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An Early Look at Premiums and Insurer Participation in Health Insurance Marketplaces, 2014

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Under the Affordable Care Act (ACA), individuals and families may purchase private insurance coverage through new state-based exchanges (or “Marketplaces”), which are set to open in October of this year for coverage beginning January 1, 2014. In states that decide against operating their own exchanges, the federal government will either run the exchange or work in partnership with the state to create an exchange. Regardless of whether an exchange is state-run or federally-facilitated, enrollees with family incomes from one to four times the federal poverty level (about \$24,000 to \$94,000 for a family of four) may qualify for tax credits that will lower the cost of coverage through reduced premiums and, in some cases, also be eligible for subsidies to reduce their out-of-pocket costs. This report presents an early look at insurer participation and exchange premiums – both before and after tax credits – for enrollees in the 17 states plus the District of Columbia that have publicly released comprehensive data on rates or the rate filings submitted by insurers. These include eleven states operating their own exchanges and seven defaulting to a federally-facilitated exchange. Plan availability and premiums for all states are expected to be available by October 1.

HOW TO INTERPRET EXCHANGE PREMIUMS

Beginning in 2014, plans offered in the exchanges – along with coverage sold to individual and small businesses outside the exchanges – must meet several new regulatory requirements.¹ For example, insurers must cover a minimum set of services called essential health benefits and must organize their plan offerings into five levels of patient cost-sharing (catastrophic, bronze, silver, gold, and platinum, ranging from least to most protective). Also starting in 2014, insurers will be prohibited from denying coverage based on pre-existing conditions, and will be able to vary premiums only by age (to a limited extent), tobacco status, geographic region, and family size.

Exchange premiums reflect insurers’ estimates of the cost of offering the new benefits to the people who are expected to enroll. The coverage that will be available to people in exchanges will differ from coverage now sold in the individual insurance market in several important ways. For example, plans will not be able to deny coverage or vary premiums based on health status; benefits will be extended in many cases to cover services typically now excluded, such as maternity and mental health; and reinsurance, risk adjustment and risk corridor programs will be in place to help compensate for the enrollment of high-cost individuals.²

These changes make direct comparisons of exchange premiums and existing individual market premiums complicated, and doing so would require speculative assumptions and data that are not publicly available. Therefore, we do not attempt to compare the exchange premiums to existing market rates in this report. (In a previous brief, we assessed the differences between how nongroup premiums are calculated before and after

2014.³) Additionally, most people buying their own insurance will qualify for premium tax credits, which will significantly lower the cost of their premiums.⁴ The rate information presented below looks at the full premiums for coverage available through exchanges, and provides examples of how enrollee costs would be lowered with premium tax credits.

ANALYSIS OF EXCHANGE PLANS AND PREMIUMS

At the time of this report, 17 states and the District of Columbia have published insurance company rate filings that detail exchange premiums for 2014 or compilations of filings sufficient to present comparable information. Using these rate filings, we tracked insurer participation and plan offerings in the exchanges. We then calculated the unsubsidized premiums for enrollees of bronze and silver plans at various ages (25, 40, and 60 years old) in the rating area of the largest city in each of these 17 states and the District of Columbia. (Note that rates may vary substantially across rating areas.) For each of the rating areas, we calculated the expected tax credit amounts for individuals and families at various income levels and show what premiums they would pay after taking into account those tax credits.

INSURER PARTICIPATION IN STATE EXCHANGES

There are at least two insurers participating in each of the exchanges in the rating areas that we analyzed, and three or more insurers participating in most of the areas.

Participating insurers generally will offer a number of plans at various tiers of coverage (catastrophic, bronze, silver, gold, or platinum), and they also typically offer more than one plan option within a given coverage tier. As a result, the number of plans available to consumers will be significantly greater than the number of insurers participating.

A variety of plan types (e.g., HMOs or PPOs) are offered in most exchanges. In almost all states coverage is also available to individuals outside of the exchange, offering additional competition in the market (though the market outside of exchanges is not addressed in this report).

The current individual insurance market is highly concentrated, with a single insurer dominating at least half the market in 30 states and the District of Columbia.⁵ That is not likely to change immediately, though the ease of purchasing through exchanges and guaranteed access to coverage regardless of health status should make it easier for consumers to switch plans.

Figure 1: Insurer Participation in Exchanges, 2014

State	Statewide	Rating Area of Largest City		
	Number of Insurers	Number of Insurers	Number of Silver Plans	Number of Bronze Plans
CA	12	6	8	9
CO	10	10	53	43
CT	3	3	4	8
DC	4	4	10	11
IN	4	2*	8*	15*
MD	6	6	n/a	n/a
ME	2	2	11	7
MT	3	3	8	6
NE	4	4	14	22
NM	5	5	8	7
NY	15	11	n/a	n/a
OH	12	10	30	27
OR	11	10	32	27
RI	2	2	4	3
SD	3	3	24	6
VA	9	7	15*	20*
VT	2	2	6	6
WA	4*	4*	11*	11*

Source: Kaiser Family Foundation
*Plan information not available for certain insurers. See methods for details.

EXCHANGE PREMIUMS

Unsubsidized exchange premiums vary from state to state due to several factors, such as differences in the underlying cost of health care, market competition, and the effectiveness of state rate review programs at lowering premiums.⁶ Exchanges also vary in their authority to negotiate premiums with insurers or exclude plans.⁷ State tables in the Appendix of this report show the cost of silver and bronze premiums in the rating area of the largest city in each of the 17 states and the District of Columbia. Premiums vary across the rating areas in each state, sometimes significantly. Within a given rating area for a given insurer, premiums will vary by the age of an individual, as well as family income and household size, which determine eligibility for tax credits.

