

**PREMIUM TAX AND OTHER ASSESSMENTS
(Non-Profit Health Plans/BCBS Plans)**

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	CITATION	TAX RATE	STATUS OF BLUE CROSS BLUE SHIELD
AL (12/25)	§§ 10A-20-6.16; 10A-20-6.14; 27-4A-3	1.6% of premiums, same as insurers. 0.5% applicable to employer-sponsored plan for groups with less than 50 insured participants. Employer-sponsored plan for governmental employees or Medicare/Medicaid supplements are exempt.	Nonprofit
AK (12/25)	§§ 21.09.210; 21.87.260	6% of gross premiums less claims paid.	Nonprofit
AZ (12/25)	§§ 20-837; 20-831	2% of net premiums, except coverage provided by funds of any governmental subdivision or body.	Nonprofit corporation
AR (12/25)	§§ 23-75-119; 23-75-120; 23-75-114	2.5% of net direct written premiums.	Mutual insurance company operates as a non-profit
CA (12/25)	Rev. & Tax. Code §§ 12202; 12207; 12240 to 12242 (Medi-Cal Managed Care Plan)	2.35% of total operating revenue. For the taxable years beginning on or after Jan. 1, 2017, and before Jan. 1, 2028, there shall be allowed as a credit against the "tax," as described in §§ 12202 or 12231, an amount equal to 50% of the amount contributed by the taxpayer during the taxable year to the College Access Tax Credit Fund, as allocated and certified by the California Educational Facilities Authority.	Blue Cross is an operating subsidiary publicly traded health care company. Blue Shield is a nonprofit.
CO (12/25)	§§ 10-16-110; 10-16-111	\$0.05 per enrollee (excluding first 10,000 enrolled).	

**PREMIUM TAX AND OTHER ASSESSMENTS
(Non-Profit Health Plans/BCBS Plans)**

STATE	CITATION	TAX RATE	STATUS OF BLUE CROSS BLUE SHIELD
CT (12/25)	§§ 12-212a; 12-202	2% applicable to hospital and medical service corporations. 1.5% applicable to domestic insurers.	
DE (12/25)	tit. 18 § 6307	No provision	Nonprofit
DC (12/25)	§§ 31-205; 31-3514.01; 47-2608	1.7% of policy and membership fees and net premium receipts. A hospital service corporation or medical service corporation may deduct the amounts paid to the rate stabilization fund and pursuant to a public-private partnership, up to \$550,000.	Nonprofit
FL (12/25)	§§ 624.509; 624.424	1.75%, same as insurers.	Not-for-profit
GA (12/25)	§§ 33-20-19; 33-8-4; 33-20-24	2.25% of gross direct premiums received, same as life insurers.	
HI (12/25)	§ 431:8-205	4.68% of gross premiums for the surplus lines insurance.	Hawaii Medical Service Association, an independent licensee of the Blue Cross and Blue Shield Association, is a mutual benefit society not subject to premium tax.
ID (12/25)	§§ 41-402; 41-2854	1.5% of net premiums written and dental premiums taxed \$0.04 per subscriber contract per month.	Regence Blue Shield of Idaho and Blue Cross are nonprofit mutual insurers.
IL (12/25)	215 ILCS 5/409	0.4% of A&H taxable premium written.	Mutual insurer

State Insurance Charts
Retaliation—December 2025

**PREMIUM TAX AND OTHER ASSESSMENTS
(Non-Profit Health Plans/BCBS Plans)**

STATE	CITATION	TAX RATE	STATUS OF BLUE CROSS BLUE SHIELD
IN (12/25)	IC 27-1-18-2	Every insurance company not organized under the laws of this state, and each domestic company electing to be taxed under this section will be taxed at 1.3% of gross premiums.	
IA (12/25)	§§ 432.1; 432.2	.95% of premiums through 2025; 0.925% for calendar year 2026; .9% for calendar year 2027 and subsequent calendar years.	Wellmark Bluecross Blueshield is a mutual insurance company.
KS (12/25)	§§ 40-252; 40-225	2% of premiums for tax year 2025 and 1.98% for tax year 2026.	Nonprofit mutual insurer
KY (12/25)	§§ 142.301 to 142.363	Health care provider tax varies by facility. Hospital, medical, dental service corporations exempt.	For-profit insurer
LA (12/25)	§§ 22:842; 22:571	Tax of \$140 when \$7,000 or less premiums, add \$225 for each additional \$10,000 (or fraction thereof) of gross annual premiums. This provision does not apply to HMOs. HMOs pay an annual tax of \$550 for every \$10,000 of gross annual premiums.	Nonprofit
ME (12/25)	tit. 24 §§ 2311; 2332	Exempt from premium tax. Biennial assessment of up to 0.015% of subscription income for department expenses.	For-profit stock insurer
MD (12/25)	Ins. §§ 14-106; 14-121; 6-101; 6-121	Nonprofit medical plans are exempt from premium tax. A premium tax exemption report is required annually.	Not-for-profit
MA (12/25)	Ch. 176A §§ 19; 18; Ch. 176B § 14; Ch. 176C §§ 9; 14; 15	Exempt from premium tax. Nonprofit medical service plans organized under Ch. 176C shall pay an excise tax of 1% of subscription dues.	Nonprofit

