

# Health Insurance Price Index Report for Open Enrollment and Q1 2014

---

**May 2014**

# Table of Contents

---

|   |           |
|---|-----------|
| <b>Introduction</b>   | <b>3</b>  |
| <b>Executive Summary and Highlights</b>                                     | <b>4</b>  |
| <b>Nationwide Health Insurance Costs</b>                                    |           |
| National daily average premiums for individual and family plans             | 6         |
| National daily average deductibles for individual and family plans          | 6         |
| Monthly premiums as a percentage of all individual plans                    | 7         |
| Annual deductibles as a percentage of all individual plans                  | 7         |
| Monthly premiums as a percentage of all family plans                        | 8         |
| Annual deductibles as a percentage of all family plans                      | 8         |
| Family plan premiums and deductibles by number of members on policy         | 9         |
| Individual plan premiums, deductibles and most common metal level by age    | 9         |
| Family plan premiums, deductibles and most common metal level by age        | 10        |
| Average monthly premiums by metal level for individual plans                | 10        |
| Average monthly premiums by metal level for family plans                    | 11        |
| Average annual deductible by metal level for individual plans               | 11        |
| Average annual deductible by metal level for family plans                   | 12        |
| Metal levels selected by consumers  | 12        |
| Premiums and deductibles by gender of shopper                               | 13        |
| Shoppers by age group   | 13        |
| <b>State-Specific Health Insurance Costs</b>                                |           |
| State premium highlights for full ACA open enrollment period                | 15        |
| Average premiums and deductibles for individual plans by state              | 16        |
| Average premiums and deductibles for family plans by state                  | 17        |
| <b>HSA Plans and Other Plan Type Data</b>                                   |           |
| Average monthly premiums and deductibles for HSA-eligible and non-HSA plans | 19        |
| Plan types selected by consumers  | 19        |
| <b>Methodology</b>  | <b>20</b> |
| <b>Media Contacts</b>   | <b>22</b> |

# Introduction

---

eHealth's first quarterly Health Insurance Price Index report, published in February 2014, provided an in-depth analysis of the cost of individual and family health insurance plans selected by eHealth shoppers in the period from October 2013 through December 2013, which was also the first half of the nationwide open enrollment period established by the Affordable Care Act (ACA). The present report provides a similar analysis for the first quarter of 2014 as well as an examination of plan selection and cost trends across the ACA's full 2014 open enrollment period (October 1, 2013 through March 31, 2014). The report is intended as a companion to eHealth's online daily Health Insurance Price Index, which can be found at [www.eHealth.com/priceindex](http://www.eHealth.com/priceindex).

Data presented in this report is based solely on rates quoted for health insurance applications submitted by consumers through the company's website, [eHealthInsurance.com](http://eHealthInsurance.com), in the specified time period. It does not offer a comprehensive view of costs for all plans available outside of government exchanges or of plans available through government exchanges. The primary intention of the report is to offer a nationwide snapshot of costs for the plans consumers actually select when shopping outside of government exchanges through eHealth. The report provides insights into the large, unsubsidized segment of the individual and family health insurance market.

eHealth's prior report for the fourth quarter of 2013 examined both 2013-style individual and family plans (that is, plans with coverage effective dates beginning prior to January 1, 2014) and fully-reformed, 2014-style plans (plans with coverage starting January 1, 2014 or later). By contrast, this report is limited only to an examination of 2014 plans, even for the fourth quarter of 2013. Plans not compliant with the 2014 requirements of the ACA and with coverage beginning prior to January 1, 2014 were excluded from consideration.

Many of the data tables and charts that follow present cost analyses for two separate periods. The term "Q1 2014" is used to refer to data covering the first quarter of 2014, from January 1, 2014 through March 31, 2014. The term "Overall OEP" is used to refer to data covering the ACA's full nationwide open enrollment period, from October 1, 2013 through March 31, 2014. Cost comparisons between the first quarter of 2014 (the second half of the open enrollment period) and the fourth quarter of 2013 (the first half of the open enrollment period) can be made by referencing 2014 plan cost data in eHealth's Health Insurance Price Index report published in February 2014.

For more information on the methods employed for collection and analysis of the data here presented, please refer to the methodology section at the end of this report.

# Executive Summary and Highlights

eHealth's new Health Insurance Price Index report provides an analysis of the cost of individual and family health insurance plans selected by eHealth shoppers between January 1, 2014 and March 31, 2014. It also provides an overall analysis of the costs of Affordable Care Act-compliant plans selected by eHealth shoppers during the full nationwide open enrollment period created by the Affordable Care Act, which began October 1, 2013 and concluded March 31, 2014.

## Highlights of eHealth's Health Insurance Price Index report include the following:

- Over the Affordable Care Act's full nationwide open enrollment period (October 2013 – March 2014), premiums for individual coverage averaged \$271 per month while premiums for family plans averaged \$667 per month.
- Over the same period, the average annual deductible for individual plans was \$4,164 and the average deductible for family plans was \$7,771.
- Average premiums for plans selected by consumers in the second half of the open enrollment period (January – March 2014) were 17% lower for individual coverage and 13% lower for family coverage compared to average premiums for 2014 health insurance plans selected by consumers in the first half of the open enrollment period (October – December 2013)\*.
- Over the full open enrollment period (October 2013 – March 2014), bronze was the most common metal level selected by both individual and family health insurance shoppers. Average monthly premiums for individual plans by metal level were:
  - Catastrophic: \$134
  - Bronze: \$259
  - Silver: \$328
  - Gold: \$353
  - Platinum: \$411
- Over the full open enrollment period (October 2013 – March 2014), Alaska was the state with the highest average monthly premium for individual plans (\$452), while New Jersey had the highest average monthly premium for family plans (\$987) .
- Over the same period, Minnesota was the state with the lowest average monthly premium for individual plans (\$191), while Oklahoma was the state with the lowest average monthly premium for family plans (\$476).
- Plans eligible for use with a Health Savings Account (HSA) accounted for 32% of all plans selected by consumers during the full open enrollment period. The average monthly premiums for HSA-eligible plans was \$271 for individual coverage and \$603 for family coverage.
- Over the Affordable Care Act's nationwide open enrollment period (October 2013 – March 2014), 52% of eHealth shoppers were women and 48% were men; the average age was 38.
- Forty-two percent (42%) of all eHealth shoppers during the full open enrollment period were between the ages of 18 to 34.
- Among plans selected by consumers during the full open enrollment period, 45% were PPO plans, while 39% were HMO plans.

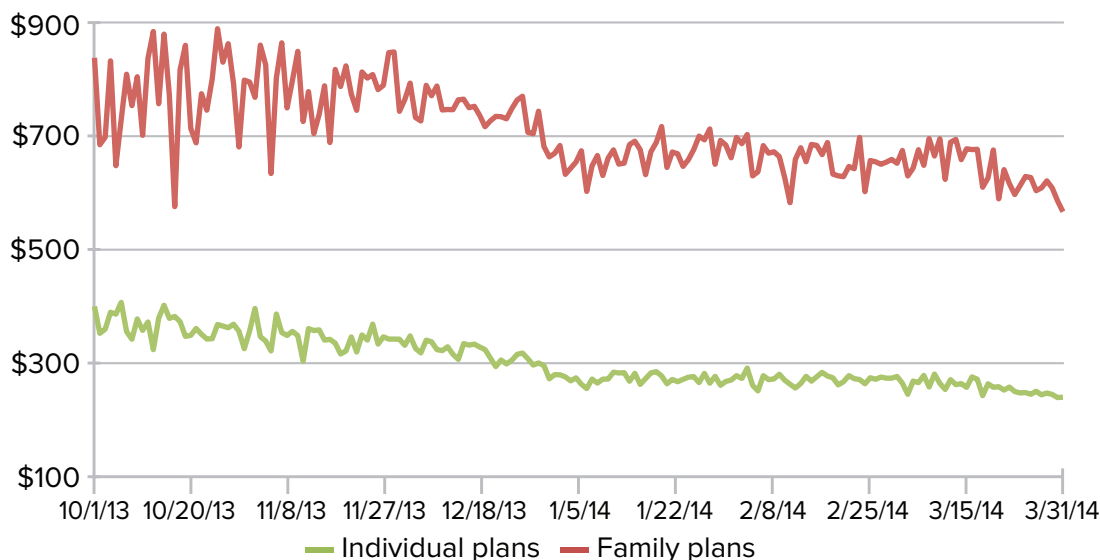
\*See eHealth's Health Insurance Price Index Report for Q4 2013, published in February 2014.