Bronze plans (which cover 60 percent of health care costs when averaged across all enrollees) have the most cost-sharing and represent the lowest level of coverage generally available through exchanges.⁸ As a consequence, they typically have the lowest premiums. Premiums for bronze plans vary significantly across the areas we analyzed. For example, the lowest cost bronze plan for a 40-year-old ranges from \$146 in Baltimore, Maryland and \$155 in Albuquerque, New Mexico to \$308 in New York, New York and \$336 in Burlington, Vermont. (Note that Vermont and New York, unlike the vast majority of states, do not allow premiums to vary at all by age and had prohibited insurers from denying coverage based on health status prior to the passage of the ACA. As a result, premiums in those states are currently much higher than the norm.)

Silver plans have lower cost-sharing than bronze plans (covering an average of 70 percent of enrollees' health care costs on average), and will therefore generally have higher premiums. The lowest cost exchange silver exchange plan available range in cost for a 40-year-old from \$194 per month in Portland, Oregon to \$395 per month for a 40-year-old in Burlington, Vermont, before tax credits.

Figure 2: Exchange Tax Credit Calculation

Exchange subsidies limit the percent of one's income that he or she must spend on a silver premium. The cap depends on the enrollee's income range (Figure 6).

- Maximum Amount Enrollee Pays for Benchmark Silver Premium = Cap (%) * Income

If the enrollee's unsubsidized premium is already less than their cap, he or she would not receive a subsidy.

- Tax Credit = Unsubsidized Benchmark Silver Premium – Maximum Amount Enrollee Pays for Silver Premium

Subsidized enrollees can apply their tax credit toward the purchase of other levels of coverage, such as bronze plans.

- Amount Enrollee Pays for Bronze Premium = Unsubsidized Bronze Premium – Tax Credit

For more on exchange subsidies, see the Kaiser Family Foundation's Subsidy Calculator, available at: <http://www.kff.org/interactive/subsidy-calculator/>

**Figure 3: 2014 Monthly Premium for a Single 40-Year-Old
at 250 Percent of Poverty (\$28,725 per year)**

State	Largest City	Rating Area of Largest City	Second-Lowest-Cost Silver Plan Before Subsidies	Second-Lowest-Cost Silver Plan After Subsidies	Lowest Cost Bronze Plan Before Subsidies	Lowest Cost Bronze Plan After Subsidies
CA	Los Angeles	15	\$255	\$193	\$188	\$125
CO	Denver	3	\$250	\$193	\$186	\$129
CT	Hartford	2	\$328	\$193	\$232	\$97
DC	Washington DC	1	\$242	\$193	\$166	\$117
IN	Indianapolis	10	\$295	\$193	\$250	\$148
MD	Baltimore	1	\$228	\$193	\$146	\$111
ME	Portland	1	\$295	\$193	\$235	\$133
MT	Billings	1	\$258	\$193	\$206	\$141
NE	Omaha	1	\$271	\$193	\$197	\$119
NM	Albuquerque	1	\$212	\$193	\$155	\$136
NY	New York City	4	\$390	\$193	\$308	\$111
OH	Cleveland	11	\$249	\$193	\$177	\$121
OR	Portland	1	\$201	\$193	\$165	\$157
RI	Providence	n/a	\$293	\$193	\$210	\$110
SD	Sioux Falls	2	\$264	\$193	\$239	\$168
VA	Richmond	7	\$253	\$193	\$170	\$110
VT	Burlington	n/a	\$413	\$193	\$336	\$116
WA	Seattle	1	\$283	\$193	\$213	\$123

Source: Kaiser Family Foundation analysis of exchange rate filings. See methods section for detailed source information.

**Figure 4: 2014 Monthly Premium for a Single 25-Year-Old
at 250 Percent of Poverty (\$28,725 per year)**

State	Largest City	Rating Area of Largest City	Second-Lowest-Cost Silver Plan Before Subsidies	Second-Lowest-Cost Silver Plan After Subsidies	Lowest Cost Bronze Plan Before Subsidies	Lowest Cost Bronze Plan After Subsidies
CA	Los Angeles	15	\$200	\$193	\$147	\$140
CO	Denver	3	\$196	\$193	\$146	\$142
CT	Hartford	2	\$258	\$193	\$182	\$117
DC	Washington DC	1	\$180	\$180	\$124	\$124
IN	Indianapolis	10	\$232	\$193	\$196	\$157
MD	Baltimore	1	\$179	\$179	\$115	\$115
ME	Portland	1	\$232	\$193	\$185	\$146
MT	Billings	1	\$203	\$193	\$162	\$152
NE	Omaha	1	\$213	\$193	\$155	\$135
NM	Albuquerque	1	\$167	\$167	\$122	\$122
NY	New York City	4	\$390	\$193	\$308	\$111
OH	Cleveland	11	\$196	\$193	\$139	\$136
OR	Portland	1	\$158	\$158	\$130	\$130
RI	Providence	n/a	\$230	\$193	\$165	\$127
SD	Sioux Falls	2	\$207	\$193	\$188	\$173
VA	Richmond	7	\$199	\$193	\$134	\$127
VT	Burlington	n/a	\$413	\$193	\$336	\$116
WA	Seattle	1	\$222	\$193	\$167	\$138

Source: Kaiser Family Foundation analysis of exchange rate filings. See methods section for detailed source information.

