



# Out-of-Pocket Premium Analysis and Major Medical Inventory

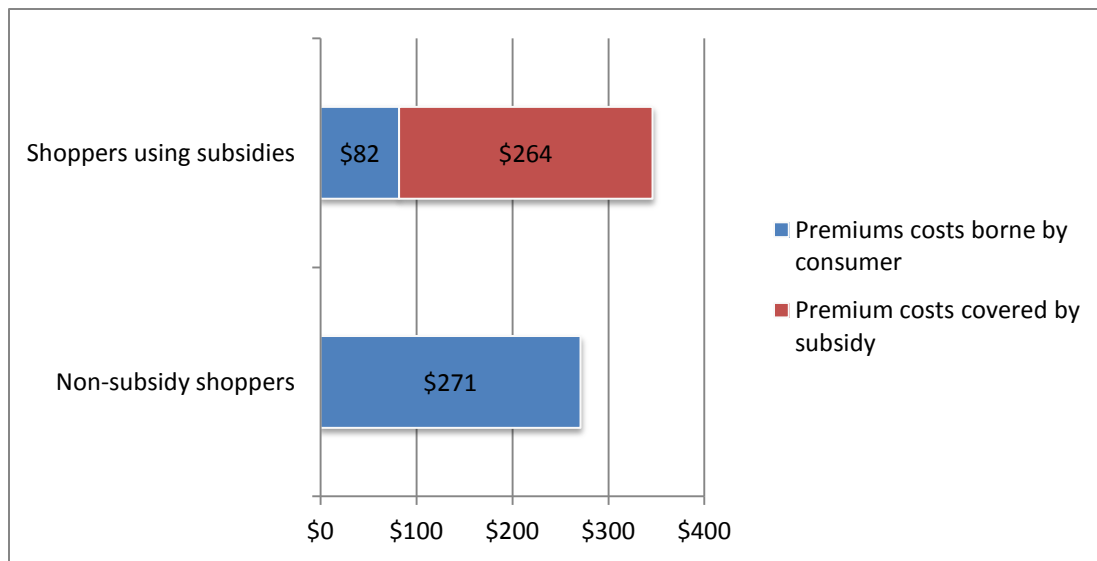
---

August 2014

### **Out-of-pocket Premium Analysis, Subsidized vs. Non-Subsidy Shoppers**

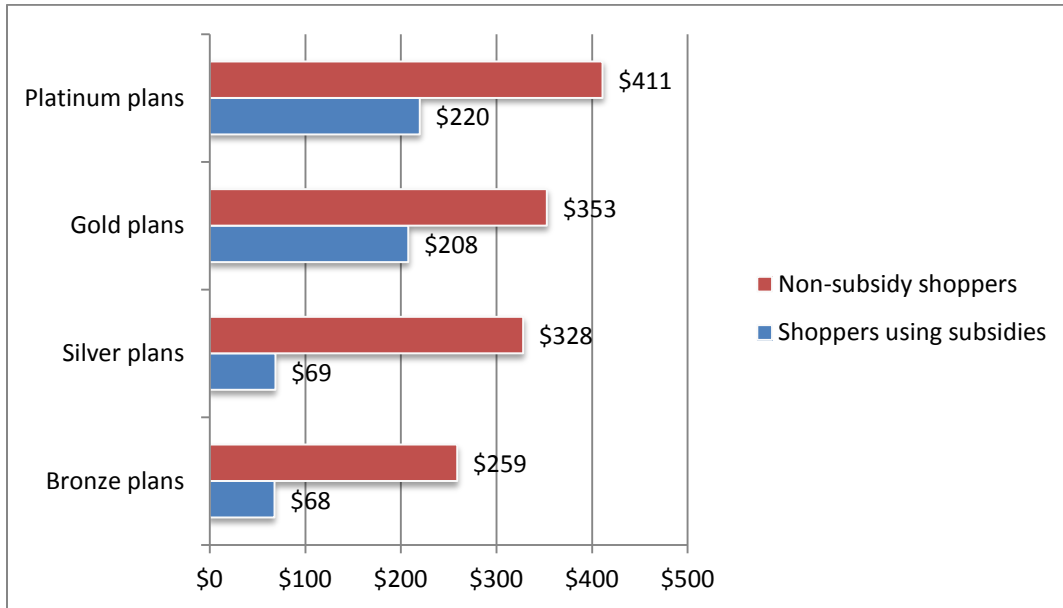
For the purposes of the analysis below, eHealth used health plan selection and cost data from its May 2014 [Health Insurance Price Index report](#) to illustrate premium costs borne by consumers not using government subsidies<sup>1</sup>. For costs associated with consumers utilizing government subsidies, eHealth used [data recently published](#) by the Department of Health and Human Services (HHS)<sup>2</sup>.

#### **Average premiums for individual coverage**



- *Among shoppers who used subsidies:* Across all metal levels, the average premium for an individual plan before subsidies were applied was \$346 per month. After subsidies were applied, the average premium cost to the consumer was \$82 per month.
- *Among shoppers without subsidies:* Across all metal levels, the average premium for an individual plan was \$271 per month, the full cost of which would be borne by the consumer.