# Nationwide Health Insurance Costs

---

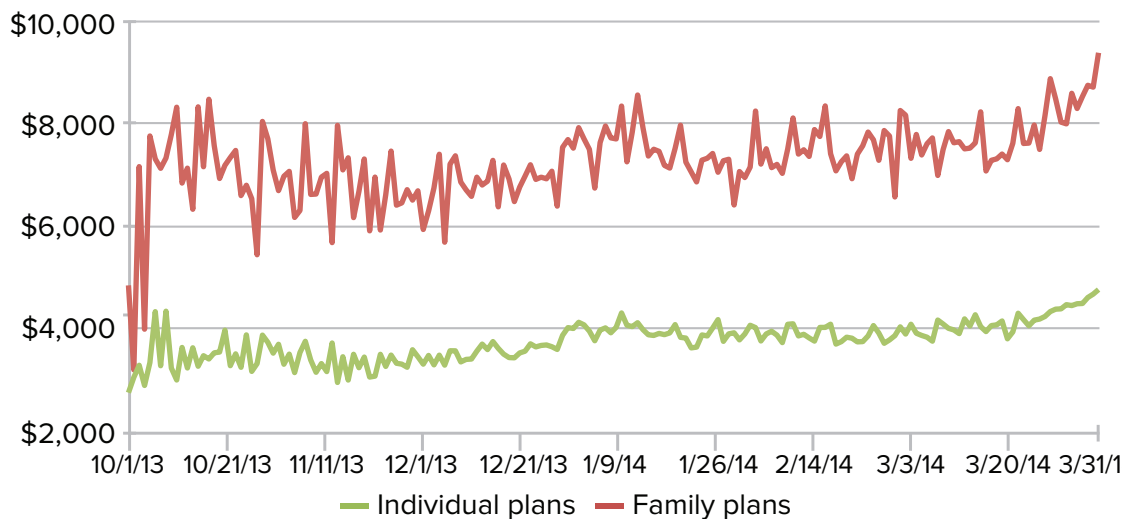
# Nationwide Health Insurance Costs

**National daily average premiums for individual and family plans – Overall OEP  
(October 2013 – March 2014)**



- Over the full open enrollment period (October 2013 – March 2014), monthly premiums averaged \$271 for individual plans and \$667 for family plans.
- For the first quarter of 2014 (January – March 2014), monthly premiums averaged \$257 for individual plans and \$637 for family plans.

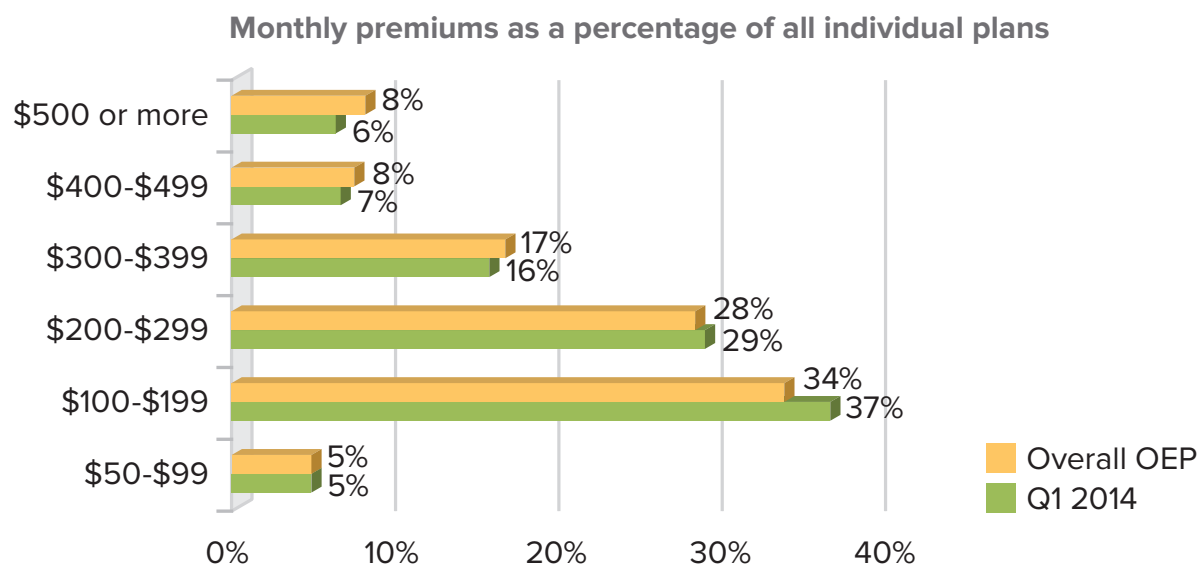
**National daily average deductibles for individual and family plans – Overall OEP  
(October 2013 – March 2014)**



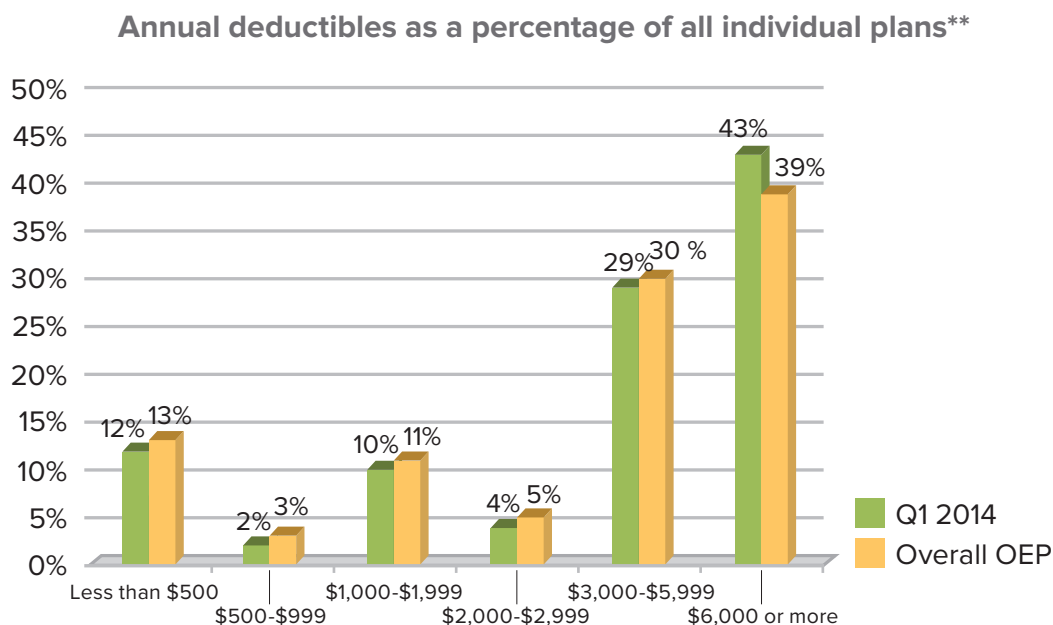
- Over the full open enrollment period (October 2013 – March 2014), annual deductibles averaged \$4,164 for individual plans and \$7,771 for family plans.
- For the first quarter of 2014 (January – March 2014), annual deductibles averaged \$4,307 for individual plans and \$8,045 for family plans, an increase of 14% and 12%, respectively, when compared to 2014 plans selected in the fourth quarter of 2013\*.