**Figure 5: 2014 Monthly Premium for a Single 60-Year-Old
at 250 Percent of Poverty (\$28,725 per year)**

State	Largest City	Rating Area of Largest City	Second-Lowest-Cost Silver Plan Before Subsidies	Second-Lowest-Cost Silver Plan After Subsidies	Lowest Cost Bronze Plan Before Subsidies	Lowest Cost Bronze Plan After Subsidies
CA	Los Angeles	15	\$541	\$193	\$398	\$50
CO	Denver	3	\$531	\$193	\$395	\$57
CT	Hartford	2	\$697	\$193	\$493	\$0
DC	Washington DC	1	\$521	\$193	\$357	\$29
IN	Indianapolis	10	\$626	\$193	\$531	\$97
MD	Baltimore	1	\$484	\$193	\$310	\$19
ME	Portland	1	\$626	\$193	\$499	\$65
MT	Billings	1	\$548	\$193	\$437	\$82
NE	Omaha	1	\$576	\$193	\$418	\$36
NM	Albuquerque	1	\$450	\$193	\$329	\$72
NY	New York City	4	\$390	\$193	\$308	\$111
OH	Cleveland	11	\$529	\$193	\$376	\$40
OR	Portland	1	\$427	\$193	\$350	\$116
RI	Providence	n/a	\$622	\$193	\$446	\$16
SD	Sioux Falls	2	\$561	\$193	\$508	\$140
VA	Richmond	7	\$537	\$193	\$361	\$16
VT	Burlington	n/a	\$413	\$193	\$336	\$116
WA	Seattle	1	\$601	\$193	\$452	\$44

Source: Kaiser Family Foundation analysis of exchange rate filings. See methods section for detailed source information.

In the exchanges, the second-lowest-cost silver plan available in a rating area has special significance, since it will be the benchmark for calculating the premium tax credits that enrollees will receive (Figure 2). Tax credits work by setting a cap on the percent of an enrollee’s income that he or she would need to spend on the second-lowest-cost silver plan available.

Before accounting for tax credits, the second-lowest-cost silver premium for a 40-year-old ranges from \$201 in Portland, Oregon and \$212 in Albuquerque, New Mexico to \$390 in New York, New York and \$413 in Burlington, Vermont.

Most of the people enrolling in nongroup plans through exchanges are expected to qualify for tax credits that will lower the amount they must pay for coverage, which means that most enrollees will pay a lower monthly premium than the unsubsidized rates presented above.⁹ For example, a 40-year-old with an income of 250 percent of the federal poverty level (roughly \$29,000 per year) would pay about 8 percent of his or her income or \$193 per month to enroll in the second-lowest-cost silver plan, regardless of the rating area.

Differences from state to state in silver premiums generally level off after accounting for tax credits because the tax credit limits the amount enrollees must spend for coverage to a percentage of their income (as shown in Figure 3). Unsubsidized silver premiums for some younger enrollees may be so low as to fall below the income cap, meaning that these enrollees would not receive a tax credit even with income up to 400 percent of the poverty level, and would instead pay the full premium (for example, that is the case for a 25 year-old in several rating areas, as shown in Figure 4).

Enrollees eligible for premium tax credits can apply them toward the purchase of other levels of coverage, such as more expensive gold or platinum plans (which have lower levels of cost-sharing), or toward the purchase of a bronze plan, which would have a lower premium but also would leave the enrollee subject to higher cost-sharing.

While the enrollee premium after tax credits for the second-lowest-cost silver plan is quite similar across rating areas due to the way in which the tax credits are calculated, the cost of bronze coverage varies quite a bit from region to region. The lowest cost bronze premium for a 40-year-old at 250 percent of poverty ranges from as little as \$97 per month in Hartford, Connecticut to \$168 per month in Sioux Falls, South Dakota after accounting for premium tax credits. This represents the lowest amount that people would generally be required to pay to meet the so-called “individual mandate.” However, by enrolling in a bronze plan, people with

Figure 6: Premium and Cost-Sharing Subsidies, by Income in 2014

Income (% Poverty)	Premium Cap (% of income on 2 nd lowest silver)	Cost-Sharing Subsidies? (OOP Limit Indiv./Family)	
Under 100%	No Cap	No	(\$6,350 / \$12,700)
100% - 133%	2.0%	Yes	(\$2,250 / \$4,500)
133% - 150%	3% - 4%	Yes	(\$2,250 / \$4,500)
150% - 200%	4% - 6.3%	Yes	(\$2,250 / \$4,500)
200% - 250%	6.3% - 8.05%	Yes	(\$5,200 / \$10,400)
250% - 300%	8.05% - 9.5%	No	(\$6,350 / \$12,700)
300% - 400%	9.5%	No	(\$6,350 / \$12,700)
Over 400%	No Cap	No	(\$6,350 / \$12,700)

Source: Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2014 Final Rule

incomes up to 250 percent of the poverty level would forego cost-sharing subsidies, which only apply to silver plans (Figure 6).

The Appendix presents detailed premium information before and after tax credits for sample individuals and families for each rating area that we examined.