**PREMIUM TAX AND OTHER ASSESSMENTS
(Non-Profit Health Plans/BCBS Plans)**

STATE	CITATION	TAX RATE	STATUS OF BLUE CROSS BLUE SHIELD
MI (12/25)	§§ 500.5801; 500.5805	No provision	Nonprofit mutual disability insurer
MN (12/25)	§ 2971.05(5)	1% of gross premiums, less return premiums on all direct business applicable to health maintenance organizations, community integrated service networks, and nonprofit health service plan corporations.	Not-for-profit
MS (12/25)	§§ 27-15-109; 83-61-11	3% of gross premiums, except approved carriers offering basic health insurance are exempt from premium tax.	Mutual insurer
MO (11/25)	§§ 354.130; 375.041	Exempt from premium tax.	
MT (11/25)	§ 33-30-203	Health service corporations are exempt from premium tax.	Blue Cross and Blue Shield of Montana is a division of Health Care Service Corporation, a for-profit mutual insurance company.
NE (12/25)	§§ 44-322; 77-908	1% of gross written premiums, except 0.5% of group health premiums, same as insurers.	Not-for-profit mutual insurer
NV (12/25)	§§ 695B.310; 680B.027; 695B.160	3.5% of net direct premiums, same as mutual insurers.	Not-for-profit
NH (12/25)	§§ 400-A:32; 420-A:20; 420-A:27	2% of net premiums.	
NJ (12/25)	§§ 17:48E-41; 17:48E-36; 17:48E-38; 54:18A-1; 54:18A-2	1% of taxable premiums plus an additional tax of 0.05% upon such taxable premiums of such insurers shall also be paid. Supervisory fee of \$0.02 per subscriber of medical coverage; and \$0.04 per subscriber of both hospital and medical coverage for cost of supervision.	Not-for-profit

**PREMIUM TAX AND OTHER ASSESSMENTS
(Non-Profit Health Plans/BCBS Plans)**

STATE	CITATION	TAX RATE	STATUS OF BLUE CROSS BLUE SHIELD
NM (11/25)	§ 7-40-3	3.003% of gross premiums and membership and policy fees, same as insurers; premium surtax of 3.75% of gross health premiums and membership and policy fees.	Mutual legal reserve company
NY (12/25)	Ins. § 4310	Exempt from premium tax.	For-profit
NC (12/25)	§§ 58-65-1; 58-65-2; 58-65-100; 105-228.5; 58-2-165	Not specifically subject to premium tax statute.	Nonprofit
ND (12/25)	§§ 26.1-03-17; 26.1-17-10; 26.1-17-31	1.75% of gross premiums, same as insurers.	Not-for-profit mutual insurer
OH (12/25)	§§ 1751.01; 3901.42; 5725.18; 5729.03	Health insuring corporations (HICs) taxed at 1%, excluding payments received through Medicare.	
OK (12/25)	tit. 36 §§ 624; 2611; 2617	2.25% of direct written premiums, same as insurers.	Mutual legal reserve company
OR (12/25)	§§ 731.574; 750.055; 731.804	No provision	Nonprofit
PA (12/25)	72 P.S. §§ 7901 to 7902; 40 P.S. §§ 6103; 6307	Exempt from premium tax.	Nonprofit
PR (12/25)	No provision		Nonprofit

**PREMIUM TAX AND OTHER ASSESSMENTS
(Non-Profit Health Plans/BCBS Plans)**

STATE	CITATION	TAX RATE	STATUS OF BLUE CROSS BLUE SHIELD
RI (12/25)	§§ 44-17-1; 27-12-1; 27-19-2; 27-19-8; 27-19-24; 27-20-2; 27-20-8; 27-20-21	2% of gross premiums. Domestic nonprofit hospital and medical service corporations also subject to a minimum assessment of \$1,000 to support the activities of the division of insurance.	Nonprofit
SC (12/25)	§§ 38-7-20; 38-13-80	1.25% of total premiums written, less return premiums.	For-profit mutual insurance company
SD (12/25)	§§ 10-44-2; 58-38-17; 58-38-19	2.5% of premiums, same as insurers.	Nonprofit
TN (12/25)	§§ 56-28-117; 56-29-113; 56-4-205	2.5% of gross premiums, same as life, health, and accident insurers.	Not-for-profit
TX (12/25)	Ins. § 222.003	1.75% of taxable gross premiums, except 0.875% of the first \$450,000 of life insurance taxable gross premiums and HMO taxable gross revenues received.	Blue Cross and Blue Shield of Texas is a division of Health Care Service Corporation, a for-profit mutual insurance company.
UT (12/25)	§§ 31A-7-103; 59-9- 101(5)(b)	Nonprofit health service insurance corporations are exempt from premium tax.	Nonprofit
VT (12/25)	tit. 8 §§ 4590; 4518	Nonprofit hospital and medical service corporations are exempt from all forms of premium taxation.	Nonprofit

**PREMIUM TAX AND OTHER ASSESSMENTS
(Non-Profit Health Plans/BCBS Plans)**

STATE	CITATION	TAX RATE	STATUS OF BLUE CROSS BLUE SHIELD
V.I. (12/25)	tit. 22 § 603	No provision	
VA (12/25)	§§ 58.1-2501; 38.2-4226; 38.2-4521	2.75% of subscriber fee income or direct gross premium income.	CareFirst BlueCross BlueShield is a nonprofit.
WA (12/25)	§§ 48.44.095; 48.14.0201	2% of total of all premiums and prepayments for health care services.	Not-for-profit
WV (12/25)	§§ 33-24-4; 33-2-9	Exempt from premium tax. Assessed an examination assessment fee.	Not-for-profit
WI (12/25)	W.S.A. 618.43	No provision	Stock corporation organized pursuant to Ch. 611
WY (12/25)	§§ 26-4-103; 26-3-123; 26-22-301; 26-2-204; 26-42-107; 26-43-105	0.75% of net premiums, same as insurers. Also, subject to assessments for insurance department expenditures, life and health insurance guaranty association, and health insurance pool.	Nonprofit

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.

State Insurance Charts
Retaliation—December 2025

**PREMIUM TAX AND OTHER ASSESSMENTS
(Non-Profit Health Plans/BCBS Plans)**