



eHealth Inventory Report of Major
Medical Health Plans Available Off of
Government Exchanges

February 2014

Introduction

Beginning January 1, 2014, all new major medical health insurance plans were required to meet new standards established by the Affordable Care Act (ACA) became available. The ACA requires all plans to be available to anyone, regardless of medical history (pre-existing health conditions); provide coverage for the 10 essential health benefits (EHBs) mandated by the ACA; and have a metallic benefit level (bronze, silver, gold, or platinum) starting at a minimum of 60% actuarial value, per person.

Many major medical health plans are available for enrollment through government health insurance exchanges, as well as other enrollment channels, with a premium tax credit, or subsidy. However, there are also major medical health plans that meet the standards of the ACA and are available for enrollment off of government exchanges and without a subsidy.

Today, eHealth, Inc. has over 2,300 major medical health plans that meet the ACA benefit standards for health insurance that are not available for enrollment on a any government exchange. These plans are offered by major insurance carriers, across the country, and they represent the largest inventory of 2014 plans available for customers to enroll in online -- without a subsidy -- of any marketplace or exchange in the country.

The Study

This study analyzes every major medical health plan available for enrollment at eHealthInsurance.com in 25 cities across the United States between January 25 and February 4, 2014. These plans meet all of the benefit standards of the Affordable Care Act but are not available for enrollment on any government exchange and cannot be purchased with a subsidy. In total, 947 individual health plans were used in the study, including 90 catastrophic plans, 309 bronze-level plans, 323 silver-level plans, 167 gold-level plans and 58 platinum-level plans.

The [Kaiser Family Foundation](#) estimates that about 40% of their calculated potential individual and family health insurance buyers will not qualify for government subsidies, which equals about 12 million consumers who aren't necessarily going to be best served by shopping for health insurance through government exchanges.

The analysis includes monthly premiums, deductible, doctor visits and out-of-network benefits for a 29-year-old adult living in the following cities: Phoenix Arizona; Los Angeles, Sacramento, San Diego and San Francisco California; Denver Colorado; Hartford Connecticut; Miami and Tampa Florida; Atlanta Georgia; Chicago Illinois; Boston Massachusetts; Baltimore Maryland; Minneapolis Minnesota; St Louis Missouri;

Raleigh-Durham North Carolina; New York, New York; Cleveland Ohio; Philadelphia and Pittsburgh Pennsylvania; Nashville Tennessee; Dallas and Houston Texas; Seattle Washington and Richmond Virginia.

Table 1 below provides a summary of the 25-City analysis. It includes the average for monthly premiums and annual deductibles for a 29-year-old. Table 1 also shows the percentage of plans that cover visits to a primary care doctor with a co-payment (before the deductible is met), as well as the percentage of plans that provide out-of-network coverage for individuals who wish to see a doctor that is not included in their health plan’s network. The average premiums and deductibles used in the study are weighted to reflect the total number of plans available in each market and at each metallic level.

Table 1.

Plan Metallic Level	Average Premium	Average Deductible	% of plans covering Doctor visits before deductible	% of plans covering non-emergency out-of-network visits	Total Plans
Catastrophic	\$176	\$6,342	96%	61%	90
Bronze	\$223	\$5,401	53%	59%	309
Silver	\$273	\$2,958	74%	65%	323
Gold	\$321	\$1,254	91%	53%	167
Platinum	\$380	\$509	97%	54%	58
TOTAL	\$285	\$3,612	73%	60%	947

The analysis covers 947 plans available through eHealthInsurance.com across these 25 cities. Major highlights of the study include:

- The average health insurance plan premium across these cities for a 29-year old, across all metal tiers, and without subsidies was \$285 with a \$3,612 average deductible.
- For this same demographic, nearly three-fourths (73%) of all plans covered doctor visits with a co-payment and nearly two-thirds (60%) covered an enrollee’s visit to a doctor that was outside of their plan’s provider network.