DISCUSSION

As open enrollment in the exchanges begins October 1, 2013 for coverage starting in 2014, premium information for all states will soon become available. Exchange websites are expected to present unsubsidized premiums for each plan, and are also required to have a subsidy calculator so that low and middle income enrollees can determine how tax credits will affect what they will actually pay for coverage.

This report – based on 17 states and the District of Columbia that have made data publicly available – provides a preview of how premiums will vary across the country, and how much consumers in different circumstances will actually pay after taking into account the tax credits available under the ACA.

While premiums will vary significantly across the country, they are generally lower than expected. For example, we estimate that the latest projections from the Congressional Budget Office imply that the premium for a 40-year-old in the second lowest cost silver plan would average \$320 per month nationally.¹⁰ Fifteen of the eighteen rating areas we examined have premiums below this level, suggesting that the cost of coverage for consumers and the federal budgetary cost for tax credits will be lower than anticipated.

APPENDIX: STATE EXCHANGE PREMIUMS

CALIFORNIA (LOS ANGELES)

State Exchange Overview

- 12 insurers participating in exchange (statewide)
- 6 insurers offering coverage in rating area 15 (Los Angeles)
- 8 silver plans offered in rating area 15 (Los Angeles)
- 9 bronze plans offered in rating area 15 (Los Angeles)

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums California Rating Area 15 (Los Angeles)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Health Net of California – Silver 008</i>	\$176	\$224	\$475
<i>California Physicians Service – Silver 003</i>	\$200	\$255	\$541
Lowest Cost Bronze Plan			
<i>L.A. Care Health Plan – Standard Coinsurance Bronze 004</i>	\$147	\$188	\$398

Monthly Premiums Before and After Tax Credits California Rating Area 15 (Los Angeles)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$200	\$763	\$1,082
Tax Credit	\$56	\$354	\$932
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$147	\$562	\$797
Lowest Cost Bronze Plan After Tax Credit	\$91	\$208	\$0

COLORADO (DENVER)

State Exchange Overview

- 10 insurers participating in exchange (statewide)
- 10 insurers offering coverage in rating area 3 (Denver)
- 53 silver plans offered in rating area 3 (Denver)
- 43 bronze plans offered in rating area 3 (Denver)

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Colorado Rating Area 3 (Denver)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Kaiser Foundation Health Plan of Colorado— KP CO Silver 1750/25%/HSA</i>	\$192	\$245	\$520
<i>Humana Health Plan Inc.— Humana Connect Silver 4600/6300 Plan</i>	\$196	\$250	\$531
Lowest Cost Bronze Plan			
<i>Kaiser Foundation Health Plan of Colorado— KP CO Bronze 5000/30%/HSA</i>	\$146	\$186	\$395

Monthly Premiums Before and After Tax Credits Colorado Rating Area 3 (Denver)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$196	\$748	\$1062
Tax Credit	\$52	\$339	\$912
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$146	\$557	\$790
Lowest Cost Bronze Plan After Tax Credit	\$94	\$218	\$0

CONNECTICUT (HARTFORD)

State Exchange Overview

- 3 insurers participating in exchange (statewide)
- 3 insurers offering coverage in rating area 2 (Hartford)
- 4 silver plans offered in rating area 2 (Hartford)
- 8 bronze plans offered in rating area 2 (Hartford)

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Connecticut Rating Area 2 (Hartford)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>ConnectiCare Benefits, Inc.— Standard Silver - 70%</i>	\$248	\$316	\$671
<i>Anthem Health Plans, Inc dba Anthem Blue Cross and Blue Shield of Connecticut— 86545CT1330001 Silver</i>	\$258	\$328	\$697
Lowest Cost Bronze Plan			
<i>Anthem Health Plans, Inc dba Anthem Blue Cross and Blue Shield of Connecticut— 86545CT1230001 Bronze</i>	\$182	\$232	\$493

Monthly Premiums Before and After Tax Credits Connecticut Rating Area 2 (Hartford)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$258	\$982	\$1,393
Tax Credit	\$114	\$573	\$1,243
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$182	\$695	\$985
Lowest Cost Bronze Plan After Tax Credit	\$69	\$122	\$0

DISTRICT OF COLUMBIA (WASHINGTON, DC)

State Exchange Overview

- 4 insurers participating in exchange (district-wide)
- 10 silver plans offered in Washington, DC*
- 11 bronze plans offered in Washington, DC

*DC has a single rating area that applies to the entire district, but some plans may only be available in certain regions within the district

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Washington, DC			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>CareFirst BlueChoice, Inc. — BlueChoice HSA Silver \$1300</i>	\$177	\$238	\$512
<i>Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. — KP DC Silver 1750/25%/HSA/Dental</i>	\$180	\$242	\$521
Lowest Cost Bronze Plan			
<i>CareFirst BlueChoice, Inc. — BlueChoice HSA Bronze \$6000</i>	\$124	\$166	\$357

Monthly Premiums Before and After Tax Credits Washington, DC			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$180	\$845	\$1,042
Tax Credit	\$36	\$435	\$892
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$124	\$580	\$962
Lowest Cost Bronze Plan After Tax Credit	\$87	\$144	\$70

INDIANA (INDIANAPOLIS)

State Exchange Overview

- 4 insurers participating in exchange (statewide)
 - At least 2 insurers offering coverage in rating area 10 (Indianapolis) *
 - At least 8 silver plans offered in rating area 10 (Indianapolis) *
 - At least 15 bronze plans offered in rating area 10 (Indianapolis) *
- *One insurer, MDwise, was excluded because its filing did not include rating areas