\*See eHealth's Health Insurance Price Index report for Q4 2013, published in February 2014.

## Nationwide Health Insurance Costs, cont.



- Over the full open enrollment period (OEP, October 2013 – March 2014), more than six-in-ten (62%) of all individual plans had a monthly premium of between \$100 and \$299.
- In the first quarter of 2014 (Q1, January – March 2014), 13% of individual plans had a monthly premium of \$400 or more, compared to 24% of 2014 individual plans in the fourth quarter of 2013\*.

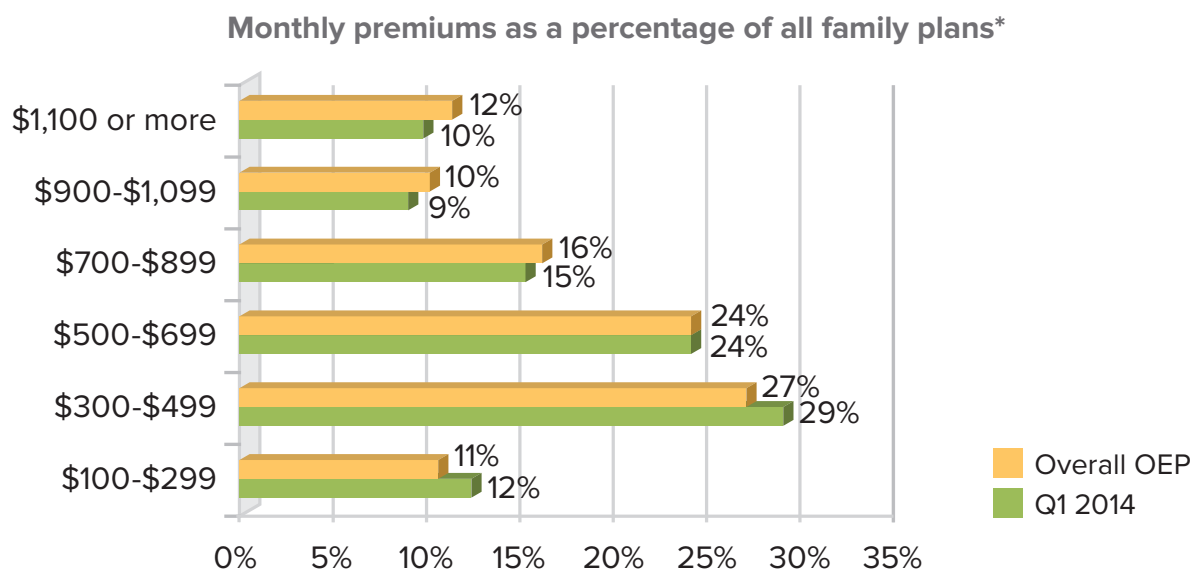


- Over the full open enrollment period (OEP, October 2013 – March 2014), more than two-thirds (69%) of all individual plans selected had an average annual deductible of \$3,000 or more.
- In the first quarter of 2014 (Q1, January – March 2014), eHealth customers were more likely to select plans with deductibles over \$6,000 compared to consumers shopping for 2014 plans in the period from October – December 2013\*.

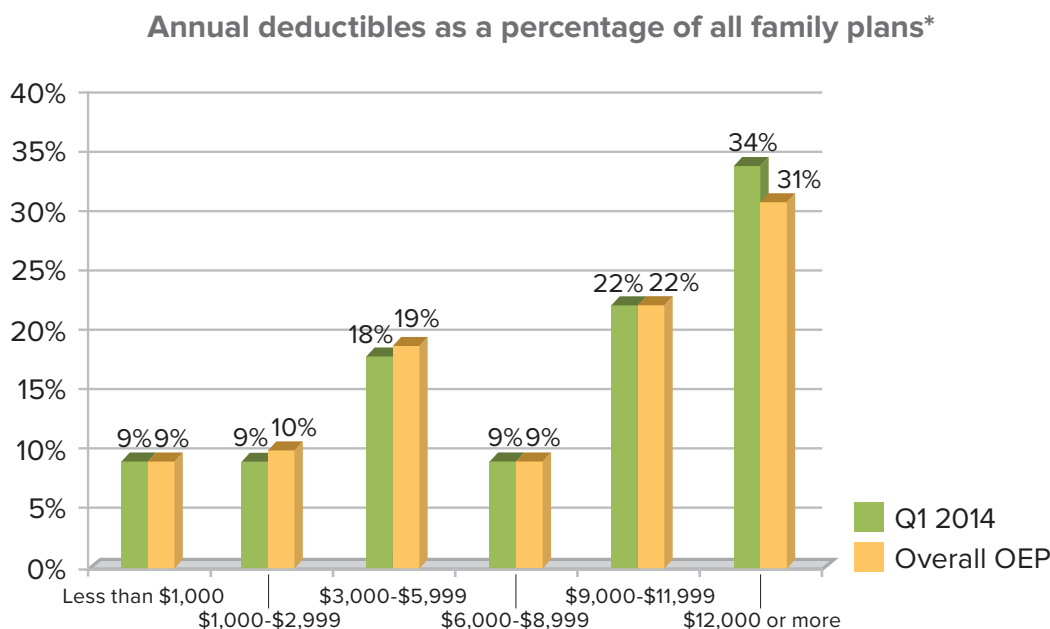
\*See eHealth's Health Insurance Price Index report for Q4 2013, published in February 2014.

\*\* Percentages may add up to slightly less or more than 100 due to rounding.

## Nationwide Health Insurance Costs, cont.



- Over the full open enrollment period (OEP, October 2013 – March 2014), half of all family plans (51%) had a monthly premium of between \$300 and \$699.
- In the same period, more than two-in-ten family plans (22%) had a monthly premium of \$900 or more.



- Over the full open enrollment period (OEP, October 2013 – March 2014), more than half of all family plans (53%) had an annual deductible of \$9,000 or more.
- Over the same period, more than one third of all family plans (38%) had an annual deductible of less than \$6,000.

\*Percentages may add up to slightly less or more than 100 due to rounding.



# Nationwide Health Insurance Costs, cont.

## Family plan premiums and deductibles by number of members on policy

Q1 2014 (January - March 2014)

| Members per policy | Avg. premium | Avg. premium per member | Avg. deductible | % of all family policies surveyed* |
|--------------------|--------------|-------------------------|-----------------|------------------------------------|
| 2                  | \$524        | \$262                   | \$8,064         | 54%                                |
| 3                  | \$656        | \$219                   | \$7,421         | 23%                                |
| 4                  | \$835        | \$209                   | \$7,548         | 15%                                |
| 5                  | \$958        | \$192                   | \$7,516         | 5%                                 |
| 6                  | \$984        | \$164                   | \$7,666         | 2%                                 |

Overall Open Enrollment Period (October 2013 – March 2014)

| Members per policy | Avg. premium | Avg. premium per member | Avg. deductible | % of all family policies surveyed |
|--------------------|--------------|-------------------------|-----------------|-----------------------------------|
| 2                  | \$558        | \$279                   | \$8,096         | 54%                               |
| 3                  | \$676        | \$225                   | \$7,572         | 23%                               |
| 4                  | \$859        | \$215                   | \$7,342         | 16%                               |
| 5                  | \$976        | \$195                   | \$7,395         | 5%                                |
| 6                  | \$989        | \$165                   | \$7,473         | 2%                                |

- Over the full open enrollment period, the average monthly premium for a family of four was \$859 per month.
- In the first quarter of 2014 (Q1), the average monthly premium for a family of four was \$75 less than the average premium for a 2014 plan selected by a family of four during the period from October – December 2013 (\$835 vs. \$910)\*\*.