Additional data on different plan levels:

- **Catastrophic Plans:** The average catastrophic plan had a \$176 premium and a \$6,342 deductible. Nearly all catastrophic plans (96%) covered doctor visits with a co-payment and more than half (61%) covered an enrollee’s visit to a doctor that was outside of their plan’s provider network.
- **Bronze Plans:** The average bronze plan had a \$223 premium and a \$5,401 deductible. Roughly half (53%) covered doctor visits with a co-payment and more than half (59%) covered an enrollee’s visit to a doctor that was outside of their plan’s provider network.
- **Silver Plans:** The average silver plan had a \$273 premium and a \$2,958 deductible. About three-fourths (74%) of all silver plans covered doctor visits with a co-payment and two-thirds (65%) covered an enrollee’s visit to a doctor that was outside of their plan’s provider network.
- **Gold Plans:** The average gold plan had a \$321 premium and a \$1,254 deductible. Most gold plans (91%) covered doctor visits with a co-payment and about half (53%) covered an enrollee’s visit to a doctor that was outside of their plan’s provider network.
- **Platinum Plans:** The average platinum plan had a \$380 premium and a \$509 deductible. Most platinum plans (97%) covered doctor visits with a co-payment and about half (54%) covered an enrollee’s visit to a doctor that was outside of their plan’s provider network.

Table 2 below provides individual data on all 25 cities including average monthly premiums and annual deductibles for a 29-year-old, across all metal levels, as well as the percentage of plans that cover visits to a primary care doctor with a co-payment and plans that provide out-of-network coverage for individuals who wish to see a doctor that is not included in their health plan's network.

Table 2.

Plan Metallic Level	Average Premium	Lowest Premium	Average Deductible	% of plans covering Doctor visits before deductible	% of plans covering non-emergency out-of-network visits	Total Plans
AZ, Phoenix (85001)						
Catastrophic	\$146	\$115	\$6,350	100%	71%	7
Bronze	\$206	\$157	\$5,662	59%	88%	17
Silver	\$240	\$175	\$2,365	59%	88%	19
Gold	\$255	\$199	\$1,406	88%	63%	8
Platinum	\$260	\$225	\$1,375	100%	50%	6
Weighted Average	\$223	\$174	\$3,599	42%	47%	57
CA, Los Angeles (90001)						
Catastrophic	\$190	\$174	\$6,350	100%	50%	4
Bronze	\$223	\$202	\$5,057	57%	36%	14
Silver	\$274	\$216	\$2,261	86%	43%	14
Gold	\$327	\$245	\$365	90%	40%	10
Platinum	\$364	\$276	\$0	100%	43%	7
Weighted Average	\$276	\$223	\$2,217	86%	41%	49
CA, Sacramento (95652)						
Catastrophic	\$217	\$194	\$6,350	100%	67%	3
Bronze	\$237	\$225	\$4,927	55%	73%	11
Silver	\$313	\$289	\$1,813	88%	50%	8
Gold	\$395	\$347	\$100	100%	40%	5
Platinum	\$455	\$398	\$0	100%	50%	4
Weighted Average	\$308	\$291	\$2,847	81%	58%	31
CA, San Diego (91911)						
Catastrophic	\$195	\$169	\$6,350	100%	50%	4
Bronze	\$231	\$205	\$5,057	64%	36%	14
Silver	\$288	\$241	\$2,261	86%	43%	14
Gold	\$346	\$272	\$365	90%	50%	10
Platinum	\$390	\$307	\$0	100%	43%	7
Weighted Average	\$291	\$239	\$2,684	84%	43%	49
CA, San Francisco (94117)						
Catastrophic	\$234	\$208	\$6,350	100%	50%	4
Bronze	\$276	\$249	\$5,057	57%	36%	14
Silver	\$340	\$323	\$2,365	83%	42%	12
Gold	\$415	\$390	\$456	88%	63%	8
Platinum	\$551	\$443	\$0	100%	60%	5
Weighted Average	\$348	\$322	\$2,982	84%	51%	43
CO, Denver (80246)						
Catastrophic	\$209	\$154	\$6,350	83%	50%	6
Bronze	\$240	\$170	\$5,267	59%	50%	22
Silver	\$289	\$220	\$2,425	65%	54%	26
Gold	\$319	\$251	\$1,019	88%	63%	8
Platinum	\$283	\$283	\$1,000	100%	100%	1
Weighted Average	\$268	\$215	\$3,590	68%	49%	63
CT, Hartford (06101)						
Catastrophic	\$182	\$181	\$6,350	100%	50%	2
Bronze	\$242	\$220	\$5,622	44%	44%	9
Silver	\$267	\$200	\$2,829	53%	84%	19
Gold	\$345	\$345	\$1,500	100%	0%	1
Weighted Average	\$257	\$237	\$3,455	55%	68%	31