### Average premiums costs borne by consumers for individual plans by metal level



- *Among shoppers who used subsidies:* Individual shoppers selecting bronze plans paid an average of \$68 (after subsidies) toward their monthly premiums; those selecting silver plans paid \$69 on average; those selecting gold plans paid \$208 on average; and those selecting platinum plans paid \$220 on average.
- *Among shoppers without subsidies:* Individual shoppers selecting bronze plans paid an average of \$259 toward their monthly premiums; those selecting silver plans paid \$328 on average; those selecting gold plans paid \$353 on average; and those selecting platinum plans paid \$411 on average. In each case the full cost would be borne by the consumer.

### Premiums under \$100/month and above \$200/month

- *Among shoppers who used subsidies:* More than two-thirds (69%) of individual shoppers selected plans with premiums of \$100 or less per month after subsidies were applied; nearly half (46%) had premiums of \$50 or less.
- *Among shoppers without subsidies:* More than six-in-ten (61%) individual shoppers selected health insurance plans with monthly premiums of \$200 or more.

### Most common metal levels selected

- *Among shoppers who used subsidies:* Silver plans were the most commonly selected plan type from among all metal tiers<sup>3</sup>.
- *Among shoppers without subsidies:* Bronze plans were the most commonly selected plan type from among all metal tiers.

## **Inventory of Major Medical Insurers and Plans in 50 Metro Areas**

Data in the table below describes the total number of insurers represented and total number of plans offered through eHealth in fifty metro area ZIP codes across the United States. On average, individual health insurance consumers shopping through eHealth in these metro areas were able to find a total of 38 different health insurance plans to choose from offered by an average of 4 different insurers.

Each of the plans included meets the minimum essential coverage requirements of the Affordable Care Act, though some may not be available through government-run health insurance exchanges. These statistics are subject to change and reflect eHealth offerings only during the July 2014 period.

<b>Metro Area (ZIP code)</b>	<b>Number of plans offered</b>	<b>Number of insurers</b>
Albuquerque, NM (87121)	31	3
Atlanta, GA (30009)	57	6
Austin, TX (78660)	51	5
Baltimore, MD (21117)	24	2
Birmingham, AL (35215)	10	1
Boston, MA (02128)	15	1
Charlotte, NC (28277)	16	4
Chicago, IL (60629)	46	4
Cincinnati, OH ((45238)	48	5
Cleveland/Akron, OH (44221)	54	7
Columbus, OH (43123)	44	5
Dallas, TX (75217)	37	4
Denver, CO (80219)	60	5
Detroit, MI (48180)	67	6
Grand Rapids, MI (49504)	46	5
Greensboro, NC (27406)	16	4
Greenville, SC (29687)	24	3
Hartford, CT (06010)	31	3
Harrisburg, PA (17112)	39	4
Houston, TX (77084)	39	4
Indianapolis, IN (46227)	18	2
Jacksonville, FL (32210)	27	4
Kansas City, KS (66102)	27	3
Las Vegas, NV (89110)	40	4
Los Angeles, CA (90650)	45	5
Louisville, KY (40214)	26	2
Memphis, TN (38127)	42	4
Miami, FL (33012)	46	5
Milwaukee, WI (53215)	34	3
Minneapolis, MN (55407)	58	4
Nashville, TN (37013)	37	4
New York City, NY (11226)	14	2
Norfolk, VA (23503)	33	3

Oklahoma City, OK (73013)	46	5
Orlando, FL (32808)	36	4
Philadelphia, PA (19120)	33	3
Phoenix, AZ (85225)	70	6
Pittsburgh, PA (15237)	15	2
Portland, OR (97230)	72	7
Raleigh, NC (27610)	16	3
Sacramento, CA (95823)	31	3
Salt Lake City, UT (84118)	59	6
San Antonio, TX (78228)	35	3
San Diego, CA (91911)	45	5
San Jose, CA (95035)	36	4
Seattle, WA (98052)	28	5
St. Louis, MO (63021)	38	4
Tampa, FL (33647)	41	5
Washington D.C. (20011)	48	3
West Palm Beach, FL (33411)	46	5
<b>TOTALS for 50 Metro Areas:</b>	<b>1,897 plans by state</b>	<b>199 insurers by state</b>

**For more information and media inquiries, please contact:**

Brian Mast  
eHealth, Inc.  
(650) 210-3149  
[brian.mast@ehealth.com](mailto:brian.mast@ehealth.com)

##

**Notes:**

<sup>1</sup> Source: eHealth's *Health Insurance Price Index Report for Open Enrollment and Q1 2014*. Data from this report utilized in this analysis is based solely on health insurance shoppers selecting individual and family major medical plans through eHealth during the 2014 ACA open enrollment period, October 2013 – March 2014. Refer to the report for additional methodology information.

<sup>2</sup> Source: ASPE Research Brief, *Premium Affordability, Competition, and Choice in the Health Insurance Marketplace, 2014*, published June 18, 2014. Refer to the report for methodology information.

<sup>3</sup> Source: ASPE Issue Brief, *Health Insurance Marketplace: Summary Enrollment Report for the Initial Annual Open Enrollment Period*, published May 1, 2014.