## Individual plan premiums, deductibles and most common metal level by age

| Age of policy holder | Avg. premiums / deductibles Q1 2014 | Avg. premiums / deductibles Overall OEP | Most popular metal level Q1 / OEP | Percentage of surveyed policies Q1 / OEP* |
|----------------------|-------------------------------------|---|-----------------------------------|---|
| Less than 18         | \$130 / \$3,794                     | \$131 / \$3,697                         | Catastrophic / Catastrophic       | 4% / 4%                                   |
| 18 to 24             | \$144 / \$5,055                     | \$146 / \$4,955                         | Catastrophic / Catastrophic       | 14% / 13%                                 |
| 25 to 34             | \$204 / \$4,418                     | \$208 / \$4,294                         | Bronze / Bronze                   | 35% / 33%                                 |
| 35 to 44             | \$255 / \$3,940                     | \$260 / \$3,807                         | Bronze / Bronze                   | 19% / 18%                                 |
| 45 to 54             | \$336 / \$4,084                     | \$343 / \$3,950                         | Bronze / Bronze                   | 16% / 17%                                 |
| 55 to 64             | \$486 / \$4,122                     | \$499 / \$3,966                         | Bronze / Bronze                   | 12% / 14%                                 |
| Overall              | \$257 / \$4,307                     | \$271 / \$4,164                         | Bronze / Bronze                   | -   |

- Over the full open enrollment period (OEP, October 2013 – March 2014), individual consumers in the 55-64 age group selected plans with average monthly premiums that were \$291 higher than consumers in the 25-34 age group (\$208 vs \$499); an annual difference of \$3,492.
- In the same period, individual consumers in the 55-64 age group selected plans with an average annual deductible \$328 lower than individual consumers in the 25-34 age group (\$3,966 vs. \$4,294).

\*Percentages may add up to slightly less or more than 100 due to rounding

\*\*See eHealth's Health Insurance Price Index report for Q4 2013, published in February 2014.

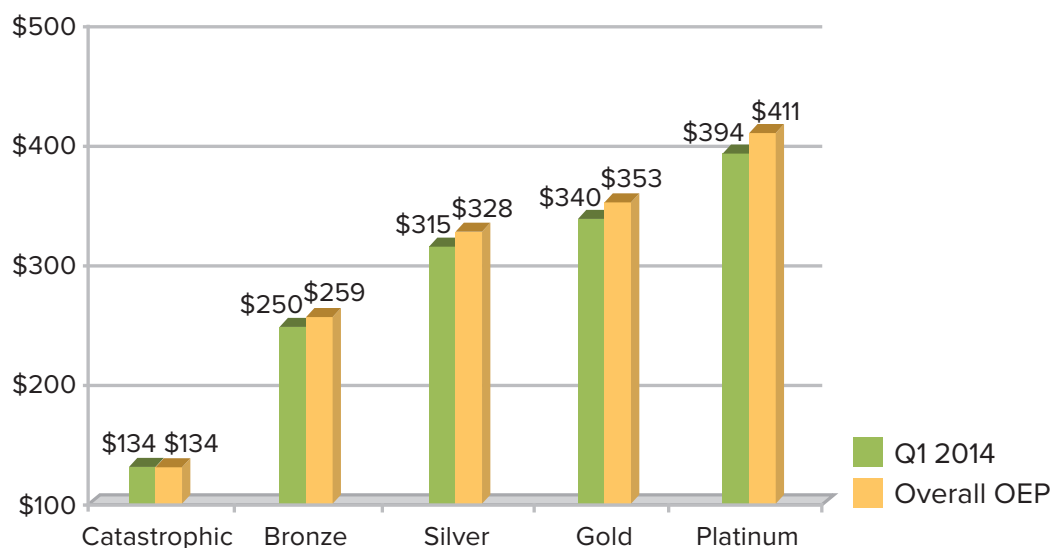
## Nationwide Health Insurance Costs, cont.

### Family plan premiums, deductibles and most common metal level by age of primary policy holder

| Age of primary policy holder | Avg. premiums / deductibles Q1 2014 | Avg. premiums / deductibles Overall OEP | Most popular metal level Q1 / OEP | Percentage of surveyed policies Q1 / OEP |
|------------------------------|-------------------------------------|---|-----------------------------------|--|
| Less than 18                 | \$280 / \$8,248                     | \$281 / \$8,303                         | Catastrophic / Catastrophic       | 1% / 1%                                  |
| 18 to 24                     | \$311 / \$10,313                    | \$317 / \$10,158                        | Catastrophic / Catastrophic       | 5% / 4%                                  |
| 25 to 34                     | \$471 / \$8,404                     | \$482 / \$8,066                         | Bronze / Bronze                   | 26% / 24%                                |
| 35 to 44                     | \$614 / \$7,661                     | \$628 / \$7,468                         | Bronze / Bronze                   | 31% / 30%                                |
| 45 to 54                     | \$751 / \$7,826                     | \$771 / \$7,579                         | Bronze / Bronze                   | 25% / 26%                                |
| 55 to 64                     | \$970 / \$7,839                     | \$996 / \$7,546                         | Bronze / Bronze                   | 12% / 15%                                |
| Overall                      | \$637 / \$8,045                     | \$667 / \$7,771                         | Bronze / Bronze                   | -  |

- Over the full open enrollment period (OEP, October 2013 – March 2014), consumers in the 55-64 age group selected family plans with the highest average monthly premium (\$996).
- In the same period, consumers in the 18-24 age group selected family plans with the highest average annual deductible (\$10,158).

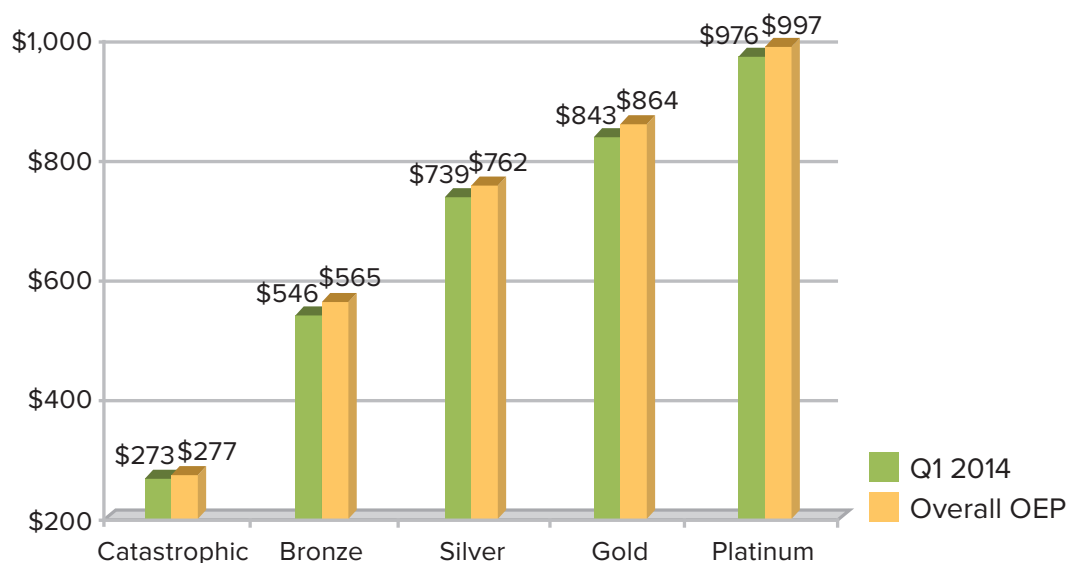
### Average monthly premiums by metal level for individual plans



- Over the full open enrollment period (OEP, October 2013 – March 2014), the average monthly premium for individual platinum plans (\$411) was 59% higher than for bronze plans (\$259).
- Coverage under catastrophic plans is only available to persons under age thirty or those who qualify for specific exemptions.