Plan Metallic Level	Average Premium	Lowest Premium	Average Deductible	% of plans covering Doctor visits before deductible	% of plans covering non-emergency out-of-network visits	Total Plans
FL, Miami (33101)						
Catastrophic	\$184	\$120	\$6,350	50%	50%	6
Bronze	\$253	\$177	\$5,800	81%	56%	17
Silver	\$313	\$239	\$3,487	88%	38%	16
Gold	\$349	\$259	\$1,456	100%	0%	8
Platinum	\$372	\$313	\$875	50%	50%	2
Weighted Average	\$285	\$222	\$4,319	75%	45%	49
FL, Tampa (33601)						
Catastrophic	\$166	\$138	\$6,350	100%	40%	5
Bronze	\$224	\$179	\$5,780	60%	53%	15
Silver	\$282	\$203	\$3,470	87%	60%	15
Gold	\$322	\$234	\$1,414	86%	29%	7
Platinum	\$322	\$264	\$875	100%	0%	2
Weighted Average	\$257	\$204	\$4,140	80%	48%	44
GA, Atlanta (30301)						
Catastrophic	\$152	\$116	\$6,350	100%	50%	6
Bronze	\$214	\$177	\$5,228	57%	50%	22
Silver	\$258	\$201	\$3,144	79%	58%	19
Gold	\$307	\$230	\$1,140	90%	50%	10
Platinum	\$272	\$259	\$1,750	100%	50%	2
Weighted Average	\$249	\$197	\$3,882	75%	53%	59
IL, Chicago (60634)						
Catastrophic	\$178	\$153	\$6,350	100%	60%	5
Bronze	\$221	\$133	\$5,684	44%	69%	16
Silver	\$264	\$184	\$4,483	92%	75%	12
Gold	\$288	\$215	\$2,194	100%	67%	9
Platinum	\$337	\$299	\$750	100%	25%	4
Weighted Average	\$251	\$197	\$4,331	78%	65%	46
MA, Suffolk (02021)						
Bronze	\$289	\$259	\$2,000	0%	0%	3
Silver	\$324	\$290	\$2,000	100%	0%	3
Gold	\$416	\$332	\$2,000	100%	0%	6
Platinum	\$494	\$442	\$1,500	100%	0%	3
Weighted Average	\$388	\$331	\$1,900	80%	0%	15
MD, Baltimore (21202)						
Catastrophic	\$189	\$189	\$6,350	100%	0%	1
Bronze	\$168	\$128	\$4,714	29%	29%	7
Silver	\$221	\$200	\$1,864	57%	29%	7
Gold	\$268	\$229	\$667	83%	33%	6
Platinum	\$333	\$323	\$0	100%	100%	2
Weighted Average	\$225	\$214	\$2,452	61%	35%	23
MN, Minneapolis (55401)						
Catastrophic	\$100	\$85	\$6,263	100%	100%	8
Bronze	\$135	\$101	\$6,008	42%	100%	19
Silver	\$165	\$135	\$2,795	60%	100%	20
Gold	\$200	\$157	\$1,010	70%	100%	10
Platinum	\$189	\$189	\$1,000	100%	100%	1
Weighted Average	\$153	\$133	\$3,987	62%	100%	58
MO, St. Louis (63123)						
Catastrophic	\$161	\$110	\$6,350	100%	80%	5
Bronze	\$203	\$160	\$5,471	50%	100%	12
Silver	\$267	\$213	\$3,400	75%	100%	12
Gold	\$298	\$231	\$1,071	100%	86%	7
Weighted Average	\$237	\$179	\$4,047	75%	94%	36

