REPORT eHealthInsurance

The Cost and Benefits of Individual Health Insurance Plans

In September 2004, eHealthInsurance selected and analyzed a sample of about 82,000 individual and family health insurance policies purchased through www.eHealthInsurance.com on which premiums were paid since its last report, from March through August 2004. This semi-annual study is designed to monitor the cost and comprehensiveness of benefits included in health insurance policies purchased by consumers, representing the major medical policies available to 96 percent of the U.S. population.¹

According to past Cost and Benefits reports, consumers increasingly have been purchasing plans with higher deductibles to manage their health insurance premium costs. Current data shows that in the past six months, this buying pattern continues. The deductible levels in this report reflect those required for a plan to be eligible for pairing with a Health Savings Account (HSA). HSAs became available to the public in January 2004 as part of the government's Medicare drug legislation. They are tax-advantaged savings accounts, much like Individual Retirement Accounts (IRAs), available to people who purchase HSA-eligible health insurance plans with deductibles of \$1,000 or more for individuals and \$2,000 or more for families.

■ Premiums Stable Across Most of the Country

Individual Major Medical Plans

The average premium of the policies purchased by individuals in this survey overall is approximately \$150 per month. On an annual basis, this premium amount equates to \$1,800. According to the U.S. Census Bureau, more than 65 percent of the uninsured population is under age 35, and in our survey, that age group paid approximately \$122 per month, which is an average annual premium of less than \$1,464.

Health Insurance Premiums for Single Policies by Age Bracket							
Age	<18	18-24	25-34	35-44	45-64	65+ (4)	ALL
Average monthly premium per single (1)	\$105	\$114	\$130	\$160	\$207	N/A	\$150
Average annual premium per single	\$1,260	\$1,368	\$1,560	\$1,920	\$2,484	N/A	\$1,800
% of uninsured population by age (2)	11%	30%	26%	18%	14%	1%	100%
% of U.S. population by age (3)	26%	10%	14%	16%	22%	12%	100%

- (1) Source: eHealthInsurance, Inc. 2004, single policies sold across states representing 96% of the U.S. population (See page 2)
- (2) Source: Health Insurance Coverage, US Census Bureau, issued August 2004
- (3) Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P13 and PCT12
- (4) Age 65 and older are covered under Medicare

Family Major Medical Plans

Family policies in this sample represent an average of 3.1 family members per policy. The average premium of these policies is \$307 per month or \$3,684 per year.

Short-term Health Insurance Plans

Short-term coverage can be purchased to cover one-to-twelve months, and varies by health insurance policy. These plans are intended for people who are without health insurance coverage due to job loss, college graduation, leave of absence from work or other life changes. Short-term health insurance often can fill the gap at a low cost.

Individuals in this sample with short-term health insurance plans paid premiums of \$72 per month on average. Families with short-term health insurance plans paid \$174 per month on average.

¹ Includes all U.S. states except MA, WV, ME, NH, HI, ND, VT. See page 2 for information.

■ REPORT **eHealthInsurance**

The Cost and Benefits of **Individual Health Insurance Plans**

State	Health Insurance Premiums for Single Policies by State							
Fexas 21,266,000 7.6% \$133 \$1,596 33	State	Population		premium per	premium per	Avg. age		Community Rating (2)
New York	California	34,705,060	12.4%	\$140	\$1,680	32		
Find	Гехаѕ	21,266,000	7.6%	\$133	\$1,596	33		
	New York	19,027,190	6.8%	\$295	\$3,540	40	Yes	Yes
	Florida	16,349,150	5.8%	\$148	\$1,776	34		
Dhio 11,220,060	llinois		4.4%		\$1,680	33		
Michigan 9,898,680 3.5% \$112 \$1,344 33 Yes Yes Yes Seorgia 8,332,840 3.0% \$340 \$4,080 38 Yes Yes Seorgia 8,332,840 3.0% \$159 \$1,908 31 North Carolina 8,071,000 2.9% \$130 \$1,560 32 Mirginia 7,022,090 2.5% \$154 \$1,848 34 Mirginia 7,022,090 2.5% \$154 \$1,848 34 Mirginia 7,022,090 2.5% \$154 \$1,848 34 Mirginia 7,022,090 2.5% \$155 \$1,500 34 Mirginia 7,022,090 2.5% \$155 \$1,500 34 Mirginia 7,022,090 2.1% \$169 \$2,028 35 Mirginia 7,022,090 2.1% \$169 \$2,028 35 Mirginia 7,022,090 2.1% \$169 \$2,028 35 Mirginia 7,022,090 2.1% \$1524 33 Mirginia 7,022,090 2.1% \$1526 \$1,512 36 Mirginia 7,022,090 1.9% \$166 \$1,992 32 Mirginia 5,377,260 1.9% \$166 \$1,992 32 Mirginia 4,393,600 1.9% \$166 \$1,992 32 Mirginia 4,393,600 1.9% \$153 \$1,836 34 Mirginia 4,393,800 1.8% \$143 \$1,716 33 Mirginia 4,393,900 1.6% \$173 \$2,076 28 Mirginia 4,391,900 1.6% \$173 \$2,076 28 Mirginia 4,391,900 1.6% \$135 \$1,620 30 Mirginia 4,391,900 1.6% \$138 \$1,656 35 Mirginia 4,391,900 1.2% \$134 \$1,608 35 Mirginia 4,391,900 1.6% \$134 \$1,6	Pennsylvania	12,139,190	4.3%	\$138	\$1,656	31		
New Jersey	Ohio	11,220,060	4.0%	\$132	\$1,584	34		
New Jersey	Michigan	9,898,680	3.5%	\$112	\$1,344	33		
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Nyoming 485,510 0.2% \$107 \$1,284 28								
					. ,			
		270,086,310	96.3%	\$150	\$1,800	33		