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Indiana Rating Area 10 (Indianapolis)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Physicians Health Plan of Northern Indiana, Inc. – Silver Copay 2500/70%</i>	\$229	\$291	\$618
<i>Physicians Health Plan of Northern Indiana, Inc. – Silver HSA 3500/100%-E</i>	\$232	\$295	\$626
Lowest Cost Bronze Plan			
<i>Physicians Health Plan of Northern Indiana, Inc. – Bronze HSA 6000/100%-E</i>	\$196	\$250	\$531

Monthly Premiums Before and After Tax Credits Indiana Rating Area 10 (Indianapolis)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$232	\$883	\$1,253
Tax Credit	\$88	\$474	\$1,103
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$196	\$748	\$1,062
Lowest Cost Bronze Plan After Tax Credit	\$109	\$275	\$0

MARYLAND (BALTIMORE)

State Exchange Overview

- 6 insurers participating in exchange (statewide)
- 6 insurers offering coverage in rating area 1 (Baltimore)
- Number of silver plans offered in rating area 1 (Baltimore) not available*
- Number of bronze plans offered in rating area 1 (Baltimore) not available*

*Maryland rate tables do not include specific plan details.

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Maryland Rating Area 1 (Baltimore)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>BlueChoice, Inc d.b.a. CareFirst BlueCross BlueShield – BlueChoice Plus Silver \$2500</i>	\$168	\$214	\$454
<i>BlueChoice, Inc d.b.a. CareFirst BlueCross BlueShield – BlueChoice HSA Silver \$1300</i>	\$179	\$228	\$484
Lowest Cost Bronze Plan			
<i>BlueChoice, Inc d.b.a. CareFirst BlueCross BlueShield – BlueChoice HSA Bronze \$6000</i>	\$115	\$146	\$310

Monthly Premiums Before and After Tax Credits Maryland Rating Area 1 (Baltimore)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$179	\$683	\$968
Tax Credit	\$35	\$273	\$818
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$115	\$437	\$620
Lowest Cost Bronze Plan After Tax Credit	\$80	\$164	\$0

MAINE (PORTLAND)

State Exchange Overview

- 2 insurers participating in exchange (statewide)
- 2 insurers offering coverage in rating area 1 (Portland)
- 11 silver plans offered in rating area 1 (Portland)
- 7 bronze plans offered in rating area 1 (Portland)

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Maine Rating Area 1 (Portland)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Maine Community Health Options – Community Value-0140001</i>	\$222	\$283	\$601
<i>Maine Community Health Options – Community Choice-0040001</i>	\$232	\$295	\$626
Lowest Cost Bronze Plan			
<i>Anthem Healthplans of Maine, Inc. – Anthem Bronze Guided Access – caaa</i>	\$185	\$235	\$499

Monthly Premiums Before and After Tax Credits Maine Rating Area 1 (Portland)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$232	\$883	\$1,253
Tax Credit	\$88	\$474	\$1,103
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$185	\$704	\$998
Lowest Cost Bronze Plan After Tax Credit	\$97	\$230	\$0

MONTANA (BILLINGS)

State Exchange Overview

- 3 insurers participating in exchange (statewide)
- 3 insurers offering coverage in rating area 1 (Billings)
- 8 silver plans offered in rating area 1 (Billings)
- 6 bronze plans offered in rating area 1 (Billings)

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Montana Rating Area 1 (Billings)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>PacificSource Health Plans – SmartHealth Balance Silver 2500</i>	\$197	\$251	\$533
<i>PacificSource Health Plans – SmartHealth Value Silver 3600</i>	\$203	\$258	\$548
Lowest Cost Bronze Plan			
<i>Montana Health Co-op – Connected Care_Bronze</i>	\$162	\$206	\$437

Monthly Premiums Before and After Tax Credits Montana Rating Area 1 (Billings)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$203	\$772	\$1,096
Tax Credit	\$59	\$363	\$946
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$162	\$617	\$875
Lowest Cost Bronze Plan After Tax Credit	\$103	\$254	\$0

NEBRASKA (OMAHA)

State Exchange Overview

- 4 insurers participating in exchange (statewide)
- 4 insurers offering coverage in rating area 1 (Omaha)
- 14 silver plans offered in rating area 1 (Omaha)
- 22 bronze plans offered in rating area 1 (Omaha)

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Nebraska Rating Area 1 (Omaha)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Blue Cross Blue Shield – Select Blue Plus \$1500 HDHP Silver</i>	\$201	\$256	\$544
<i>Coventry – Silver \$10 Copay HMO Methodist Health Partners</i>	\$213	\$271	\$576
Lowest Cost Bronze Plan			
<i>Blue Cross Blue Shield – Select Blue Plus \$4750 HDHP Bronze</i>	\$155	\$197	\$418

Monthly Premiums Before and After Tax Credits Nebraska Rating Area 1 (Omaha)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$213	\$811	\$1,151
Tax Credit	\$69	\$402	\$1,001
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$155	\$590	\$837
Lowest Cost Bronze Plan After Tax Credit	\$86	\$188	\$0

NEW MEXICO (ALBUQUERQUE)

State Exchange Overview

- 5 insurers participating in exchange (statewide)
- 5 insurers offering coverage in rating area 1 (Albuquerque)
- 8 silver plans offered in rating area 1 (Albuquerque)
- 7 bronze plans offered in rating area 1 (Albuquerque)

