

2026 Proposed Rates and Plans for Individuals & Families

Rate by Age	VantageBlue Direct 950/1900	VantageBlue Direct 1500/3000	VantageBlue Direct 3250/6500	VantageBlue Direct 6000/12000	BlueSolutions for HSA Direct 1900/3800	BlueSolutions for HSA Direct 4100/8200	BlueSolutions for HSA Direct 6300/12600	BasicBlue Direct 2500/5000	BlueCHiP Direct 2300/4600	BlueCHiP Direct 5000/10000	BlueCHiP Direct 7000/14000	BlueCHiP Direct Advance 2300/4600	BlueCHiP Direct Advance 4950/9900
Individual: 14 and under	\$556.80	\$491.92	\$449.33	\$380.89	\$444.01	\$345.76	\$299.74	\$462.63	\$430.29	\$347.56	\$318.71	\$370.86	\$349.34
Individual: 15	\$606.29	\$535.64	\$489.27	\$414.74	\$483.47	\$376.49	\$326.39	\$503.76	\$468.54	\$378.46	\$347.04	\$403.82	\$380.40
Individual: 16	\$625.21	\$552.36	\$504.54	\$427.69	\$498.56	\$388.24	\$336.57	\$519.48	\$483.16	\$390.27	\$357.88	\$416.43	\$392.27
Individual: 17	\$644.14	\$569.08	\$519.81	\$440.63	\$513.65	\$399.99	\$346.76	\$535.20	\$497.79	\$402.08	\$368.71	\$429.03	\$404.14
Individual: 18	\$664.52	\$587.09	\$536.26	\$454.57	\$529.91	\$412.65	\$357.73	\$552.14	\$513.54	\$414.80	\$380.37	\$442.60	\$416.93
Individual: 19	\$684.90	\$605.09	\$552.71	\$468.51	\$546.16	\$425.30	\$368.70	\$569.07	\$529.28	\$427.52	\$392.04	\$456.18	\$429.72
Individual: 20	\$706.00	\$623.74	\$569.74	\$482.95	\$562.99	\$438.41	\$380.07	\$586.61	\$545.60	\$440.70	\$404.12	\$470.24	\$442.96
Individual: 21	\$727.84	\$643.03	\$587.36	\$497.89	\$580.40	\$451.97	\$391.82	\$604.75	\$562.47	\$454.33	\$416.62	\$484.78	\$456.66
Individual: 22	\$727.84	\$643.03	\$587.36	\$497.89	\$580.40	\$451.97	\$391.82	\$604.75	\$562.47	\$454.33	\$416.62	\$484.78	\$456.66
Individual: 23	\$727.84	\$643.03	\$587.36	\$497.89	\$580.40	\$451.97	\$391.82	\$604.75	\$562.47	\$454.33	\$416.62	\$484.78	\$456.66
Individual: 24	\$727.84	\$643.03	\$587.36	\$497.89	\$580.40	\$451.97	\$391.82	\$604.75	\$562.47	\$454.33	\$416.62	\$484.78	\$456.66
Individual: 25	\$730.75	\$645.60	\$589.71	\$499.88	\$582.72	\$453.78	\$393.39	\$607.17	\$564.72	\$456.15	\$418.29	\$486.72	\$458.49
Individual: 26	\$745.31	\$658.46	\$601.46	\$509.84	\$594.33	\$462.82	\$401.22	\$619.26	\$575.97	\$465.23	\$426.62	\$496.41	\$467.62