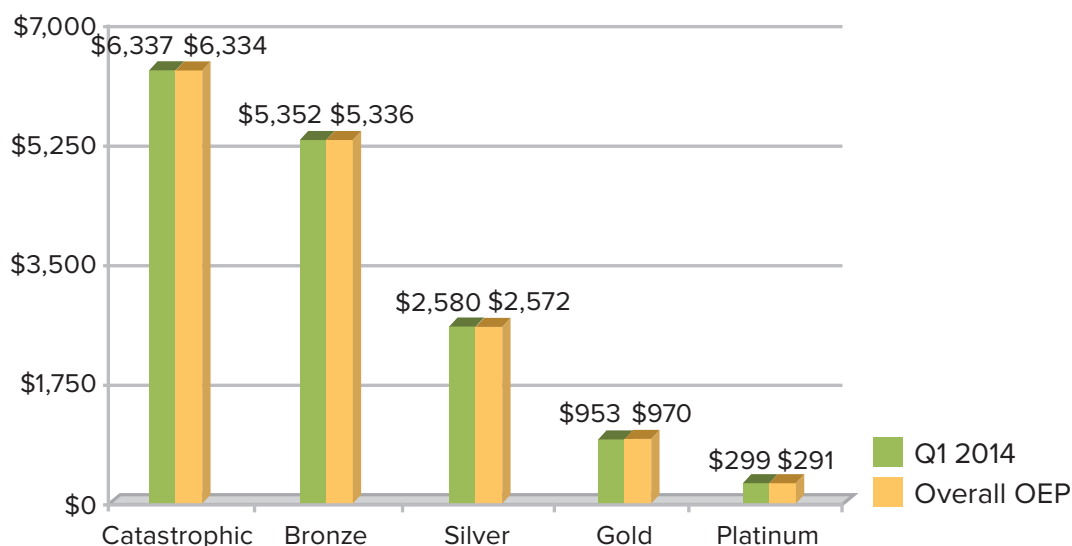
## Nationwide Health Insurance Costs, cont.

Average monthly premiums by metal level for family plans



- Over the full open enrollment period (OEP, October 2013 – March 2014), the average monthly premium for family platinum plans (\$997) was 76% higher than for bronze plans (\$565).
- Coverage under catastrophic plans is only available to persons under age thirty or those who qualify for specific exemptions.

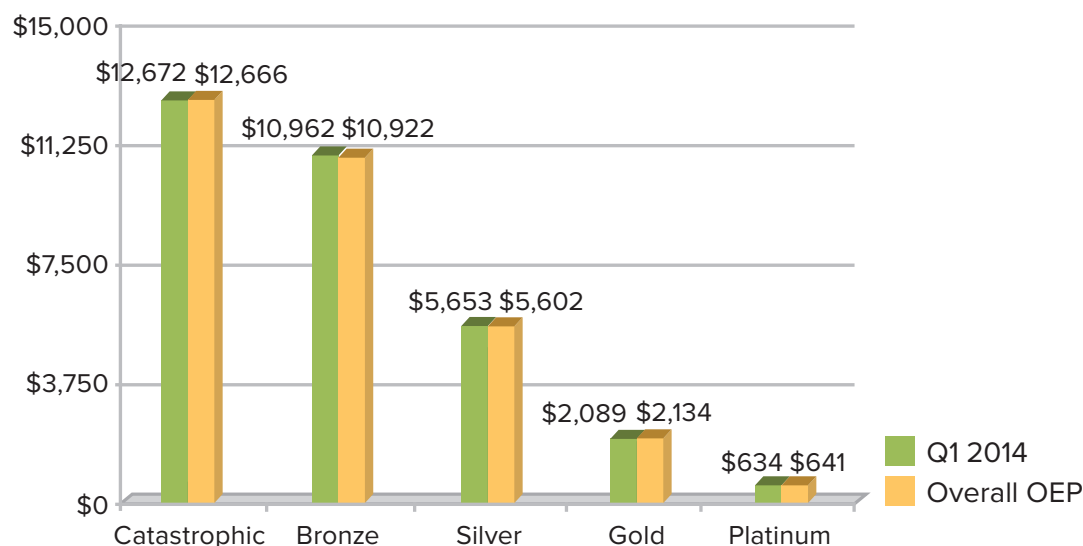
Average annual deductible by metal level for individual plans



- Over the full open enrollment period (OEP, October 2013 – March 2014), the average annual deductible for individual bronze plans (\$5,336) was over \$5,000 higher than for platinum plans (\$291).
- Coverage under catastrophic plans is only available to persons under age thirty or those who qualify for specific exemptions.

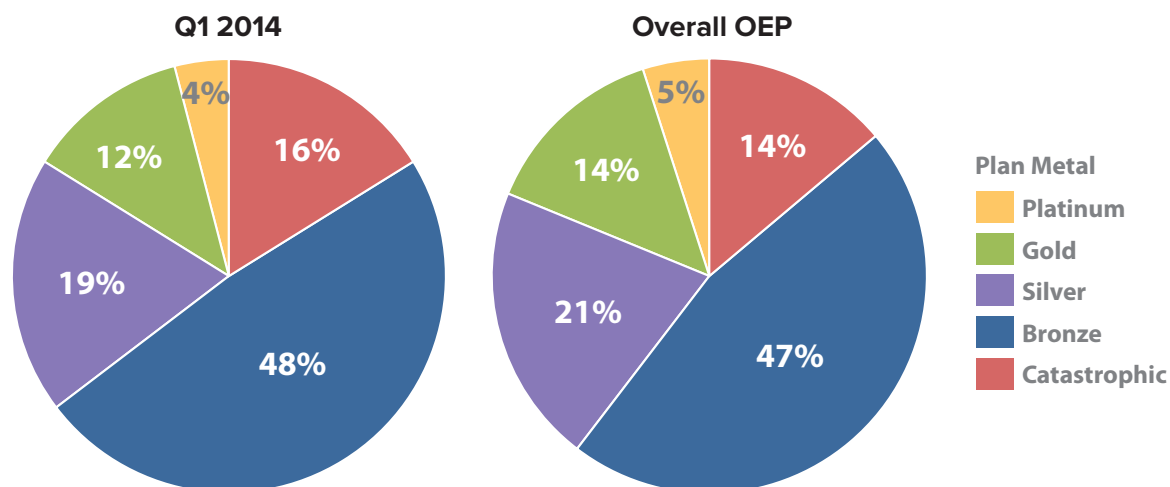
## Nationwide Health Insurance Costs, cont.

Average annual deductible by metal level for family plans



- Over the full open enrollment period (OEP, October 2013 – March 2014), the average annual deductible for family bronze plans (\$10,922) was over \$10,000 higher than for platinum plans (\$641).
- Coverage under catastrophic plans is only available to persons under age thirty or who qualify for specific exemptions.

Metal levels selected by consumers\*



- Over the full open enrollment period (OEP, October 2013 – March 2014), nearly half of all individual and family plans selected (47%) were bronze plans.
- Bronze plans were more popular with shoppers in the first quarter of 2014 (Q1, January - March 2014) compared to the fourth quarter of 2013 (48% vs. 42%), as were catastrophic plans (16% vs. 10%\*\*).

\*Percentages may add up to slightly less or more than 100 due to rounding

\*\*See eHealth's Health Insurance Price Index report for Q4 2013, published in February 2014.