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums New Mexico Rating Area 1 (Albuquerque)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Health Care Service Corporation – Blue Community HMO – Silver</i>	\$148	\$189	\$401
<i>Molina Healthcare of New Mexico – HMO Silver</i>	\$167	\$212	\$450
Lowest Cost Bronze Plan			
<i>Health Care Service Corporation – Blue Community HMO – Bronze</i>	\$122	\$155	\$329

Monthly Premiums Before and After Tax Credits New Mexico Rating Area 1 (Albuquerque)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$167	\$635	\$900
Tax Credit	\$22	\$225	\$750
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$122	\$464	\$658
Lowest Cost Bronze Plan After Tax Credit	\$99	\$239	\$0

NEW YORK (NEW YORK CITY)

State Exchange Overview

- 15 insurers participating in exchange (statewide)
- 11 insurers offering coverage in rating area 4 (NYC)
- Number of silver plans offered in rating area 4 (NYC) not available*
- Number of bronze plans offered in rating area 4 (NYC) not available*

*New York rate tables do not include specific plan details.

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums New York Rating Area 4 (New York City)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Metro Plus – Metro Plus Bronze</i>	\$359	\$359	\$359
<i>New York Fidelis – New York Fidelis Silver</i>	\$390	\$390	\$390
Lowest Cost Bronze Plan			
<i>New York Fidelis – New York Fidelis Bronze</i>	\$308	\$308	\$308

Monthly Premiums Before and After Tax Credits New York Rating Area 4 (New York City)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$390	\$1,112	\$780
Tax Credit	\$246	\$702	\$630
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$308	\$878	\$616
Lowest Cost Bronze Plan After Tax Credit	\$62	\$176	\$0

OHIO (CLEVELAND)

State Exchange Overview

- 12 insurers participating in exchange (statewide)
- 10 insurers offering coverage in rating area 11 (Cleveland)
- 30 silver plans offered in rating area 11 (Cleveland)
- 27 bronze plans offered in rating area 11 (Cleveland)

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Ohio Rating Area 11 (Cleveland)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Kaiser Foundation Health Plan of Ohio – 2014 KP OH Silver HSA \$1,750</i>	\$185	\$235	\$499
<i>CareSource – CareSource Just4me Healthcare with Heart 77552OH0010074</i>	\$196	\$249	\$529
Lowest Cost Bronze Plan			
<i>Kaiser Foundation Health Plan of Ohio – 2014 KP OH Bronze HSA \$5000/30%</i>	\$139	\$177	\$376

Monthly Premiums Before and After Tax Credits Ohio Rating Area 11 (Cleveland)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$196	\$745	\$1,058
Tax Credit	\$52	\$336	\$908
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$139	\$530	\$752
Lowest Cost Bronze Plan After Tax Credit	\$88	\$194	\$0

OREGON (PORTLAND)

State Exchange Overview

- 11 insurers participating in exchange (statewide)
- 10 insurers offering coverage in rating area 1 (Portland)
- 32 silver plans offered in rating area 1 (Portland)
- 27 bronze plans offered in rating area 1 (Portland)

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Oregon Rating Area 1 (Portland)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Moda Health Plan, Inc. – Be Aligned - Rose City</i>	\$152	\$194	\$412
<i>Moda Health Plan, Inc. – Be Aligned</i>	\$158	\$201	\$427
Lowest Cost Bronze Plan			
<i>Moda Health Plan, Inc. – Be Savvy</i>	\$130	\$165	\$350

Monthly Premiums Before and After Tax Credits Oregon Rating Area 1 (Portland)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$158	\$602	\$854
Tax Credit	\$14	\$192	\$704
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$130	\$494	\$701
Lowest Cost Bronze Plan After Tax Credit	\$116	\$302	\$0

RHODE ISLAND (PROVIDENCE)

State Exchange Overview

- 2 insurers participating in exchange (statewide)
- 4 silver plans offered in Rhode Island*
- 3 bronze plans offered in Rhode Island*

* Rhode Island has a single rating area that applies to the entire state, but some plans may only be available in certain regions within the state

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Rhode Island			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Blue Cross & Blue Shield of Rhode Island – VantageBlue SelectRI Direct 3000</i>	\$214	\$272	\$578
<i>Blue Cross & Blue Shield of Rhode Island – VantageBlue Direct 3000</i>	\$230	\$293	\$622
Lowest Cost Bronze Plan			
<i>Blue Cross & Blue Shield of Rhode Island – BlueSolutions for HSA Direct 5000</i>	\$165	\$210	\$446

Monthly Premiums Before and After Tax Credits Rhode Island			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$230	\$877	\$1,244
Tax Credit	\$86	\$468	\$1,095
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$165	\$629	\$892
Lowest Cost Bronze Plan After Tax Credit	\$79	\$161	\$0

SOUTH DAKOTA (SIOUX FALLS)

State Exchange Overview

- 3 insurers participating in exchange (statewide)*
- 3 insurers offering coverage in rating area 2 (Sioux Falls)
- 24 silver plans offered in rating area 2 (Sioux Falls)
- 6 bronze plans offered in rating area 2 (Sioux Falls)

*Dakotacare is included in the count of insurers and plans but was excluded from rate analysis