States not include	States not included:							
State	Population	% of U.S. Population	Avg. monthly premium per single: all ages	Avg. annual premium per single: all ages	Avg. age	Guaranteed Issue (1)	Community Rating (2)	Other (3)
Massachusetts	3,679,620	1.3%	N/A	N/A	N/A	Yes		
West Virginia	1,760,310	0.6%	N/A	N/A	N/A			Yes
Maine	1,270,120	0.5%	N/A	N/A	N/A	Yes	Yes	
New Hampshire	1,259,120	0.4%	N/A	N/A	N/A	Yes	Yes	
Hawaii	1,198,920	0.4%	N/A	N/A	N/A			Yes
North Dakota(4)	619,280	0.2%	N/A	N/A	N/A			Yes
Vermont	611,540	0.2%	N/A	N/A	N/A	Yes	Yes	
Subtotal	10,398,910	3.7%						
Total US	280,485,220							

 ⁽¹⁾ Law requires all applicants to be issued a policy regardless of health
 (2) Law requires policies to be priced independent of age and/or health
 (3) State Department of Insurance and/or state-based carriers limits on non-residential broker sales.
 (4) Recently added to www.ehealthinsurance.com, average premium and age data not available to date.

The Cost and Benefits of Individual Health Insurance Plans

Consumers Choose Higher Deductibles and Lower Co-payments

Data from this sample shows that there is a clear consumer purchasing preference for higher deductible plans. As shown in the chart below, 61 percent of all plans purchased by individuals have a deductible of \$1,000 or higher. Families purchased plans with deductibles of \$2,000 or higher nearly 47 percent of the time. These are the deductible levels a health insurance plan must have to be eligible for pairing with a Health Savings Account (see page 1). Additionally, more than two thirds of all policies sold to individuals and families have office visit co-payments of \$20 or less.

Deductible Levels for Policies Purchased by eHealthInsurance Individual and Family Coverage Customers					
	Percentage of Policies Purchased				
Deductible	Individuals	Families			
\$500 or less	35.7%	21.1%			
\$501 to \$999	3.5%	3.2%			
\$1,000 to \$1,500	26.9%	28.8%			
\$1,501 to \$1,999	0.7%	0.1%			
\$2,000 to \$3,000	23.6%	28.6%			
Over \$3,000	9.6%	18.2%			
Total	100%	100%			

Co-Pay	Percent of Policies Purchased			
	Individuals	Families	Average	
\$0	37.5%	44.9%	39.9%	
\$10	8.3%	5.1%	7.3%	
\$15	5.7%	6.2%	5.8%	
\$20	15.5%	11.9%	14.3%	
\$25	8.6%	6.1%	7.8%	
\$30	16.1%	17.7%	16.7%	
\$35	3.3%	3.3%	3.3%	
\$40	3.2%	3.1%	3.2%	
\$45	1.8%	1.7%	1.7%	
Total	100%	100%	100%	

Solid and Accessible Benefits

Ninety percent of policies purchased by individuals, and 87 percent of policies purchased by families, can be considered "comprehensive" in coverage, where comprehensiveness is defined to include: Inpatient, Outpatient, Lab and Test benefits. Prescription drug benefits are included in 81 percent of these plans. An average of 91 percent of individuals and families purchased mainstream health insurance plan types that are relatively unencumbered with utilization restrictions (e.g., HMO access requirements.) By leveraging choice of plans in their market, most consumers in this sample have been able to maintain very good benefit levels and choose the doctors they want while holding down policy costs.

Benefit Levels of Policies Selected					
% of Policies Purchased					
Individuals	Families				
90.2%	86.6%				
9.8%	13.4%				
100%	100%				
	% of Policie Individuals 90.2% 9.8%				

(1)	Comprehensive = Inpatient + Outpatient + Lab and Tests
	(Prescription Drugs are included in 81% of these policies)

Product Choices by Individual Customers					
Product Type	Product Type % of Policies Purchased				
	Individuals	Families			
PPO	79.8%	84.3%			
НМО	11.9%	7.0%			
Indemnity/Other	8.3%	8.7%			
Total	100%	100%			

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