

HEALTH INSURANCE
PRICE INDEX REPORT
— FOR THE 2015 —
OPEN ENROLLMENT PERIOD

eHealth[®]

March 2015

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Introduction: The 2015 Open Enrollment Period In Review

eHealth's May 1, 2014 Health Insurance Price Index report provided the first in-depth analysis of the cost of individual and family health insurance plans selected by unsubsidized eHealth shoppers over the course of the Affordable Care Act's first nationwide open enrollment period, from October 1, 2013 through March 31, 2014. The present report provides a similar analysis for the Affordable Care Act's second nationwide open enrollment period, which began November 15, 2014 and ended February 15, 2015. 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.

In addition to revisiting the costs and shopping trends explored in the May 1, 2014 report, the present report also provides additional information relevant to the *King v. Burwell* case which is currently before the Supreme Court. A decision on the case is expected in June 2015 and may result in the loss of government health insurance subsidies for millions of consumers in states served by the federally facilitated health insurance exchange, Healthcare.gov.

Data presented in this report is based solely on rates quoted for health insurance applications submitted by consumers through the company's website, eHealth.com, in the specified time period. It does not offer a comprehensive view of costs for all plans available outside of government exchanges or for plans available through government exchanges. The primary intent of the report is to offer a nationwide snap-shot of individual market consumer behavior by looking at 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.

For more information on the methods employed for the 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 costs of individual and family health insurance plans selected by unsubsidized eHealth shoppers outside of government exchanges during the 2015 open enrollment period (OEP), from November 15, 2014 through February 15, 2015.

Highlights:

- Premiums for individual coverage averaged \$286 per month while premiums for family plans averaged \$727 per month; this represents an increase of 6% for individual plans and 9% for family plans compared to the 2014 open enrollment period (\$271 and \$667, respectively)*.
- The average annual deductible for individual plans was \$4,120 and the average deductible for family plans was \$7,760; this represents a 1% decrease for individual plans and almost no change at all for family plans compared to the 2014 open enrollment period (\$4,164 and \$7,771, respectively).
- 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: \$145
 - Bronze: \$275
 - Silver: \$323
 - Gold: \$366
 - Platinum: \$425
- In states served by Healthcare.gov which may be affected by the Supreme Court's decision in *King v. Burwell*, unsubsidized eHealth shoppers selected plans with gross monthly premiums 24% lower than plans selected by subsidized health insurance shoppers at Healthcare.gov (\$283 v. \$373, respectively)**.
- In states served by Healthcare.gov which may be affected by the Supreme Court's decision in *King v. Burwell*, unsubsidized eHealth shoppers selected plans with an average premium of \$283 for individual plans and \$721 for family plans; average deductibles were \$4,339 for individual plans and \$8,387 for family plans.
- Alaska was the state with the highest average monthly premium for individual plans (\$567), while New Jersey had the highest average monthly premium for family plans (\$1,023).
- Minnesota was the state with the lowest average monthly premium for individual plans (\$234), while Arizona was the state with the lowest average monthly premium for family plans (\$552).
- Plans eligible for use with a Health Savings Account (HSA) accounted for 32% of all plans selected by consumers; the average monthly premium for HSA-eligible plans was \$284 for individual coverage and \$663 for family coverage.
- Over the Affordable Care Act's 2015 open enrollment period, 52% of eHealth shoppers were men and 48% of eHealth shoppers were women; the average age was 38.
- Forty-one percent (41%) of all eHealth shoppers during the open enrollment period were between the ages of 18 and 34.
- Among those purchasing individual (rather than family) coverage, 45% were between the ages of 18 and 34.
- Among all plans selected by individual and family shoppers, 42% were PPO plans, while 39% were HMO plans.

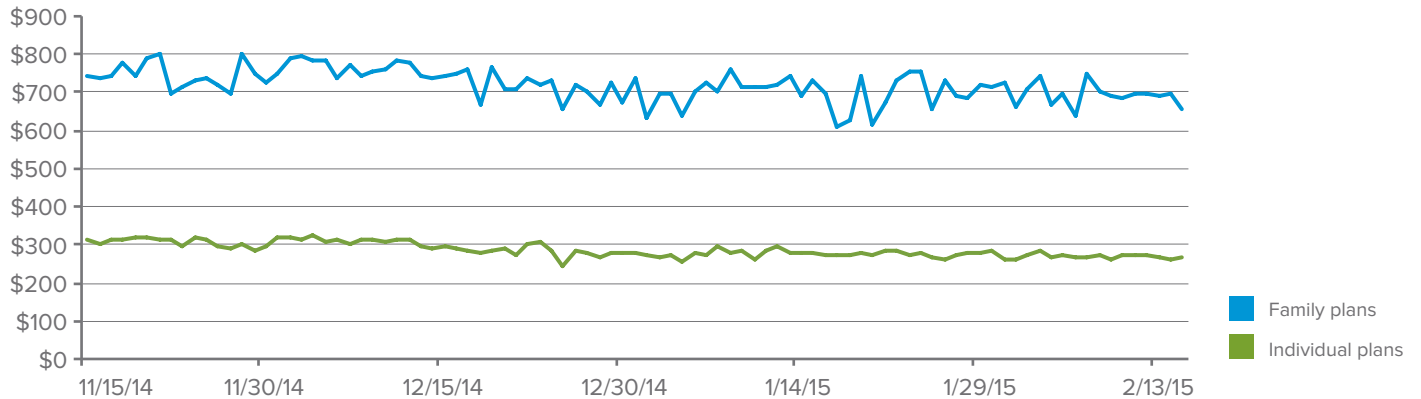
* For all cost comparisons in this report to the 2014 open enrollment period, refer to [eHealth's May 1, 2014 Price Index Report](#).

** See the HHS [ASPE Research Brief](#), published February 9, 2015. Data presented in this report covers the period from November 15, 2014 through January 30, 2015. eHealth's data above, by comparison, covers the period from November 15, 2014 through February 15, 2015.