Plan Metallic Level	Average Premium	Lowest Premium	Average Deductible	% of plans covering Doctor visits before deductible	% of plans covering non-emergency out-of-network visits	Total Plans
NC, Raleigh-Durham (27610)						
Catastrophic	\$169	\$111	\$6,350	100%	50%	2
Bronze	\$228	\$175	\$5,843	71%	86%	7
Silver	\$272	\$239	\$3,592	66%	100%	6
Gold	\$314	\$271	\$1,467	100%	100%	3
Weighted Averages	\$250	\$199	\$4,420	77%	89%	18
NY, New York (10001)						
Bronze	\$364	\$360	\$4,900	100%	0%	2
Silver	\$423	\$418	\$2,350	100%	0%	2
Gold	\$519	\$519	\$1,000	100%	0%	1
Platinum	\$616	\$616	\$200	100%	0%	1
Weighted Average	\$451	\$478	\$2,617	100%	0%	6
OH, Cleveland-Akron (44115)						
Catastrophic	\$188	\$155	\$6,350	100%	75%	4
Bronze	\$235	\$162	\$5,445	59%	100%	17
Silver	\$290	\$215	\$3,068	69%	88%	16
Gold	\$332	\$262	\$1,194	88%	75%	8
Platinum	\$351	\$351	\$500	100%	100%	1
Weighted Averages	\$269	\$229	\$3,850	72%	89%	46
PA, Philadelphia (19019)						
Catastrophic	\$216	\$196	\$6,350	100%	50%	4
Bronze	\$221	\$133	\$5,732	44%	69%	11
Silver	\$325	\$224	\$3,165	80%	80%	10
Gold	\$363	\$267	\$500	100%	60%	5
Platinum	\$408	\$348	\$250	100%	67%	3
Weighted Averages	\$291	\$234	\$3,738	82%	67%	33
Pittsburgh, PA (15221)						
Catastrophic	\$166	\$126	\$6,350	100%	50%	2
Bronze	\$222	\$186	\$5,938	50%	50%	4
Silver	\$282	\$239	\$3,680	80%	20%	5
Gold	\$315	\$286	\$1,417	100%	0%	3
Platinum	\$369	\$369	\$750	100%	100%	1
Weighted Averages	\$263	\$241	\$3,990	80%	33%	15
TN, Nashville (37201)						
Catastrophic	\$191	\$154	\$6,350	100%	50%	2
Bronze	\$208	\$141	\$5,522	33%	77%	9
Silver	\$245	\$186	\$3,547	53%	76%	17
Gold	\$301	\$247	\$1,531	62%	75%	8
Platinum	\$360	\$339	\$833	66%	100%	3
Weighted Averages	\$254	\$213	\$3,524	54%	77%	39
TX, Dallas (75201)						
Catastrophic	\$210	\$190	\$6,350	100%	100%	3
Bronze	\$245	\$163	\$5,620	33%	83%	12
Silver	\$288	\$231	\$3,619	85%	85%	13
Gold	\$237	\$284	\$1,650	91%	64%	11
Platinum	\$384	\$384	\$100	100%	100%	1
Weighted Averages	\$258	\$250	\$3,795	73%	80%	40
TX, Houston (77001)						
Catastrophic	\$175	\$141	\$6,350	100%	75%	4
Bronze	\$209	\$147	\$5,583	50%	67%	12
Silver	\$260	\$208	\$3,896	92%	75%	12
Gold	\$299	\$249	\$1,705	100%	55%	11
Platinum	\$354	\$303	\$0	100%	100%	2
Weighted Averages	\$252	\$210	\$3,851	83%	66%	41

Plan Metallic Level	Average Premium	Lowest Premium	Average Deductible	% of plans covering Doctor visits before deductible	% of plans covering non-emergency out-of-network visits	Total Plans
WA, Seattle (98174)						
Bronze	\$212	\$197	\$5,220	40%	80%	10
Silver	\$273	\$251	\$2,175	70%	90%	10
Gold	\$322	\$297	\$894	100%	88%	8
Weighted Averages	\$265	\$248	\$2,897	68%	86%	28
VA, Richmond (23222)						
Catastrophic	\$178	\$163	\$6350	100%	67%	3
Bronze	\$235	\$188	\$4865	46%	31%	13
Silver	\$291	\$246	\$3,069	81%	19%	16
Gold	\$354	\$304	\$750	100%	0%	6
Weighted Averages	\$273	\$225	\$3,576	80%	24%	38

25-City Averages	Premium	Deductible	% of plans covering Doctor visits before deductible	% of plans covering non-emergency out-of-network visits	Total Plans
Catastrophic	\$176	\$6,342	96%	61%	90
Bronze	\$223	\$5,401	53%	59%	309
Silver	\$273	\$2,958	74%	65%	323
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