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums South Dakota Rating Area 2 (Sioux Falls)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Avera Health Plans – Avera MyPlan HSA \$3,500</i>	\$198	\$252	\$535
<i>Avera Health Plans – Avera MyPlan \$2,500 / \$6,350 Out-of-Pocket</i>	\$207	\$264	\$561
Lowest Cost Bronze Plan			
<i>Sanford Health Plan – Bronze</i>	\$188	\$239	\$508

Monthly Premiums Before and After Tax Credits South Dakota Rating Area 2 (Sioux Falls)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$207	\$790	\$1,121
Tax Credit	\$63	\$381	\$971
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$188	\$716	\$1,015
Lowest Cost Bronze Plan After Tax Credit	\$124	\$335	\$44

VIRGINIA (RICHMOND)

State Exchange Overview

- 9 insurers participating in exchange (statewide)
- 7 insurers offering coverage in rating area 7 (Richmond)
- 15 silver plans offered in rating area 7 (Richmond)*
- 20 bronze plans offered in rating area 7 (Richmond)*

* Piedmont Community Healthcare was excluded because its filing did not include metal tiers

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Virginia Rating Area 7 (Richmond)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Coventry Health Care of Virginia, Inc. – Silver \$10 Copay POS Bon Secours</i>	\$181	\$230	\$488
<i>HealthKeepers, Inc. – Anthem HealthKeepers Silver Direct Access - cbau</i>	\$199	\$253	\$537
Lowest Cost Bronze Plan			
<i>Coventry Health Care of Virginia, Inc. – Bronze Deductible Only HMO HSA Eligible Bon Secours</i>	\$134	\$170	\$361

Monthly Premiums Before and After Tax Credits Virginia Rating Area 7 (Richmond)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$199	\$757	\$1,075
Tax Credit	\$55	\$348	\$925
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$134	\$509	\$722
Lowest Cost Bronze Plan After Tax Credit	\$79	\$161	\$0

VERMONT (BURLINGTON)

State Exchange Overview

- 2 insurers participating in exchange (statewide)
- 6 silver plans offered in Vermont*
- 6 bronze plans offered in Vermont*

* Vermont has a single rating area that applies to the entire state, but some plans may only be available in certain regions within the state

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Vermont			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>BlueCross BlueShield of Vermont – Non-Standard Plan – Silver</i>	\$395	\$395	\$395
<i>BlueCross BlueShield of Vermont – Standard Plan - Silver High Deductible</i>	\$413	\$413	\$413
Lowest Cost Bronze Plan			
<i>MVP Health Plan Inc. – Bronze Standard Non-High Deductible</i>	\$336	\$336	\$336

Monthly Premiums Before and After Tax Credits Vermont			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$413	\$1,161	\$826
Tax Credit	\$269	\$751	\$676
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$264	\$944	\$672
Lowest Cost Bronze Plan After Tax Credit	\$0	\$193	\$0

WASHINGTON (SEATTLE)

State Exchange Overview

- 4 insurers participating in exchange (statewide)*
- 4 insurers offering coverage in rating area 1 (Seattle)*
- 11 silver plans offered in rating area 1 (Seattle)*
- 11 bronze plans offered in rating area 1 (Seattle)*

*Washington is considering approval of additional insurers, not included in this report

Exchange Premiums

Unsubsidized Lowest Cost Silver and Bronze Monthly Premiums Washington Rating Area 1 (Seattle)			
	Age 25	Age 40	Age 60
Two Lowest Cost Silver Plans			
<i>Group Health Cooperative – Core Silver</i>	\$221	\$281	\$597
<i>Premera Blue Cross – Multi State Plan Premera Blue Cross Preferred Silver 2500 HSA</i>	\$222	\$283	\$601
Lowest Cost Bronze Plan			
<i>Group Health Cooperative – Core Bronze</i>	\$167	\$213	\$452

Monthly Premiums Before and After Tax Credits Washington Rating Area 1 (Seattle)			
	Single Adult 25-Year-Old \$25,000 Income (218% FPL)	Family of Four Two 40-Year-Old Adults \$60,000 Income (255% FPL)	Couple Two 60-Year-Old Adults \$30,000 Income (193% FPL)
Total Premium for Second-lowest-cost Silver Plan	\$222	\$847	\$1,202
Tax Credit	\$78	\$438	\$1,052
Second-lowest-cost Silver Premium After Tax Credit	\$144	\$409	\$150
Lowest Cost Bronze Plan Before Tax Credit	\$167	\$638	\$905
Lowest Cost Bronze Plan After Tax Credit	\$89	\$200	\$0

METHODS

Premium data were collected from health insurer rate filing submitted to state regulators. These submissions are publicly available for the states we analyzed and can be found on the state websites listed below. Most rate information is available in the form of a SERFF filing (System for Electronic Rate and Form Filing) that includes a base rate and other factors that build up to an individual rate. In states where original filings were unavailable, we gathered data from tables released by state insurance departments. With some exceptions, exchange rates presented in this report are final. Nebraska and New Mexico rates available publicly are pending state review. Washington rates included in this report are approved; however, the state is currently considering approval of additional insurers not included in this report.

Filings with sufficient information to calculate premiums were not publicly available in Maryland and New York, and tables provided those states did not provide specific product information. New York rates presented in this report may represent averages of multiple plans offered by the insurer, and the actual rates for the lowest cost bronze and silver plans may be lower than what is presented here. The Maryland Department of Insurance separately provided us with the filings for the three lowest-cost insurers in the Baltimore area (BlueChoice Inc., CareFirst of Maryland Inc., and Group Hospitalization & Medical Services Inc.).