Nationwide Health Insurance Costs

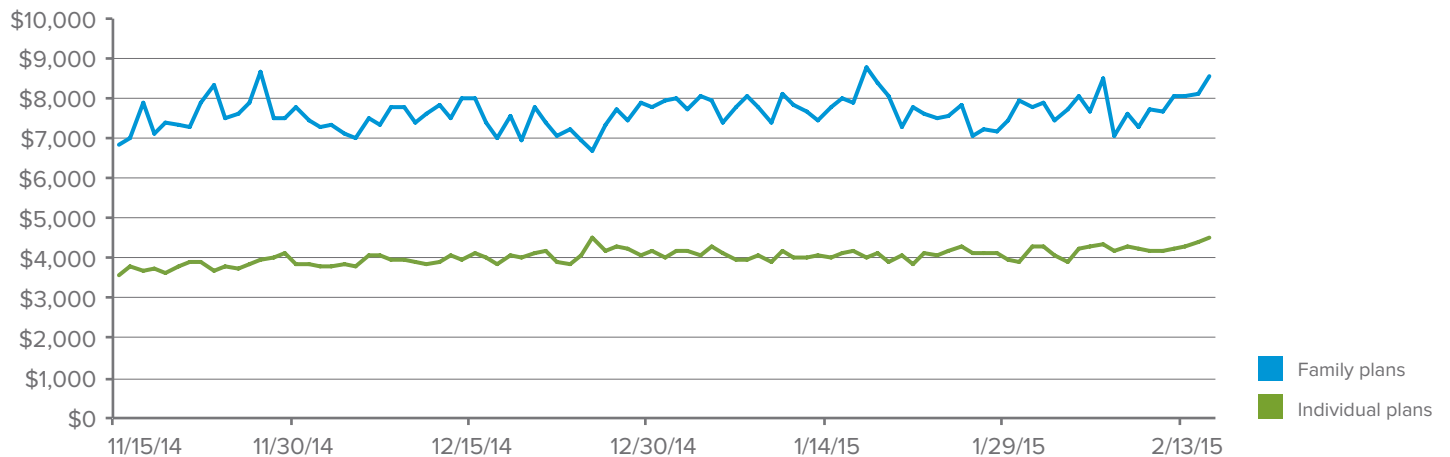
Nationwide Health Insurance Costs

National average premiums for individual and family plans selected each day of the 2015 open enrollment period (November 15, 2014 – February 15, 2015)



- Monthly premiums averaged \$286 for individual plans and \$727 for family plans.
- This represents an increase of 6% for individual plans and 9% for family plans compared to the 2014 open enrollment period (\$271 and \$667, respectively).

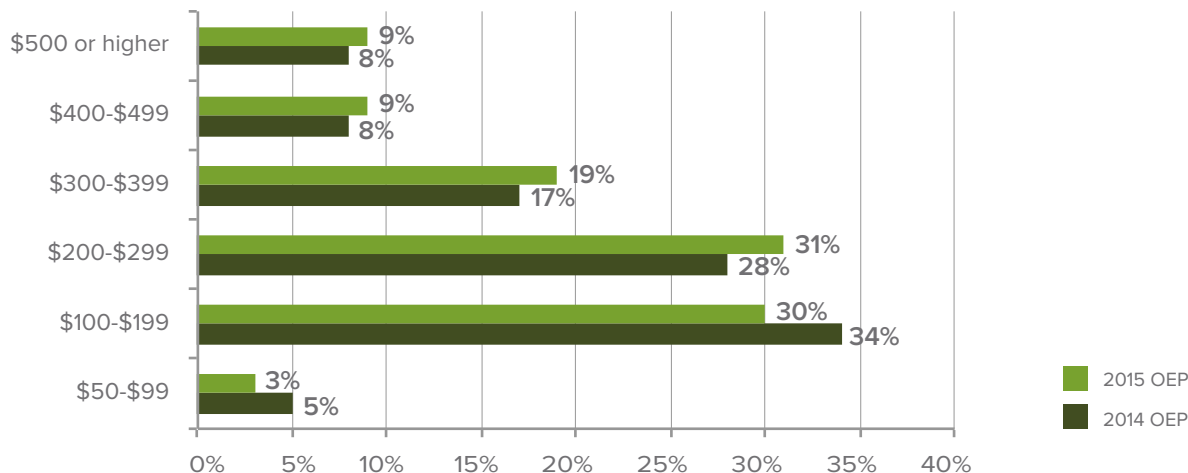
National average deductibles for individual and family plans selected each day of the 2015 open enrollment period (November 15, 2014 – February 15, 2015)



- Annual deductibles averaged \$4,120 for individual plans and \$7,760 for family plans.
- This represents a 1% decrease for individual plans and almost no change at all for family plans compared to the 2014 open enrollment period (\$4,164 and \$7,771, respectively).

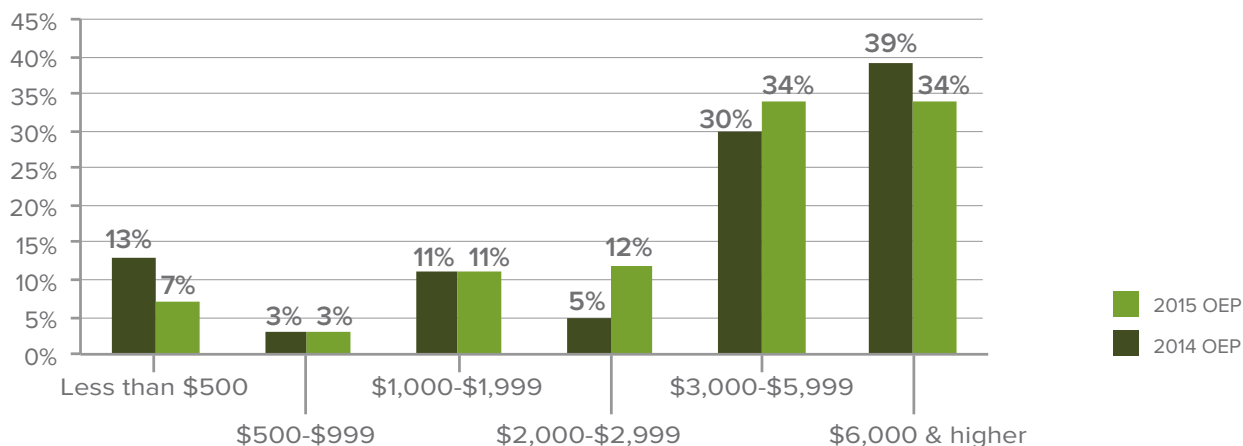
Nationwide Health Insurance Costs (continued)

Monthly premiums as a percentage of all individual plans* (2015 & 2014 open enrollment periods)



- Half (50%) of all 2015 individual plans had a monthly premium of between \$200 and \$399, compared to 45% of all 2014 individual plans.

Annual deductibles as a percentage of all individual plans* (2015 & 2014 open enrollment periods)

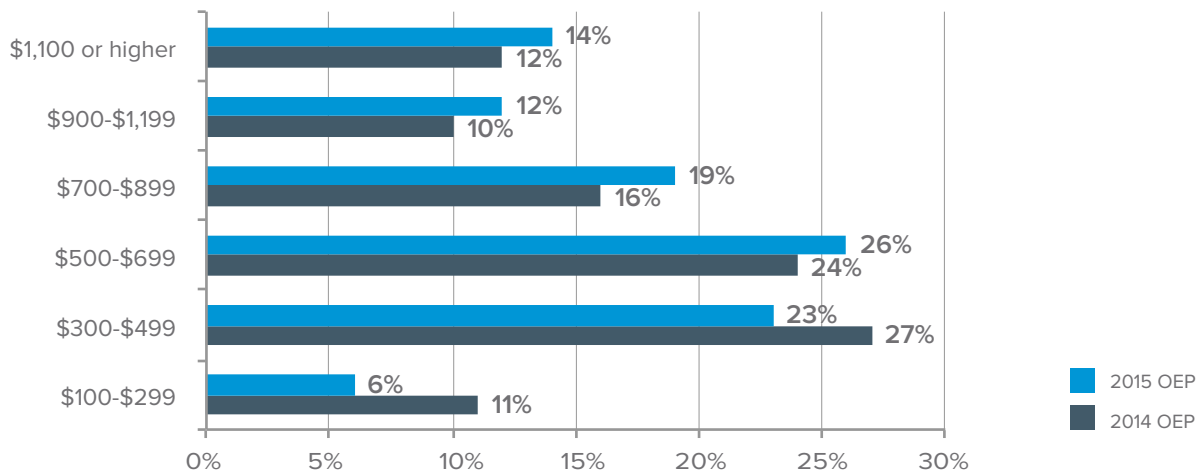


- More than two-thirds (68%) of all 2015 individual plans selected had an average annual deductible of \$3,000 or more.