# Nationwide Health Insurance Costs, cont.

## Premiums and deductibles by gender of shopper

### Q1 2014 (January - March 2014)

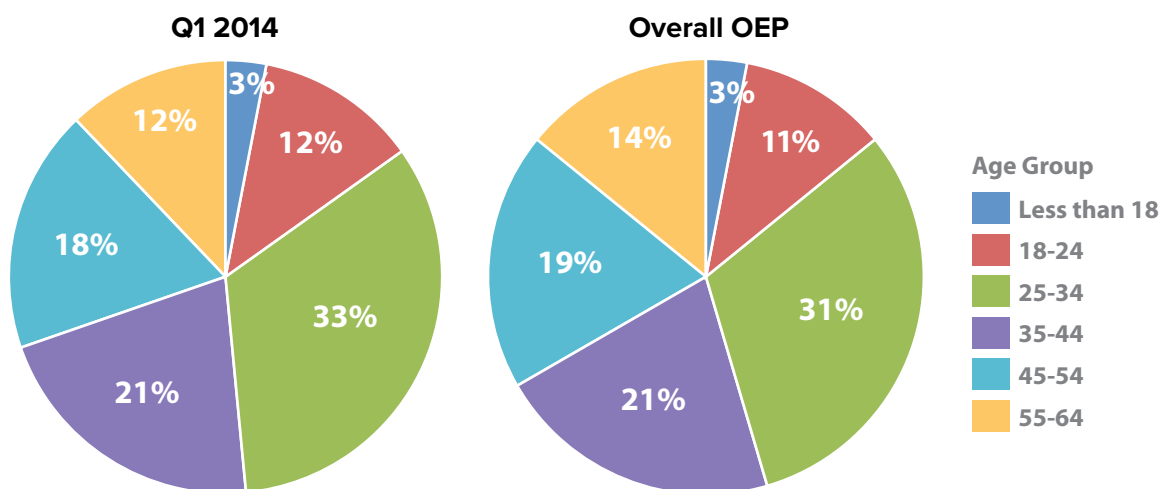
|       | Avg. age | % of all shoppers | Avg. individual premium | Avg. individual deductible | Avg. family premium | Avg. family deductible |
|-------|----------|-------------------|-------------------------|----------------------------|---------------------|------------------------|
| Men   | 37       | 49%               | \$252                   | \$4,395                    | \$701               | \$7,839                |
| Women | 36       | 51%               | \$261                   | \$4,227                    | \$566               | \$8,273                |

### Overall Open Enrollment Period (October 2013 – March 2014)

|       | Avg. age | % of all shoppers | Avg. individual premium | Avg. individual deductible | Avg. family premium | Avg. family deductible |
|-------|----------|-------------------|-------------------------|----------------------------|---------------------|------------------------|
| Men   | 38       | 48%               | \$265                   | \$4,257                    | \$733               | \$7,565                |
| Women | 37       | 52%               | \$276                   | \$4,083                    | \$590               | \$8,012                |

- Women tended to select individual health insurance plans with somewhat higher premiums than men during the open enrollment period.
- Women shopping for family coverage tended to select family plans with significantly less costly monthly premiums than men shopping for family coverage during open enrollment.

## Shoppers by age group (individual and family plans combined)\*



- Consumers in the 18-34 age groups accounted for 45% of eHealth shoppers in Q1 2014 (January – March 2014) and 42% of eHealth shoppers over the full open enrollment period (OEP, October 2013 – March 2014).

\* Percentages may add up to slightly less or more than 100 due to rounding.

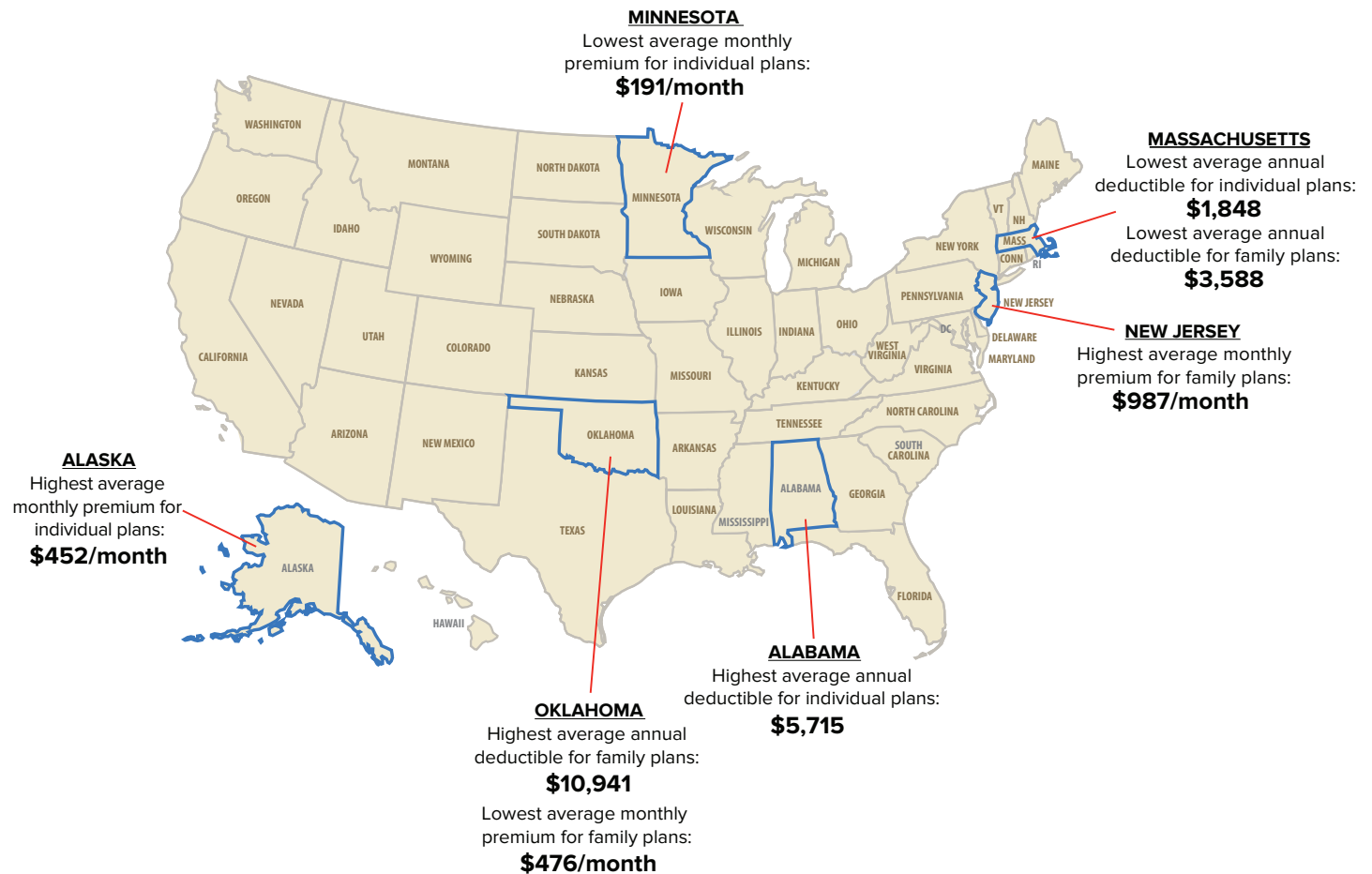
# State-Specific Health Insurance Costs

---



# State premium highlights

## State premium highlights for full ACA open enrollment period (October 2013 – March 2014)



No state-level individual plan cost data for RI, VT, WY, DC. No state-level family plan cost data available for AK, DC, ME, MS, NH, RI, SD, VT, WY.