Three insurers were excluded from the rate analysis due to incomplete filing information: Dakotacare in South Dakota did not provide adequate information on the rating areas or metal tiers; MDwise in Indiana did not specify rating areas; and Piedmont Community Healthcare in Virginia did not provide metal tiers. While rates could not be calculated, these carriers were included in the total count of insurers and plans where possible.

SOURCES

State	URL
California	http://wpsso.dmhc.ca.gov/ratereview/ https://interactive.web.insurance.ca.gov/apex/f?p=102:4:0::NO
Colorado	http://cdn.colorado.gov/cs/Satellite?c=Page&childpagename=DORA-HealthIns%2FDORALayout&cid=1251643290088&pagename=CBONWrapper http://cdn.colorado.gov/cs/Satellite/DORA-HealthIns/CBON/DORA/1251627738584
Connecticut	http://www.catalog.state.ct.us/cid/portalApps/RateFilingDefault.aspx
District of Columbia	http://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/FinalIndividualRates71913.pdf http://disb.dc.gov/page/health-insurance-rate-review-district
Indiana	http://www.in.gov/idoi/HFAI.htm
Maryland	http://www.mdinsurance.state.md.us/sa/consumer/md-health-connection-plans.html

Maine	http://www.maine.gov/pfr/insurance/ACA/PDF/Individual_Exchange_Plans.pdf http://www.maine.gov/pfr/insurance/PPACA/HFAI.htm#
Montana	http://www.csi.mt.gov/news/2013/08162013_MarketplacePrices.asp
Nebraska	http://www.doi.nebraska.gov/aca/consumer/aca-info/index.html#nebraska-rates-are-online
New Mexico	http://nmhealthratereview.com/attachments/PrintFormat_NMHI_2014.pdf
New York	http://www.dfs.ny.gov/about/press2013/pr1307171_health_rates_2014.pdf
Ohio	http://www.insurance.ohio.gov/Company/Pages/RecordsRequest.aspx
Oregon	http://www.oregonhealthrates.org/files/app_portland_individual.pdf
Rhode Island	http://www.ohic.ri.gov/2013%20Rate%20Factor%20Review.php
South Dakota	http://dlr.sd.gov/insurance/consumers/consumer_documents/exchange_rates_nonsmokers_v2_40.pdf http://apps.sd.gov/applications/CC57SERFFPortal/basicsearch.aspx
Virginia	http://www.scc.virginia.gov/boi/SERFFInquiry/LHAccessPage.aspx
Vermont	http://www.dfr.vermont.gov/insurance/preliminary-rate-filings-vermont-health-connect http://healthconnect.vermont.gov/sites/hcexchange/files/Vermont%20Health%20Connect%20OPlan%20Designs%20with%20Final%20Rates_updated%2008.23.13.pdf
Washington	http://www.insurance.wa.gov/health-rates/Search.aspx

ENDNOTES

- 1 Congressional Research Service “Grandfathered Health Plans Under the Patient Protection and Affordable Care Act (PPACA)” January 3, 2011, http://assets.opencrs.com/rpts/R41166_20110103.pdf
- 2 “Reinsurance, Risk Corridors, and Risk Adjustment Final Rule” Center for Consumer Information and Oversight (CCIIO) Centers for Medicare and Medicaid Services (CMS) Department of Health and Human Services (HHS), March 2012, <http://www.cms.gov/CCIIO/Resources/Files/Downloads/3rs-final-rule.pdf>
- 3 Kaiser Family Foundation “Why Premiums Will Change for People who have Nongroup Insurance” February 6, 2013, <http://kff.org/health-reform/perspective/why-premiums-will-change-for-people-who-now-have-nongroup-insurance/>
- 4 “An Analysis of Health Insurance Premiums Under the Patient Protection and Affordable Care Act” Congressional Budget Office (CBO) November 30 2009, <http://www.cbo.gov/sites/default/files/cbofiles/ftpdocs/107xx/doc10781/11-30-premiums.pdf>
- 5 Kaiser Family Foundation “How Competitive are State Insurance Markets?” October 2011, <http://kaiserfamilyfoundation.files.wordpress.com/2013/01/8242.pdf>
- 6 Kaiser Family Foundation “Quantifying the Effects of Health Insurance Rate Review” October 2012 <http://kaiserfamilyfoundation.files.wordpress.com/2013/01/8376.pdf> Kaiser Family Foundation
- 7 “State Statutory Authority to Review Health Insurance Rates, Individual Plans” Kaiser Family Foundation <http://www.kff.org/other/state-indicator/rate-review-individual/>
- 8 Catastrophic plans will be sold on the exchanges, but will only be available to people who are under 30 years old or would have to spend more than 8 percent of their household income on a bronze plans.
- 9 “Estimates for the Insurance Coverage Provisions of the Affordable Care Act Updated for the Recent Supreme Court Decision” Congressional Budget Office (CBO) July 2012
- 10 The methods for arriving at this estimate can be found on the Kaiser Family Foundation Subsidy Calculator, (available here: <http://www.kff.org/interactive/subsidy-calculator/>). The calculator is based on Congressional Budget Office (CBO) projections from July 2012 (Available here: <http://www.cbo.gov/sites/default/files/cbofiles/attachments/43472-07-24-2012-CoverageEstimates.pdf>)