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

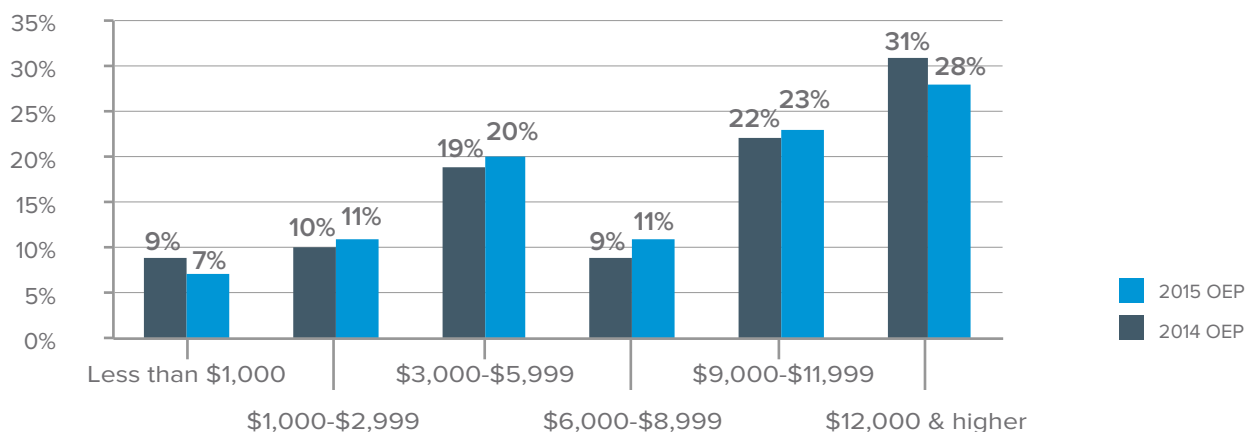
Nationwide Health Insurance Costs (continued)

Monthly premiums as a percentage of all family plans (2015 & 2014 open enrollment periods)



- About half (49%) of all 2015 family plans had a monthly premium of between \$300 and \$699.
- Between the 2014 and 2015 open enrollment periods, the percentage of family plans with premiums of between \$100 and \$299 dropped by almost half, from 11% to 6%.

Annual deductibles as a percentage of all family plans (2015 & 2014 open enrollment periods)



- About half (51%) of all 2015 family plans had an annual deductible of \$9,000 or more.
- More than one third (38%) of all 2015 family plans had an annual deductible of less than \$6,000.

Nationwide Health Insurance Costs (continued)

Family plan premiums and deductibles by number of members on a policy (2015 open enrollment period)

MEMBER COUNT	AVG. PREMIUM	AVG. PREMIUM PER MEMBER	AVG. DEDUCTIBLE	% OF ALL FAMILY POLICIES SURVEYED
2	\$604	\$302	\$7,828	48%
3	\$723	\$241	\$7,670	24%
4	\$901	\$225	\$7,706	18%
5	\$1,036	\$207	\$7,711	6%
6	\$1,043	\$174	\$7,740	2%
Overall	\$727	-	\$7,760	-

- \$901 was the average monthly premium for a family of four.
- \$7,706 was the average annual deductible for a family of four.

Individual plan premiums, deductibles and most common metal level, by age (2015 open enrollment period)

AGE OF POLICY HOLDER	AVG. PREMIUMS	AVG. DEDUCTIBLES	MOST POPULAR METAL LEVEL Q1 / OEP	% OF SURVEYED POLICIES*
Less than 18	\$141	\$3,706	Catastrophic	4%
18 to 24	\$161	\$4,829	Catastrophic	10%
25 to 34	\$221	\$4,275	Bronze	35%
35 to 44	\$276	\$3,736	Bronze	19%
45 to 54	\$359	\$3,928	Bronze	18%
55 to 64	\$519	\$4,098	Bronze	13%
Overall	\$286	\$4,120	Bronze	-

- Persons between the ages of 18-34 accounted for 45% of all shoppers selecting individual plans.
- Individual consumers in the 55-64 age group selected plans with average monthly premiums \$298 higher than consumers in the 25-34 age group (\$519 vs \$221), an annual difference of \$3,576.
- In the same period, individual consumers in the 55-64 age group selected plans with annual deductible \$177 lower than individual consumers in the 25-34 age group (\$4,098 vs. \$4,275).

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

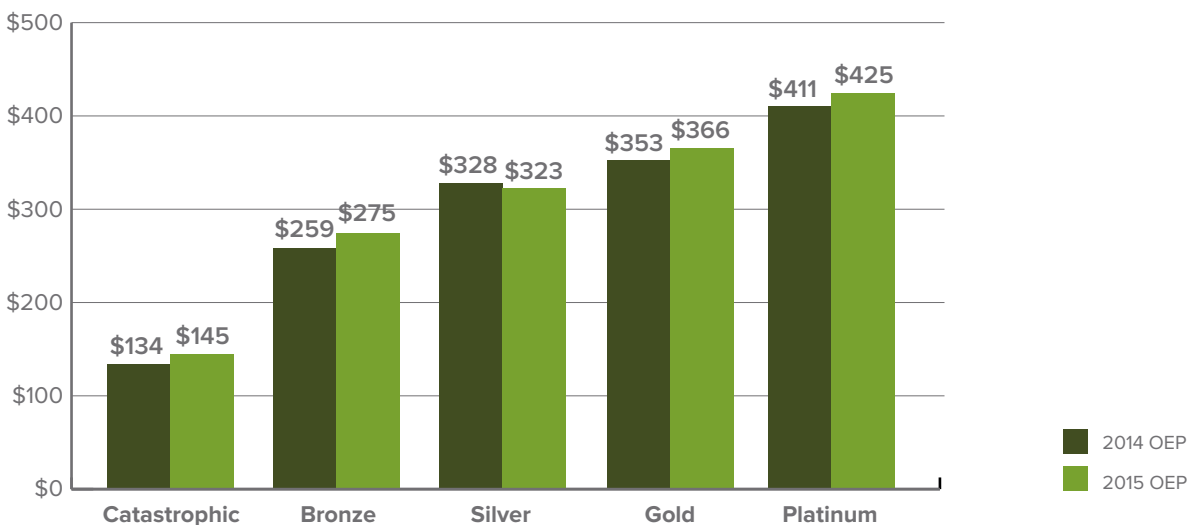
Nationwide Health Insurance Costs (continued)

