

***Smoking Status and
Body Mass Index Relative
to Average Individual
Health Insurance Premiums***

*An addendum to the November 2011 eHealth report,
'The Cost and Benefits of Individual & Family Health Insurance Plans'*

Introduction and Methodology

The purpose of this addendum to eHealth, Inc.'s 2011 '[Cost and Benefits of Individual & Family Health Insurance Plans](#)' report is to explore the relationship between average monthly health insurance premiums and an applicant's smoking status or body mass index (BMI).

eHealth is the parent company of eHealthInsurance.com, the leading online source of individual and family health insurance nationwide. Since 1998, eHealthInsurance.com has sold individual and family health insurance (and other insurance products) from over 180 health insurance companies to more than two million American consumers. As such, eHealth is specially positioned to provide insight into the costs of individual coverage in the United States.

- Comparisons of average premium costs for smokers vs non-smokers in this report were derived from a sample of more than 274,000 individual major medical policies purchased through eHealthInsurance with coverage in effect in February 2011. The status of "smoker" or "non-smoker" is defined in the application process. When filling out the online application form during the shopping process the customer is asked to indicate if he or she has smoked tobacco within the past twelve months.
- Comparisons of average premium costs relative to the applicant's BMI in this report were derived from a sample of more than 229,000 individual major medical policies purchased through eHealthInsurance with coverage in effect as of February 2011. Results are based only on adults aged 20 or older who provided their height and weight on the health insurance application. BMI is based on this height and weight data and calculated according to a formula published by the Centers for Disease Control (CDC): $(\text{weight (lb)} / [\text{height (in)}]^2 \times 703)$. The BMI categories used in this report also follow CDC guidelines*.

Underwriting decisions that may influence an individual applicant's approval or final monthly health insurance premium are not made by eHealth but by the insurance carrier selected by the consumer. Decisions may be based in part on smoking status or BMI. However, other factors (such as an individual's medical history or the presence of a pre-existing condition) may also play a role. Though this report is based on applications of those approved for coverage, it is possible to be declined for individual coverage based on an especially high BMI.

For more information about report methodology, please refer to the most recent edition of eHealth's '[Cost and Benefits of Individual & Family Health Insurance Plans](#)' report, published in November 2011 (available at news.ehealthinsurance.com).

* For more information on CDC guidelines for BMI, refer to: http://www.cdc.gov/healthyweight/assessing/bmi/adult_bmi/index.html

Smoking Status and Average Premiums for Individual Health Insurance

Gender	Non-smokers, average premiums	Smokers, average premiums	Premium increase for smokers (%)
Female	\$195/month	\$240/month	23%
Male	\$166/month	\$187/month	13%
Overall	\$181/month	\$207/month	14%

- Overall, smokers pay an average monthly premium 14% higher than non-smokers
- Smoking females pay an average monthly premium 23% higher than non-smoking females
- Overall premiums reflect a combined average of premiums based on gender and smoking status

Body Mass Index and Average Premiums for Adult Individual Health Insurance

BMI	Weight Status (% of surveyed applications*)	Average Premiums (\$)		
		Female	Male	Overall
Below 18.5	Underweight (2.4% of total apps)	\$172/month	\$157/month	\$169/month
18.5 – 24.9	Normal (54.8% of total apps)	\$180/month	\$143/month	\$164/month
25.0 – 29.9	Overweight (32.0% of total apps)	\$211/month	\$172/month	\$185/month
30.0 and Above	Obese (10.7% of total apps)	\$221/month	\$187/month	\$201/month
Percent increase in average premiums from Normal to Obese:		22.8%	30.8%	22.6%

- Overall, policyholders in the 'Obese' BMI category pay 22.6% more on average than those in the 'Normal' BMI category
- Men in the 'Obese' category pay monthly premiums that are 30.8% higher on average than men in the 'Normal' category – a substantially higher percentage increase than among women
- Monthly premiums for men in the 'Underweight' are 9.8% higher than those for men in the 'Normal' category
- However, monthly premiums for women in the 'Underweight' category average \$8 less per month than those for women in the 'Normal' category
- Overall premiums reflect a combined average of premiums based on gender and weight status

* The percentage of total applications in each weight category adds up to less than 100% due to rounding

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