

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	\$659	6	\$636	\$682	\$648	3	\$636	\$670	\$669	3	\$657	\$682				
Gold	\$711	5	\$662	\$759	\$680	3	\$662	\$694	\$759	2	\$758	\$759				
Platinum																
Grand Total	\$600	19	\$369	\$759	\$590	10	\$369	\$694	\$611	9	\$374	\$759				

Relativity to Area 1 -15.84%

Notes -

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

**South Dakota Rates - Plans available on 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	9	\$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	\$1,690	8	\$1,561	\$1,870	\$1,587	3	\$1,561	\$1,634	\$1,834	3	\$1,800	\$1,870	\$1,627	2	\$1,623	\$1,632
Gold	\$1,754	7	\$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																
Grand Total	\$1,514	26	\$883	\$2,081	\$1,423	10	\$883	\$1,659	\$1,676	9	\$1,026	\$2,081	\$1,438	7	\$1,145	\$1,650

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	15	\$808	\$1,120	\$942	6	\$808	\$1,090	\$969	6	\$821	\$1,120	\$1,012	3	\$974	\$1,033
Silver	\$1,224	14	\$996	\$1,405	\$1,183	6	\$996	\$1,367	\$1,212	6	\$1,023	\$1,405	\$1,384	2	\$1,380	\$1,388
Gold	\$1,313	12	\$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																
Grand Total	\$1,125	44	\$589	\$1,563	\$1,109	19	\$754	\$1,416	\$1,104	18	\$589	\$1,563	\$1,223	7	\$974	\$1,403

Relativity to Area 1 -25.71%

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	15	\$848	\$1,176	\$989	6	\$848	\$1,144	\$1,017	6	\$862	\$1,176	\$1,063	3	\$1,023	\$1,085
Silver	\$1,285	14	\$1,046	\$1,475	\$1,242	6	\$1,046	\$1,435	\$1,272	6	\$1,074	\$1,475	\$1,454	2	\$1,450	\$1,458
Gold	\$1,378	12	\$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																
Grand Total	\$1,181	44	\$618	\$1,641	\$1,164	19	\$791	\$1,487	\$1,159	18	\$618	\$1,641	\$1,285	7	\$1,023	\$1,475

Relativity to Area 1 -22.00%

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	\$1,399	6	\$1,351	\$1,448	\$1,377	3	\$1,351	\$1,422	\$1,421	3	\$1,394	\$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																
Grand Total	\$1,275	19	\$784	\$1,612	\$1,253	10	\$784	\$1,473	\$1,298	9	\$794	\$1,612				

Relativity to Area 1 -15.84%

Notes -

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