Family plan premiums, deductibles and most common metal level, by age of primary policy holder (2015 open enrollment period)

AGE OF POLICY HOLDER	AVG. PREMIUMS	AVG. DEDUCTIBLES	MOST POPULAR METAL LEVEL	% OF SURVEYED POLICIES
Less than 18	\$278	\$9,276	Catastrophic	2%
18 to 24	\$352	\$9,450	Catastrophic	2%
25 to 34	\$540	\$7,710	Bronze	23%
35 to 44	\$683	\$7,607	Bronze	32%
45 to 54	\$830	\$7,684	Bronze	27%
55 to 64	\$1,057	\$7,836	Bronze	14%
Overall	\$727	\$7,760	Bronze	-

- Shoppers in the 55-64 age group selected family plans with the highest average monthly premium (\$1,057).
- Shoppers in the 18-24 age group selected family plans with the highest annual deductibles (\$9,450).

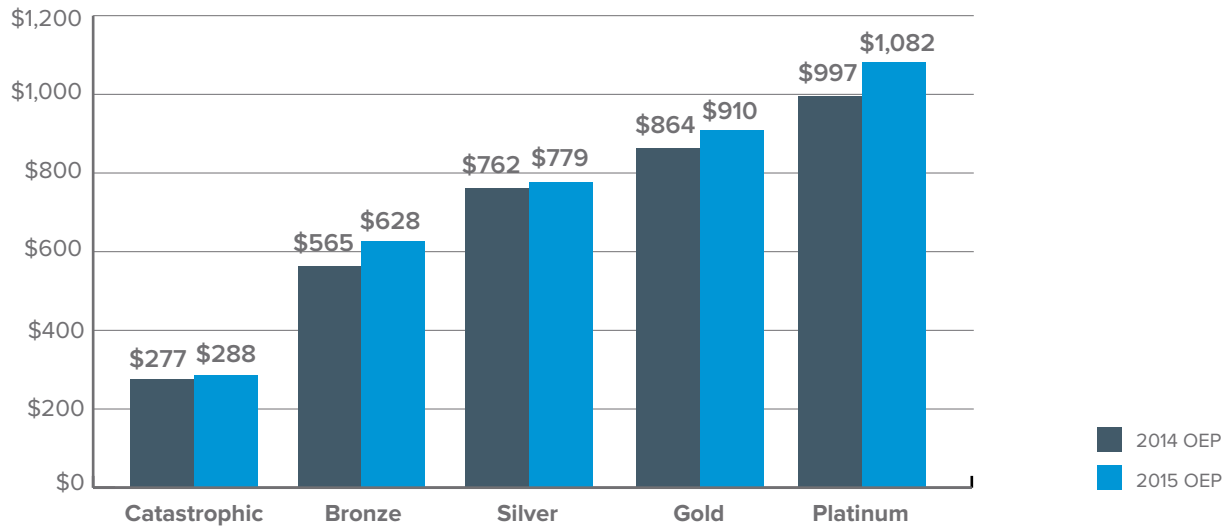
Average monthly premiums by metal level for individual plans (2014 and 2015 open enrollment periods)



- The average monthly premium for individual platinum plans (\$425) was 55% higher than for bronze plans (\$275).
- Silver plans were the only plan type with a reduction in average premium between the 2014 and 2015 open enrollment periods.

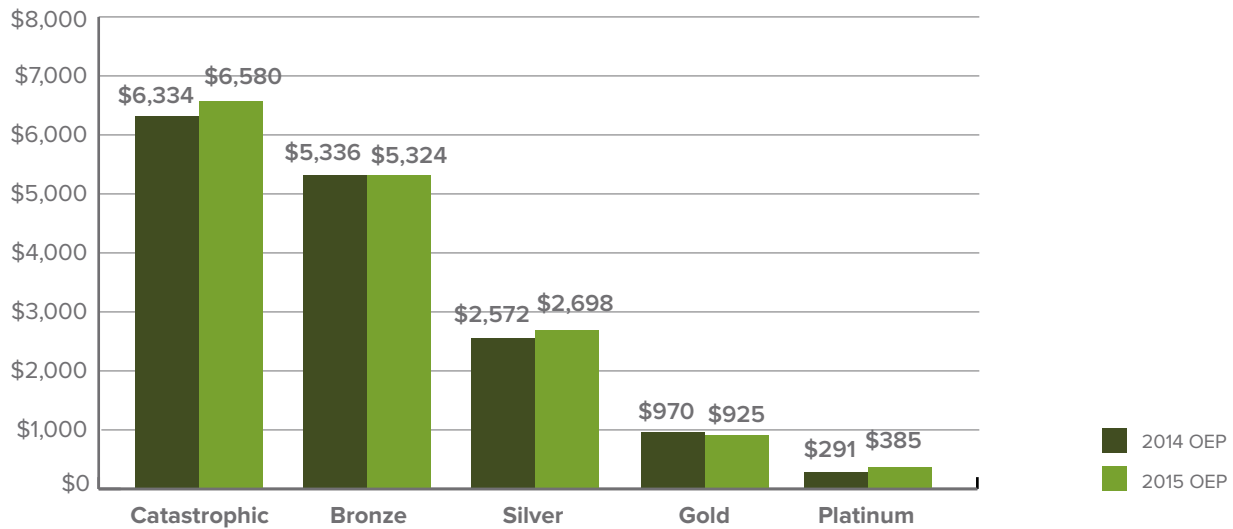
Nationwide Health Insurance Costs (continued)

Average monthly premiums by metal level for family plans (2014 and 2015 open enrollment periods)



- The average monthly premium for family platinum plans (\$1,082) was 72% higher than for bronze plans (\$628) during the 2015 open enrollment period.