Individual: 27	\$762.78	\$673.90	\$615.55	\$521.79	\$608.26	\$473.66	\$410.63	\$633.78	\$589.47	\$476.14	\$436.62	\$508.05	\$478.58
Individual: 28	\$791.16	\$698.97	\$638.46	\$541.21	\$630.89	\$491.29	\$425.91	\$657.36	\$611.40	\$493.86	\$452.87	\$526.96	\$496.39
Individual: 29	\$814.45	\$719.55	\$657.26	\$557.14	\$649.47	\$505.75	\$438.45	\$676.72	\$629.40	\$508.40	\$466.20	\$542.47	\$511.00
Individual: 30	\$826.10	\$729.84	\$666.65	\$565.11	\$658.75	\$512.99	\$444.72	\$686.39	\$638.40	\$515.66	\$472.86	\$550.23	\$518.31
Individual: 31	\$843.57	\$745.27	\$680.75	\$577.05	\$672.68	\$523.83	\$454.12	\$700.91	\$651.90	\$526.57	\$482.86	\$561.86	\$529.27
Individual: 32	\$861.03	\$760.70	\$694.85	\$589.00	\$686.61	\$534.68	\$463.52	\$715.42	\$665.40	\$537.47	\$492.86	\$573.49	\$540.23
Individual: 33	\$871.95	\$770.35	\$703.66	\$596.47	\$695.32	\$541.46	\$469.40	\$724.49	\$673.84	\$544.29	\$499.11	\$580.77	\$547.08
Individual: 34	\$883.60	\$780.64	\$713.06	\$604.44	\$704.61	\$548.69	\$475.67	\$734.17	\$682.84	\$551.56	\$505.78	\$588.52	\$554.39
Individual: 35	\$889.42	\$785.78	\$717.75	\$608.42	\$709.25	\$552.31	\$478.80	\$739.00	\$687.34	\$555.19	\$509.11	\$592.40	\$558.04
Individual: 36	\$895.24	\$790.93	\$722.45	\$612.40	\$713.89	\$555.92	\$481.94	\$743.84	\$691.84	\$558.83	\$512.44	\$596.28	\$561.69
Individual: 37	\$901.07	\$796.07	\$727.15	\$616.39	\$718.54	\$559.54	\$485.07	\$748.68	\$696.34	\$562.46	\$515.78	\$600.16	\$565.35
Individual: 38	\$906.89	\$801.22	\$731.85	\$620.37	\$723.18	\$563.15	\$488.21	\$753.52	\$700.84	\$566.10	\$519.11	\$604.04	\$569.00
Individual: 39	\$918.53	\$811.50	\$741.25	\$628.34	\$732.46	\$570.39	\$494.48	\$763.19	\$709.84	\$573.36	\$525.77	\$611.79	\$576.30
Individual: 40	\$930.18	\$821.79	\$750.65	\$636.30	\$741.75	\$577.62	\$500.75	\$772.87	\$718.84	\$580.63	\$532.44	\$619.55	\$583.61
Individual: 41	\$947.65	\$837.23	\$764.74	\$648.25	\$755.68	\$588.46	\$510.15	\$787.38	\$732.34	\$591.54	\$542.44	\$631.18	\$594.57
Individual: 42	\$964.39	\$852.01	\$778.25	\$659.70	\$769.03	\$598.86	\$519.16	\$801.29	\$745.27	\$601.99	\$552.02	\$642.33	\$605.07