## Average premiums and deductibles for individual plans by state

| State | Avg. premium—<br>Q1 2014 | Avg. premium—<br>Overall OEP | Avg. deductible—<br>Q1 2014 | Avg. deductible—<br>Overall OEP |
|-------|--------------------------|------------------------------|-----------------------------|---------------------------------|
| AK    | \$432                    | \$452                        | \$4,402                     | \$4,413                         |
| AL    | \$212                    | \$220                        | \$5,795                     | \$5,715                         |
| AR    | \$272                    | \$285                        | \$4,701                     | \$4,465                         |
| AZ    | \$225                    | \$237                        | \$3,889                     | \$3,743                         |
| CA    | \$288                    | \$302                        | \$3,655                     | \$3,571                         |
| CO    | \$264                    | \$277                        | \$4,182                     | \$4,072                         |
| CT    | \$307                    | \$322                        | \$4,340                     | \$4,221                         |
| DE    | \$316                    | \$323                        | \$4,158                     | \$4,082                         |
| FL    | \$252                    | \$267                        | \$5,070                     | \$4,915                         |
| GA    | \$239                    | \$256                        | \$5,009                     | \$4,831                         |
| HI    | \$212                    | \$225                        | \$2,932                     | \$2,735                         |
| IA    | \$212                    | \$221                        | \$4,790                     | \$4,679                         |
| ID    | \$235                    | \$253                        | \$4,373                     | \$4,215                         |
| IL    | \$208                    | \$221                        | \$5,029                     | \$4,921                         |
| IN    | \$315                    | \$335                        | \$5,026                     | \$4,892                         |
| KS    | \$189                    | \$206                        | \$5,008                     | \$4,831                         |
| KY    | \$236                    | \$259                        | \$4,890                     | \$4,655                         |
| LA    | \$250                    | \$263                        | \$4,705                     | \$4,565                         |
| MA    | \$347                    | \$349                        | \$1,857                     | \$1,848                         |
| MD    | \$231                    | \$239                        | \$3,428                     | \$3,289                         |
| MI    | \$218                    | \$231                        | \$4,749                     | \$4,583                         |
| MN    | \$175                    | \$191                        | \$4,597                     | \$4,430                         |
| MO    | \$231                    | \$246                        | \$4,944                     | \$4,765                         |
| MS    | \$287                    | \$305                        | \$5,380                     | \$5,213                         |
| MT    | \$284                    | \$305                        | \$4,491                     | \$4,304                         |
| NC    | \$242                    | \$253                        | \$5,325                     | \$5,235                         |
| ND    | \$261                    | \$272                        | \$4,399                     | \$4,162                         |
| NE    | \$224                    | \$240                        | \$4,847                     | \$4,685                         |
| NH    | \$345                    | \$364                        | \$4,611                     | \$4,558                         |
| NJ    | \$346                    | \$355                        | \$2,908                     | \$2,830                         |
| NM    | \$267                    | \$272                        | \$4,479                     | \$4,421                         |
| NV    | \$288                    | \$295                        | \$3,545                     | \$3,521                         |
| NY    | \$394                    | \$404                        | \$3,576                     | \$3,240                         |
| OH    | \$278                    | \$289                        | \$4,731                     | \$4,634                         |
| OK    | \$204                    | \$215                        | \$5,090                     | \$4,976                         |
| OR    | \$247                    | \$259                        | \$3,417                     | \$3,365                         |
| PA    | \$260                    | \$271                        | \$3,833                     | \$3,645                         |
| SC    | \$270                    | \$290                        | \$4,514                     | \$4,248                         |
| SD    | \$250                    | \$258                        | \$4,685                     | \$4,651                         |
| TN    | \$214                    | \$224                        | \$4,917                     | \$4,798                         |
| TX    | \$228                    | \$241                        | \$4,927                     | \$4,843                         |
| UT    | \$204                    | \$215                        | \$4,280                     | \$4,131                         |
| VA    | \$256                    | \$269                        | \$4,509                     | \$4,325                         |
| WA    | \$295                    | \$310                        | \$4,155                     | \$4,057                         |
| WI    | \$302                    | \$323                        | \$4,855                     | \$4,661                         |
| WV    | \$303                    | \$308                        | \$3,177                     | \$3,040                         |
| WY    | \$416                    | \$438                        | \$3,934                     | \$3,918                         |

No state-level data available for ME, RI, VT, WY, or the District of Columbia. Figures reflect only reformed 2014 plans.



## Average premiums and deductibles for family plans by state

| State | Avg. premium—<br>Q1 2014 | Avg. premium—<br>Overall OEP | Avg. deductible—<br>Q1 2014 | Avg. deductible—<br>Overall OEP |
|-------|--------------------------|------------------------------|-----------------------------|---------------------------------|
| AL    | N/A                      | \$547                        | N/A                         | \$10,808                        |
| AR    | \$667                    | \$683                        | \$9,339                     | \$8,904                         |
| AZ    | \$515                    | \$546                        | \$6,208                     | \$5,886                         |
| CA    | \$732                    | \$768                        | \$6,427                     | \$6,198                         |
| CO    | \$641                    | \$670                        | \$7,570                     | \$7,359                         |
| CT    | \$788                    | \$834                        | \$7,495                     | \$7,421                         |
| DE    | N/A                      | \$757                        | N/A                         | \$7,005                         |
| FL    | \$658                    | \$697                        | \$9,015                     | \$8,653                         |
| GA    | \$624                    | \$668                        | \$8,944                     | \$8,473                         |
| HI    | \$496                    | \$517                        | \$5,972                     | \$5,651                         |
| IA    | \$525                    | \$546                        | \$8,725                     | \$8,395                         |
| ID    | \$546                    | \$576                        | \$8,891                     | \$8,448                         |
| IL    | \$515                    | \$547                        | \$10,913                    | \$10,869                        |
| IN    | \$713                    | \$770                        | \$9,199                     | \$8,964                         |
| KS    | \$487                    | \$533                        | \$9,096                     | \$8,611                         |
| KY    | \$582                    | \$598                        | \$8,823                     | \$8,615                         |
| LA    | \$663                    | \$682                        | \$9,044                     | \$8,839                         |
| MA    | \$995                    | \$939                        | \$3,558                     | \$3,588                         |
| MD    | \$544                    | \$564                        | \$6,467                     | \$6,133                         |
| MI    | \$555                    | \$603                        | \$8,532                     | \$8,052                         |
| MN    | \$465                    | \$493                        | \$8,479                     | \$8,220                         |
| MO    | \$534                    | \$565                        | \$9,186                     | \$8,857                         |
| MT    | N/A                      | \$708                        | N/A                         | \$8,822                         |
| NC    | \$570                    | \$602                        | \$10,318                    | \$10,101                        |
| ND    | N/A                      | \$709                        | N/A                         | \$7,540                         |
| NE    | \$560                    | \$608                        | \$9,207                     | \$8,879                         |
| NJ    | \$981                    | \$987                        | \$3,946                     | \$3,912                         |
| NM    | \$619                    | \$629                        | \$9,575                     | \$9,619                         |
| NV    | \$641                    | \$654                        | \$6,376                     | \$6,272                         |
| NY    | \$963                    | \$971                        | \$5,188                     | \$4,915                         |
| OH    | \$666                    | \$697                        | \$8,484                     | \$8,328                         |
| OK    | \$470                    | \$476                        | \$11,054                    | \$10,941                        |
| OR    | \$562                    | \$585                        | \$6,307                     | \$6,356                         |
| PA    | \$669                    | \$702                        | \$5,671                     | \$5,196                         |
| SC    | \$668                    | \$720                        | \$8,924                     | \$8,618                         |
| TN    | \$463                    | \$479                        | \$9,903                     | \$9,682                         |
| TX    | \$549                    | \$568                        | \$10,610                    | \$10,440                        |
| UT    | \$544                    | \$565                        | \$8,108                     | \$7,867                         |
| VA    | \$635                    | \$655                        | \$8,280                     | \$8,023                         |
| WA    | \$703                    | \$739                        | \$8,086                     | \$8,019                         |
| WI    | \$754                    | \$821                        | \$8,734                     | \$8,148                         |
| WV    | \$710                    | \$715                        | \$4,681                     | \$4,574                         |

No state-level data available for AK, DC, ME, MS, NH, RI, SD, VT, WY. Fields marked "N/A" designate a sample size of less than 100 policies. Figures reflect only reformed 2014 plans.