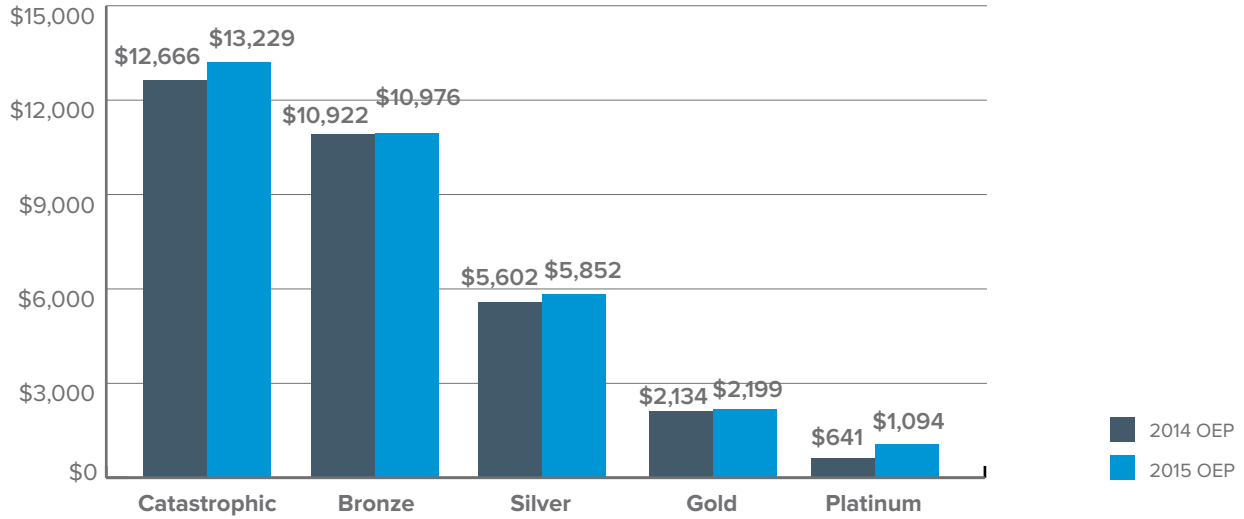
Average annual deductible by metal level for individual plans (2014 and 2015 open enrollment periods)



- The average annual deductible for individual bronze plans (\$5,324) was over \$4,900 higher than for platinum plans (\$385) during the 2015 open enrollment period.

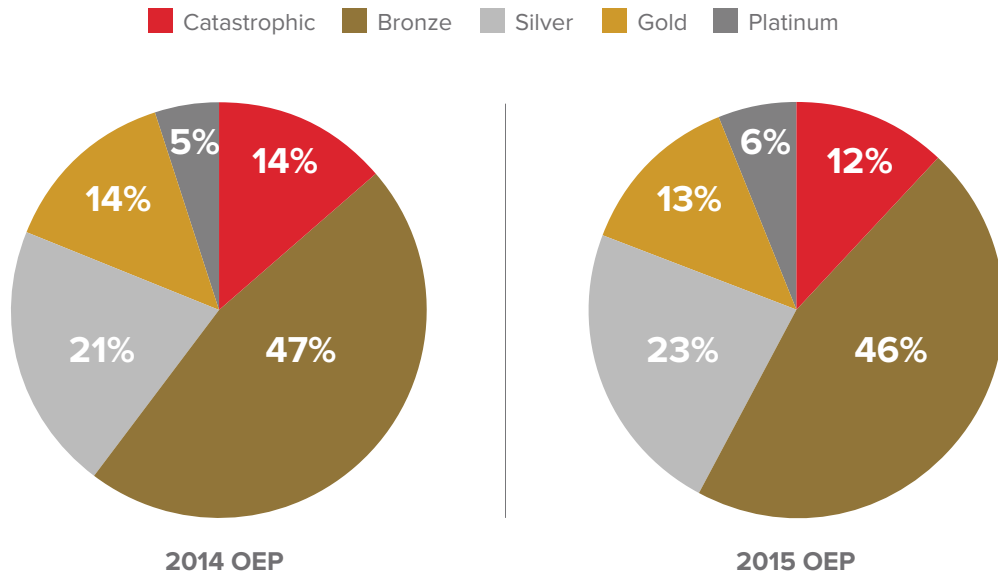
Nationwide Health Insurance Costs (continued)

Average annual deductible by metal plan level for family plans (2014 and 2015 open enrollment periods)



- The average annual deductible for family bronze plans (\$10,976) was almost \$10,000 higher than for platinum plans (\$1,094) during the 2015 open enrollment period.

Metal levels selected by customers* (individual and family plans combined)



- Bronze plans accounted for nearly half (46%) of all individual and family plans selected during the 2015 open enrollment period.

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

Nationwide Health Insurance Costs (continued)

Premiums and deductibles by gender of shopper

2015 Open Enrollment Period

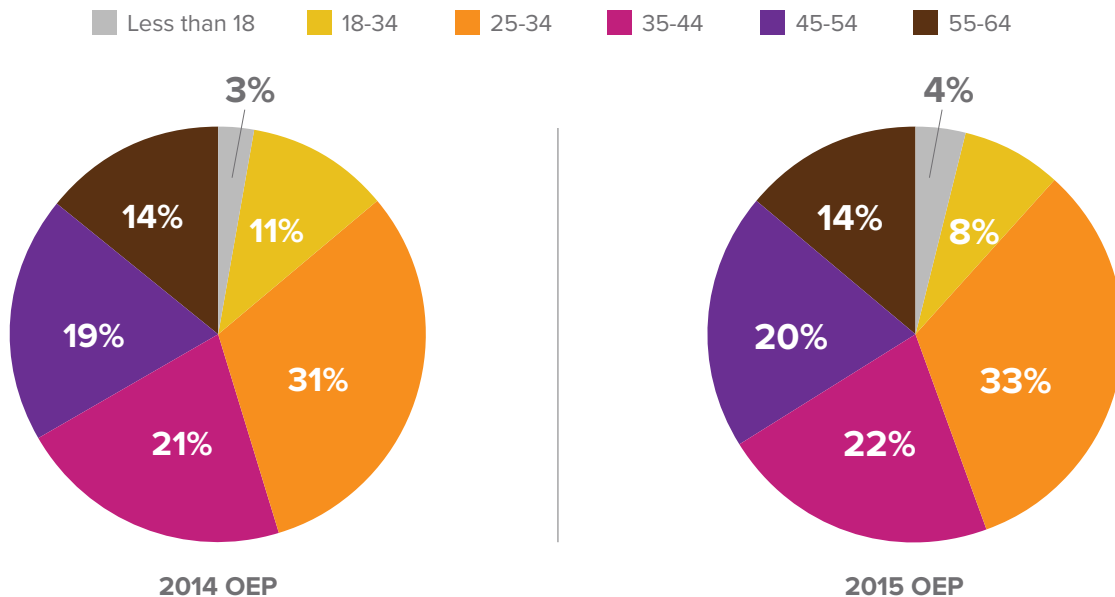
GENDER	AVG. AGE	% OF ALL SHOPPERS	AVG. INDIVIDUAL PREMIUM	AVG. INDIVIDUAL DEDUCTIBLE	AVG. FAMILY PREMIUM	AVG. FAMILY DEDUCTIBLE
Men	38	52%	\$278	\$4,208	\$783	\$7,687
Women	38	48%	\$294	\$4,032	\$649	\$7,860

2014 Open Enrollment Period

GENDER	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.
- Women tended to select family plans with significantly less costly monthly premiums than men.

Consumers selecting plans by age group (individual and family plans combined)*



- Consumers in the 18-34 age range accounted for 41% of all eHealth shoppers during the 2015 open enrollment period.