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Individual: 43	\$987.68	\$872.59	\$797.05	\$675.64	\$787.60	\$613.32	\$531.70	\$820.65	\$763.27	\$616.53	\$565.35	\$657.85	\$619.69
Individual: 44	\$1,016.79	\$898.31	\$820.54	\$695.55	\$810.82	\$631.40	\$547.37	\$844.84	\$785.77	\$634.70	\$582.02	\$677.24	\$637.95
Individual: 45	\$1,051.00	\$928.54	\$848.15	\$718.95	\$838.10	\$652.64	\$565.79	\$873.26	\$812.21	\$656.05	\$601.60	\$700.02	\$659.42
Individual: 46	\$1,091.76	\$964.55	\$881.04	\$746.84	\$870.60	\$677.96	\$587.73	\$907.13	\$843.71	\$681.50	\$624.93	\$727.17	\$684.99
Individual: 47	\$1,137.61	\$1,005.06	\$918.04	\$778.20	\$907.17	\$706.43	\$612.41	\$945.22	\$879.14	\$710.12	\$651.18	\$757.71	\$713.76
Individual: 48	\$1,190.02	\$1,051.35	\$960.33	\$814.05	\$948.95	\$738.97	\$640.63	\$988.77	\$919.64	\$742.83	\$681.17	\$792.62	\$746.64
Individual: 49	\$1,241.70	\$1,097.01	\$1,002.04	\$849.40	\$990.16	\$771.06	\$668.44	\$1,031.70	\$959.57	\$775.09	\$710.75	\$827.03	\$779.06
Individual: 50	\$1,299.92	\$1,148.45	\$1,049.02	\$889.23	\$1,036.59	\$807.22	\$699.79	\$1,080.08	\$1,004.57	\$811.43	\$744.08	\$865.82	\$815.59
Individual: 51	\$1,357.42	\$1,199.25	\$1,095.43	\$928.56	\$1,082.45	\$842.92	\$730.74	\$1,127.86	\$1,049.01	\$847.33	\$777.00	\$904.11	\$851.67
Individual: 52	\$1,420.74	\$1,255.19	\$1,146.53	\$971.88	\$1,132.94	\$882.25	\$764.83	\$1,180.47	\$1,097.94	\$886.85	\$813.24	\$946.29	\$891.40
Individual: 53	\$1,484.79	\$1,311.78	\$1,198.21	\$1,015.70	\$1,184.02	\$922.02	\$799.31	\$1,233.69	\$1,147.44	\$926.83	\$849.90	\$988.95	\$931.59
Individual: 54	\$1,553.94	\$1,372.87	\$1,254.01	\$1,063.00	\$1,239.15	\$964.96	\$836.54	\$1,291.14	\$1,200.87	\$969.99	\$889.48	\$1,035.01	\$974.97
Individual: 55	\$1,623.08	\$1,433.96	\$1,309.81	\$1,110.29	\$1,294.29	\$1,007.89	\$873.76	\$1,348.59	\$1,254.31	\$1,013.16	\$929.06	\$1,081.06	\$1,018.35
Individual: 56	\$1,698.05	\$1,500.19	\$1,370.31	\$1,161.58	\$1,354.07	\$1,054.45	\$914.12	\$1,410.88	\$1,312.24	\$1,059.95	\$971.97	\$1,130.99	\$1,065.39
Individual: 57	\$1,773.75	\$1,567.06	\$1,431.40	\$1,213.36	\$1,414.43	\$1,101.45	\$954.87	\$1,473.78	\$1,370.74	\$1,107.20	\$1,015.30	\$1,181.41	\$1,112.88
Individual: 58	\$1,854.54	\$1,638.44	\$1,496.59	\$1,268.62	\$1,478.86	\$1,151.62	\$998.36	\$1,540.90	\$1,433.17	\$1,157.63	\$1,061.55	\$1,235.22	\$1,163.57
Individual: 59	\$1,894.57	\$1,673.81	\$1,528.90	\$1,296.01	\$1,510.78	\$1,176.48	\$1,019.91	\$1,574.16	\$1,464.11	\$1,182.62	\$1,084.46	\$1,261.88	\$1,188.69
Individual: 60	\$1,975.36	\$1,745.18	\$1,594.10	\$1,351.27	\$1,575.21	\$1,226.65	\$1,063.40	\$1,641.29	\$1,526.54	\$1,233.05	\$1,130.71	\$1,315.69	\$1,239.38
Individual: 61	\$2,045.23	\$1,806.91	\$1,650.48	\$1,399.07	\$1,630.92	\$1,270.04	\$1,101.01	\$1,699.35	\$1,580.54	\$1,276.67	\$1,170.70	\$1,362.23	\$1,283.21
Individual: 62	\$2,091.08	\$1,847.43	\$1,687.49	\$1,430.44	\$1,667.49	\$1,298.51	\$1,125.70	\$1,737.45	\$1,615.98	\$1,305.29	\$1,196.95	\$1,392.77	\$1,311.98
Individual: 63	\$2,148.58	\$1,898.22	\$1,733.89	\$1,469.77	\$1,713.34	\$1,334.22	\$1,156.65	\$1,785.22	\$1,660.41	\$1,341.18	\$1,229.86	\$1,431.07	\$1,348.06
Individual: 64	\$2,183.52	\$1,929.09	\$1,762.08	\$1,493.67	\$1,741.20	\$1,355.91	\$1,175.46	\$1,814.25	\$1,687.41	\$1,362.99	\$1,249.86	\$1,454.34	\$1,369.98
Individual: 65+	\$2,183.52	\$1,929.09	\$1,762.08	\$1,493.67	\$1,741.20	\$1,355.91	\$1,175.46	\$1,814.25	\$1,687.41	\$1,362.99	\$1,249.86	\$1,454.34	\$1,369.98

Calculating the Family Rate

Add the rates for each individual to determine the total monthly payment for a family plan.

Example: A married couple with two children under 21 enrolling in BlueCHiP Direct 5000.

Mother 40:	\$580.63
Father 41:	\$591.54
Dependent 14:	\$347.56
Dependent 20:	\$440.70
Total family rate:	\$1,960.43

Note: Rates are determined per individual. The premium rate for family coverage is based on the number of individuals in the family that enroll in coverage and the age of each family member. If you enroll more than three children under the age of 21, only the first three children will be included in your premium.



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Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

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