# HSA Plans and Other Plan Type Data

---

# Average monthly premiums and deductibles for HSA-eligible and non-HSA plans

Q1 2014 (January – March 2014)

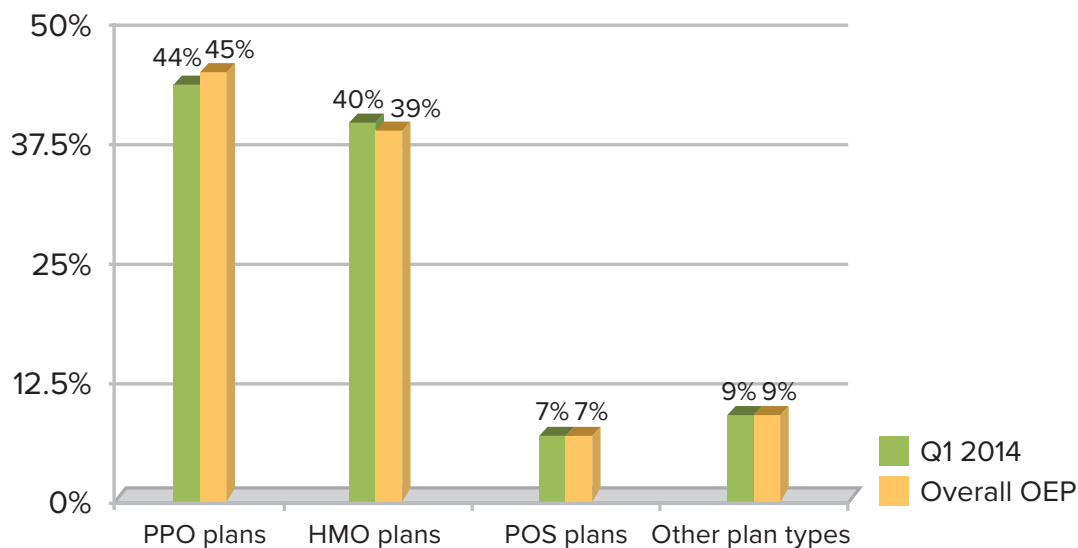
| % of all plans      |     | Individual Plans |                 | Family Plans |                 |
|---------------------|-----|------------------|-----------------|--------------|-----------------|
|                     |     | Avg. premium     | Avg. deductible | Avg. premium | Avg. deductible |
| <b>Non-HSA</b>      | 67% | \$255            | \$3,995         | \$667        | \$7,182         |
| <b>HSA-eligible</b> | 33% | \$260            | \$4,936         | \$578        | \$9,742         |
| <b>Overall</b>      | -   | \$257            | \$4,307         | \$637        | \$8,045         |

Overall Open Enrollment Period (October 2013 – March 2014)

| % of all plans      |     | Individual Plans |                 | Family Plans |                 |
|---------------------|-----|------------------|-----------------|--------------|-----------------|
|                     |     | Avg. premium     | Avg. deductible | Avg. premium | Avg. deductible |
| <b>Non-HSA</b>      | 68% | \$271            | \$3,821         | \$699        | \$6,844         |
| <b>HSA-eligible</b> | 32% | \$271            | \$4,882         | \$603        | \$9,629         |
| <b>Overall</b>      | -   | \$271            | \$4,164         | \$667        | \$7,771         |

- Over the full open enrollment period (OEP, October 2013 – March 2014), the average premium for individual plans eligible for use with a Health Savings Account (HSA) was the same as that for plans not eligible for use with a Health Savings Account, though deductibles for HSA-eligible plans were more than \$1,000 higher on average than deductibles for non-HSA plans.
- During the same period, the average monthly premium for HSA-eligible family plans was \$64 less per month than for non-HSA plans.

## Plan types (HMO, PPO, etc.) selected by consumers



- Over the full open enrollment period (OEP, October 2013 – March 2014), PPO and HMO-style plans accounted for more than eight-in-ten (84%) of all plans selected by consumers.
- POS plans (Point of Service plans) combine elements of both PPO and HMO plans.

# Methodology

eHealth is one of the few organizations with national health insurance data that broadly reflects consumer buying patterns and costs in the self-purchased individual and family health insurance market. eHealth's Health Insurance Price Index report for the first quarter of 2014 and the overall open enrollment period established by the Affordable Care Act examines costs for plans selected by consumers visiting eHealth's website, eHealthInsurance.com, between October 1, 2013 and March 31, 2014.

Data presented in this report is based solely on rates quoted for health insurance applications submitted by consumers through the company's website, eHealthInsurance.com, in the specified time period. It does not offer a comprehensive view of costs for all plans available through eHealth or through government exchanges.

Regarding this report:

- Data collected and presented is based on over 213,000 individual and family health insurance applications submitted through eHealthInsurance.com between October 1, 2013 and March 31, 2014.
- The report only examines consumer costs and demographic data for fully-reformed 2014 health insurance plans, even during the October – December 2013 period when 2013 plans not fully compliant with the Affordable Care Act were still available.
- eHealth's previous Health Insurance Price Index report, published in February 2014, included an analysis of 2013 plans not fully compliant with the Affordable Care Act. The present report does not.
- State-level cost data was not presented in tables or charts where the number of policies was less than 100.
- Premium and deductible and metal level data provided in this report are based on information provided by the insurance companies to eHealth.
- Not all submitted applications result in an enrollment. It is possible after submission for an applicant to withdraw his or her request for coverage. No financial data relevant to eHealth's business should be drawn from this report.
- Unlike eHealth's historical 'Cost and Benefits' reports of prior years, eHealth's Health Insurance Price Index reports do not consider the costs of plans purchased prior to the defined period with coverage still in effect. The current report only examines the costs for plans selected by consumers during the period of October 1, 2013 to March 31, 2014.
- Definitions:
  - The “**premium**” is the estimated cost of a health insurance plan that the consumer is quoted when submitting a health insurance application on eHealthInsurance.com.
  - A “**submitted application**” is a health insurance application that has been completed by a visitor on ehealthinsurance.com and has been submitted for health insurance carrier review and approval via ehealthinsurance.com.
  - An “**individual plan**” is an individual and family major medical policy that has one member.
  - A “**family plan**” is an individual and family major medical policy that has two or more members.
- The average national premiums and additional data included in this report are based on individual and family health insurance applications submitted through eHealth for the period noted. Certain applications missing key data fields relevant to the Index may have been removed from the sample.
- The average age takes into consideration the age of the primary applicant only.

## Methodology (cont.)

---

### Disclaimers:

- The average premiums reported represent a snapshot of national average health insurance premiums based on eHealth's customer behavior, and do not necessarily represent the average premium of all individual or family health insurance plans purchased across the country through all sources.
- Analysis is based solely on health insurance plans offered and applied for through eHealthInsurance.com. Results may not reflect the full scope of all individual and family health insurance products on a national basis or within a given state.
- Each individual's or family's health insurance premium is based on many factors, including but not limited to geography, age, type of plan, individual plan benefits chosen, and others.
- Dollar figures in the report have been rounded to the nearest full dollar. Percentages expressed in the report may add up to slightly less or more than 100% due to rounding.

### Media Inquiries

For information, analysis, or commentary on this report, please contact eHealth Media or Government Relations.

**Media Inquiries:**

Brian Mast, Vice President of Communications  
(650) 210-3149  
brian.mast@ehealth.com

**Government or Public Policy Inquiries:**

John Desser, Vice President of Public Policy and Government Affairs  
(202) 626-8573