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

King v. Burwell: Relevant Data

King v. Burwell: Relevant Data

June 2015 the United States Supreme Court is expected to issue its ruling in the case of King v. Burwell. A decision in favor of the plaintiffs may result in the withdrawal of federal subsidies for millions of American consumers in the 37 states* served by Healthcare.gov.

An ASPE Research Brief recently published by the Department of Health and Human Services (HHS)** identified the average costs borne – and subsidies received – by consumers who had enrolled in

coverage through Healthcare.gov. In the charts below, we compare these figures to plan selection data for unsubsidized health insurance consumers in the same states who selected plans through eHealth without using a government exchange.

These comparisons may shed some light on the costs affected consumers may face if they lose their government subsidies and reshop for coverage in the open, unsubsidized market.

Average individual premiums in Healthcare.gov states: On-exchange subsidy recipients (Healthcare.gov) vs. off-exchange nonsubsidized consumers (eHealth)

	AVG. GROSS PREMIUM	AVG. SUBSIDY AMOUNT	AVG. PREMIUM WITH SUBSIDY	% INCREASE IF SUBSIDIES ARE LOST
Healthcare.gov	\$373	\$268	\$105	255%
eHealth	\$283	N/A	\$283	0%

- In the event of a finding for the plaintiffs in King v. Burwell, subsidy recipients may see their personal expenses for their monthly premiums increase more than 250% (from \$105 per month to \$373 per month, on average) if they do not change plans.
- Persons receiving government subsidies are more likely to select higher metal-level plans with higher monthly premiums than those who know they are shopping without the assistance of subsidies.

Additional eHealth premium and deductible selection data for states served by Healthcare.gov (Unsubsidized premiums; 2015 open enrollment period)

	INDIVIDUAL PLANS		FAMILY PLANS	
	AVERAGE PREMIUM	AVERAGE DEDUCTIBLE	AVERAGE PREMIUM	AVERAGE DEDUCTIBLE
Healthcare.gov states	\$283	\$4,339	\$721	\$8,387
Nationwide	\$286	\$4,120	\$727	\$7,760

- In Healthcare.gov states, unsubsidized consumers shopping through eHealth selected plans with premiums comparable to nationwide figures, but with average deductibles more than \$200 higher (a 5% increase) for individual plans and more than \$600 higher (an 8% increase) for family plans.

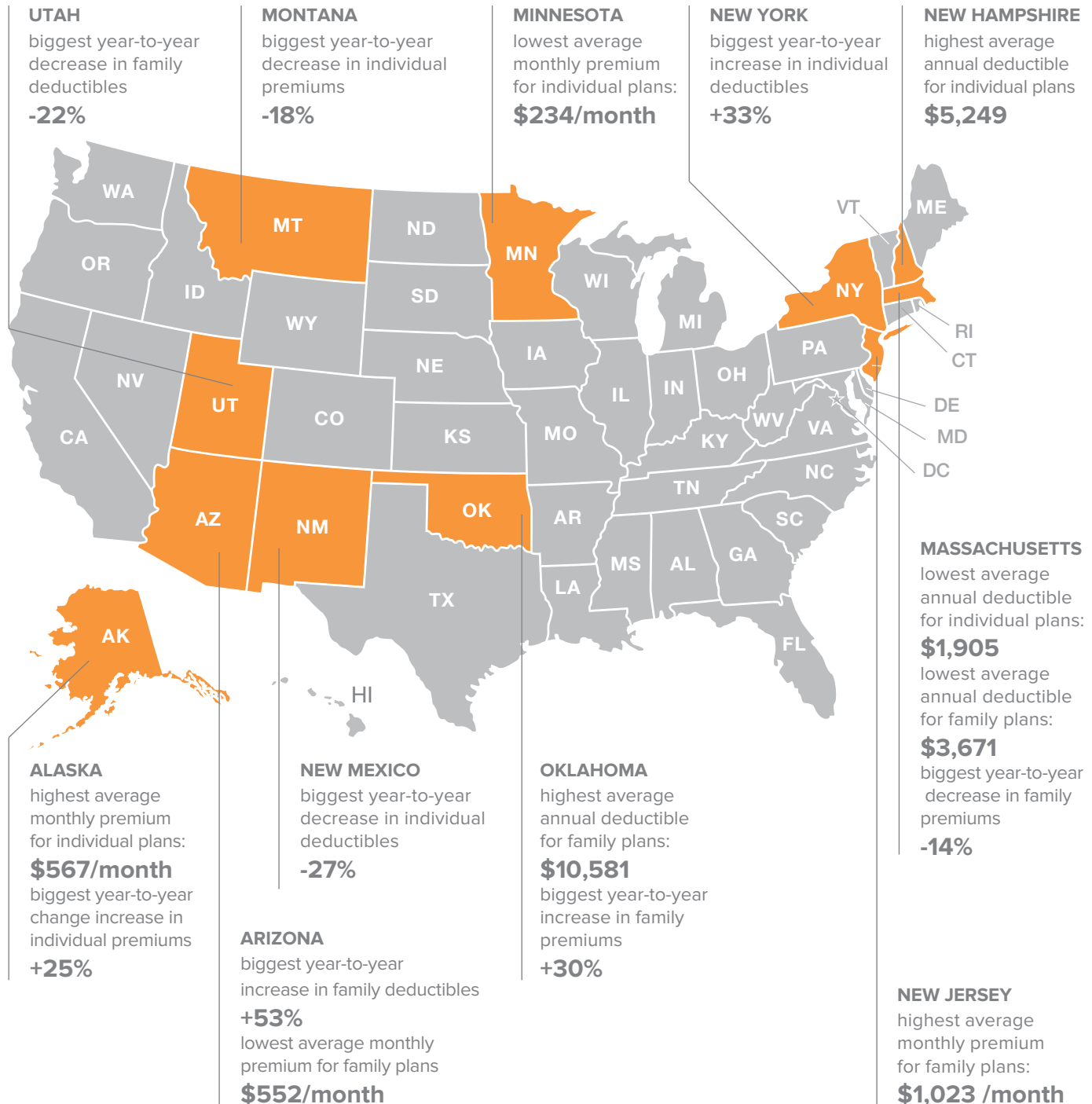
* The 37 states included in the data provided on this page include the following: AK, AL, AR, AZ, DE, FL, GA, IA, IL, IN, KS, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WI, WV, WY.

** See the HHS [ASPE Research Brief](#), published February 9, 2015. Data presented in this report covers the period from November 15, 2014 through January 30, 2015. eHealth's data above, by comparison, covers the period from November 15, 2014 through February 15, 2015.

State-Specific Health Insurance Costs

State-Specific Health Insurance Costs

State premium and deductible highlights for the 2015 open enrollment period (November 15, 2014 – February 15, 2015)



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

This map is based solely on rates quoted for health insurance applications submitted by unsubsidized consumers on eHealth.com, and not through government exchanges, in the specified time period. It does not offer a comprehensive view of costs for all plans available outside of government exchanges or of the plans available through government exchanges.

Average Monthly Premiums & Deductibles for Individual Health Insurance Plans By State

STATE	AVG. PREMIUM 2015 OEP	AVG. PREMIUM 2014 OEP	PREMIUM % CHANGE 2014 TO 2015	AVG. DEDUCTIBLE 2015 OEP	AVG. DEDUCTIBLE 2014 OEP	DEDUCTIBLE % CHANGE 2014 TO 2015
AK	\$567	\$452	+25%	\$4,416	\$4,413	0%
AL	\$259	\$220	+18%	\$4,360	\$5,715	-24%
AR	\$284	\$285	0%	\$4,134	\$4,465	-7%
AZ	\$235	\$237	-1%	\$4,683	\$3,743	+25%
CA	\$315	\$302	+4%	\$3,368	\$3,571	-6%
CO	\$291	\$277	+5%	\$4,329	\$4,072	+6%
CT	\$336	\$322	+4%	\$4,284	\$4,221	+1%
DE	\$313	\$323	-3%	\$4,636	\$4,082	+14%
FL	\$313	\$267	+17%	\$4,594	\$4,915	-7%
GA	\$268	\$256	+5%	\$4,839	\$4,831	0%
HI	\$244	\$225	+8%	\$2,776	\$2,735	+1%
IA	\$258	\$221	+17%	\$4,406	\$4,679	-6%
ID	\$260	\$253	+3%	\$4,307	\$4,215	+2%
IL	\$243	\$221	+10%	\$4,511	\$4,921	-8%
IN	\$339	\$335	+1%	\$4,892	\$4,892	0%
KS	\$241	\$206	+17%	\$4,846	\$4,831	0%
KY	\$251	\$259	-3%	\$4,670	\$4,655	0%
LA	\$293	\$263	+11%	\$4,259	\$4,565	-7%
MA	\$310	\$349	-11%	\$1,905	\$1,848	+3%
MD	\$241	\$239	+1%	\$3,801	\$3,289	+16%
ME	\$294	N/A	N/A	\$4,930	N/A	N/A
MI	\$249	\$231	+8%	\$4,723	\$4,583	+3%
MN	\$234	\$191	+23%	\$4,343	\$4,430	-2%
MO	\$265	\$246	+8%	\$4,604	\$4,765	-3%
MS	\$320	\$302	+6%	\$4,391	\$5,213	-16%
MT	\$259	\$305	-15%	\$4,930	\$4,304	+15%
NC	\$273	\$253	+8%	\$4,904	\$5,235	-6%
ND	\$276	\$272	+1%	\$4,665	\$4,162	+12%
NE	\$284	\$240	+18%	\$4,625	\$4,685	-1%
NH	\$306	\$364	-16%	\$5,249	\$4,558	+15%
NJ	\$373	\$355	+5%	\$2,575	\$2,830	-9%
NM	\$260	\$272	-4%	\$3,246	\$4,421	-27%
NV	\$272	\$295	-8%	\$4,327	\$3,521	+23%
NY	\$365	\$404	-10%	\$4,305	\$3,240	+33%
OH	\$301	\$289	+4%	\$4,706	\$4,634	+2%
OK	\$254	\$215	+18%	\$4,426	\$4,976	-11%
OR	\$258	\$259	0%	\$3,539	\$3,365	+5%
PA	\$289	\$271	+7%	\$3,566	\$3,645	-2%
SC	\$297	\$290	+2%	\$4,428	\$4,248	+4%
SD	\$296	\$258	+15%	\$4,747	\$4,651	+2%
TN	\$242	\$224	+8%	\$4,804	\$4,798	0%
TX	\$280	\$241	+16%	\$4,606	\$4,843	-5%
UT	\$254	\$215	+18%	\$3,248	\$4,131	-21%
VA	\$281	\$269	+4%	\$4,269	\$4,325	-1%
WA	\$309	\$310	0%	\$3,931	\$4,057	-3%
WI	\$332	\$323	+3%	\$5,153	\$4,661	+11%
WV	\$327	\$308	+6%	\$3,170	\$3,040	+4%
WY	\$448	\$437	+3%	\$4,810	\$3,918	+23%

No state-level data available for RI, VT, or the District of Columbia. Fields marked "N/A" designate a sample size of less than 100 policies.

Average Monthly Premiums & Deductibles for Family Health Insurance Plans By State

STATE	AVG. PREMIUM 2015 OEP	AVG. PREMIUM 2014 OEP	PREMIUM % CHANGE 2014 TO 2015	AVG. DEDUCTIBLE 2015 OEP	AVG. DEDUCTIBLE 2014 OEP	DEDUCTIBLE % CHANGE 2014 TO 2015
AL	\$628	\$547	+15%	\$9,946	\$10,808	-8%
AR	\$694	\$683	+2%	\$7,167	\$8,904	-20%
AZ	\$552	\$546	+1%	\$8,993	\$5,886	+53%
CA	\$817	\$768	+6%	\$5,867	\$6,198	-5%
CO	\$725	\$670	+8%	\$8,000	\$7,359	+9%
CT	\$895	\$834	+7%	\$7,577	\$7,421	+2%
DE	\$749	\$757	-1%	\$8,621	\$7,005	+23%
FL	\$771	\$697	+11%	\$8,874	\$8,653	+3%
GA	\$690	\$668	+3%	\$8,778	\$8,473	+4%
HI	N/A	\$517	N/A	N/A	\$5,651	N/A
IA	\$574	\$546	+5%	\$8,623	\$8,395	+3%
ID	\$625	\$576	+9%	\$8,147	\$8,448	-4%
IL	\$638	\$547	+17%	\$9,760	\$10,869	-10%
IN	\$942	\$770	+22%	\$8,777	\$8,964	-2%
KS	\$595	\$533	+12%	\$9,099	\$8,611	+6%
KY	\$620	\$598	+4%	\$8,031	\$8,615	-7%
LA	\$704	\$682	+3%	\$8,714	\$8,839	-1%
MA	\$809	\$939	-14%	\$3,671	\$3,588	+2%
MD	\$620	\$564	+10%	\$6,689	\$6,133	+9%
MI	\$658	\$603	+9%	\$8,238	\$8,052	+2%
MN	\$612	\$493	+24%	\$7,825	\$8,220	-5%
MO	\$650	\$565	+15%	\$8,800	\$8,857	-1%
MT	\$673	\$708	-5%	\$8,877	\$8,822	+1%
NC	\$699	\$602	+16%	\$9,101	\$10,101	-10%
ND	N/A	\$709	N/A	N/A	\$7,540	N/A
NE	\$774	\$608	+27%	\$8,529	\$8,879	-4%
NJ	\$1,023	\$987	+4%	\$3,799	\$3,912	-3%
NM	\$596	\$629	-5%	\$6,705	\$9,619	-30%
NV	\$620	\$654	-5%	\$8,568	\$6,272	+37%
NY	\$1,010	\$971	+4%	\$5,778	\$4,915	+18%
OH	\$742	\$697	+6%	\$8,397	\$8,328	+1%
OK	\$619	\$476	+30%	\$10,581	\$10,941	-3%
OR	\$596	\$585	+2%	\$6,550	\$6,356	+3%
PA	\$777	\$702	+11%	\$6,141	\$5,196	+18%
SC	\$760	\$720	+6%	\$8,058	\$8,618	-6%
TN	\$594	\$479	+24%	\$9,213	\$9,682	-5%
TX	\$706	\$568	+24%	\$10,092	\$10,440	-3%
UT	\$645	\$565	+14%	\$6,114	\$7,867	-22%
VA	\$748	\$655	+14%	\$7,892	\$8,023	-2%
WA	\$740	\$739	0%	\$7,138	\$8,019	-11%
WI	\$872	\$821	+6%	\$9,100	\$8,148	+12%
WV	\$848	\$715	+19%	\$5,495	\$4,574	+20%

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 fully-reformed, 2015 and 2014 plans.

HSA Plans and Other Plan Type Data

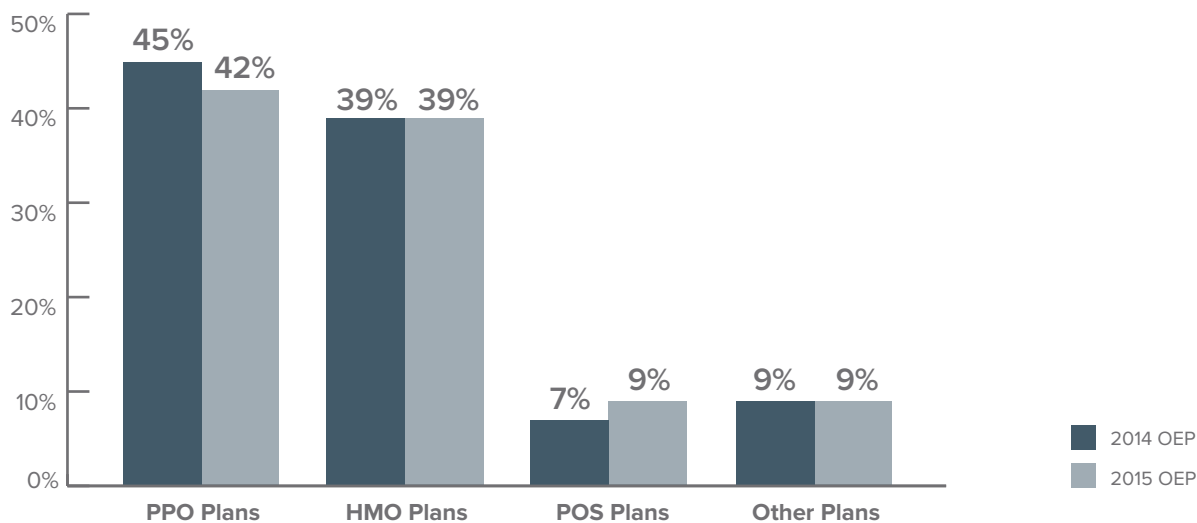
HSA Plans and Other Health Plan Type Data

Average monthly premiums and deductibles for HSA-eligible and non-HSA plans (2015 open enrollment period)

% OF ALL PLANS		INDIVIDUAL		FAMILY	
		AVERAGE PREMIUM	AVERAGE DEDUCTIBLE	AVERAGE PREMIUM	AVERAGE DEDUCTIBLE
Non-HSA	68%	\$286	\$3,742	\$760	\$6,641
HSA-eligible	32%	\$284	\$4,924	\$663	\$9,944
Overall	-	\$286	\$4,120	\$727	\$7,760

- The average premium for individual plans eligible for use with a Health Savings Account (HSA) was nearly the same as that for plans not eligible for use with an HSA, though deductibles for HSA-eligible plans were more than \$1,000 higher on average than deductibles for Non-HSA plans.

Plan types (HMO, PPO, etc.) selected by consumers* (2015 and 2014 open enrollment periods)



- PPO and HMO-style plans accounted for eight-in-ten (81%) of all 2015 plans selected by consumers.
- The popularity of PPO plans declined slightly between the 2014 and 2015 open enrollment periods.

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

Methodology

eHealth is one of the few organizations with national health insurance data that includes many insurance carriers and broadly reflects consumer buying patterns and costs in the unsubsidized, self-purchased individual and family health insurance market. eHealth's Health Insurance Price Index report for the Affordable Care Act's nationwide 2015 open enrollment period examines shopping trends and costs for plans selected by consumers visiting eHealth's website between November 15, 2014 and February 15, 2015.

Data presented in this report is based solely on rates quoted for health insurance applications submitted by unsubsidized consumers through the company's website, eHealth.com, (and not through any government exchange) 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 are based on over 100,000 unsubsidized individual and family health insurance applications submitted through eHealth.com between November 15, 2014 and February 15, 2015. In some cases, comparisons are drawn between consumer selections during the 2014 open enrollment period (October 1, 2013 through March 31, 2014), in which case the 2014 open enrollment period data are from eHealth's May 1, 2014 Price Index Report.
- The present report examines consumer costs and demographic data for health insurance plans compliant with the Affordable Care Act, even during the 2014 open enrollment period when 2013 plans not fully compliant with the Affordable Care Act may still have been available.
- Although eHealth was able to facilitate subsidy applications and enroll qualifying consumers in subsidy-eligible plans in many states during the 2015 open enrollment period, data from these customers are not included in this report.
- State-level cost data are not presented in state-specific 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 for an applicant to withdraw his or her request for coverage after submitting an application or for an application to otherwise not be approved. No financial data relevant to eHealth's business should be drawn from this report.
- Definitions:
 - A "premium" is the estimated cost (usually expressed as a monthly figure) of a health insurance plan that a consumer is quoted when submitting a health insurance application on eHealth.com.
 - A "deductible" is the amount of medical expenses (usually expressed as an annual amount) that a consumer may be required to pay out-of-pocket before an insurance plan begins paying for covered medical services.
 - A "submitted application" is a health insurance application that has been completed by a visitor on eHealth.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.

Methodology (continued)

- The average national premiums and additional data included in this report are based on individual and family health insurance applications submitted through eHealth (and not involving government exchanges) for the period noted. Certain applications missing key data fields relevant to the Index may have been removed from the sample.
- The average age in this report takes into consideration the age of the primary applicant only.

Disclaimers:

- The average premiums published in this report represent a snapshot of national average health insurance premiums based on eHealth's unsubsidized, off-exchange 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 eHealth.com. Results may not reflect the full scope of all individual and family health insurance products on a national basis or that are available 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 that may not be fully reflected in this report.
- Specific health insurance plan premiums, deductibles, and other features may differ significantly from any averages or other statistics presented in this report.
- Dollar figures in the report have been rounded to the nearest full dollar. Percentages have been rounded to the nearest full percentage point and may add up to slightly less or more than 100% due to rounding.

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