

# **eHealth's Obamacare Affordability Analysis Major Metro Areas 2018 Projections**

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**eHealth<sup>®</sup>**



The **Affordable Care Act (ACA)** deems health insurance to be “unaffordable” when annual premiums for the lowest-priced plan cost more than 8.16% of a household’s modified adjusted gross income.

When health insurance is unaffordable by these standards, qualifying persons may be exempt from the Affordable Care Act’s individual mandate (the Obamacare tax penalty).

eHealth reviewed the lowest-price 2017 plan available for families of three comprised of two adults age 35 and one child. The same family model was analyzed using data from Healthcare.gov in 40 cities, data from eHealth.com in 9 cities not utilizing Healthcare.gov, and data from the New York state exchange for New York City.

**Using a relatively modest assumed rate increase of 10% to project 2018 rates from 2017 rates, eHealth discovered the following:**

- In 47 of 50 cities surveyed, the lowest-priced plan would be officially unaffordable under Obamacare affordability standards for families earning 401% of the federal poverty level (about \$82,000 per year in the contiguous US, making them ineligible for Obamacare subsidies).
- In these cities, the average three-person household would need to earn an additional \$28,939 per year before the lowest-cost plan becomes affordable according to Obamacare rules.

Government subsidies are generally made available to persons earning up to 400% of the federal poverty level, but middle-income households earning 401% or more of the federal poverty level are not eligible for subsidy assistance.

The data tables below present a detailed review of each of the cities included in the survey with contextual demographic information for each, including median age, household size, and income.

For more information, refer to the methodology note at the end of this document.


## Each table contains the following data for families of three with two adults age 35 and one child:

- **2017 annual premium** – This refers to the lowest-cost plan available in that city or metropolitan area.
- **Projected 2018 premiums** – The cost of lowest-cost plan in 2018 with a 10% rate increase.
- **Subsidy income threshold** – This represents annual household income at 401% of the federal poverty level where Affordable Care Act Advanced Premium Tax Credits (A.K.A. Obamacare subsidies) are no longer available.
- **Premium affordability threshold** - Annual household income where projected premiums for the lowest cost plan become “affordable” by ACA standards.
- **Affordability gap** - The difference between the subsidy threshold and the affordability threshold; additional income needed to make health insurance premiums “affordable” by ACA standards.

Of the fifty cities surveyed, only Detroit, MI; Albuquerque, NM; and Pittsburgh, PA showed no affordability gap with the projected 2018 rate increases. These cities are described first in the tables below, while subsequent cities are given in order from least affordable (that is, with the largest affordability gap) to most affordable (with the smallest affordability gap).

# Projected Affordable Metro Areas For Obamacare Coverage in 2018

## Detroit, MI

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$5,544.00	\$6,098.40	\$81,884.00	\$74,735.29



**Median household size:**  
2.6 People




**Median household income:**  
\$25,980



**Median age:**  
34.8 Years

## Albuquerque, NM

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$5,800.08	\$6,380.09	\$81,884.00	\$78,187.35



**Median household size:**  
2.5 People




**Median household income:**  
\$47,096



**Median age:**  
36 Years

## Pittsburgh, PA

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$5,972.16	\$6,569.38	\$81,884.00	\$80,507.06



**Median household size:**  
2.1 People




**Median household income:**  
\$41,293



**Median age:**  
32.9 Years

# Projected Unaffordable Metro Areas For Obamacare Coverage in 2018

## Charlotte, NC

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$13,659.00	\$15,024.90	\$81,884.00	\$184,128.68



**Median household size:**  
2.5 People




**Median household income:**  
\$53,919



**Median age:**  
34.3 Years

## Phoenix, AZ

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$12,881.28	\$14,169.41	\$81,884.00	\$173,644.71



**Median household size:**  
2.9 People




**Median household income:**  
\$48,452



**Median age:**  
33.8 Years

## Manhattan, NY

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$12,552.60	\$13,807.86	\$81,884.00	\$169,213.97



**Median household size:**  
2.7 People



**Median household income:**  
\$55,751



**Median age:**  
36 Years

## Raleigh-Durham, NC



**Family of three coverage**

**2017 annual premium for lowest cost plan**

\$11,083.80

**Projected 2018 premium with 10% increase**

\$12,192.18

**Subsidy threshold**  
(annual income at which subsidies are no longer available)

\$81,884.00

**Affordability threshold**  
(annual income at which projected premiums become "affordable")

\$149,413.97

**Affordability gap**  
(annual income needed to make projected premiums "affordable")

\$67,529.97



**Median household size:**  
2.4 People



**Median household income:**  
\$56,910



**Median age:**  
32.8 Years

## Lincoln, NE



**Family of three coverage**

**2017 annual premium for lowest cost plan**

\$11,082.36

**Projected 2018 premium with 10% increase**

\$12,190.60

**Subsidy threshold**  
(annual income at which subsidies are no longer available)

\$81,884.00

**Affordability threshold**  
(annual income at which projected premiums become "affordable")

\$149,394.56

**Affordability gap**  
(annual income needed to make projected premiums "affordable")

\$67,510.56



**Median household size:**  
2.4 People



**Median household income:**  
\$51,503



**Median age:**  
32.3 Years

## Birmingham, AL



**Family of three coverage**

**2017 annual premium for lowest cost plan**

\$10,247.16

**Projected 2018 premium with 10% increase**

\$11,271.88

**Subsidy threshold**  
(annual income at which subsidies are no longer available)

\$81,884.00

**Affordability threshold**  
(annual income at which projected premiums become "affordable")

\$138,135.74

**Affordability gap**  
(annual income needed to make projected premiums "affordable")

\$56,251.74



**Median household size:**  
2.2 People




**Median household income:**  
\$32,378



**Median age:**  
35.6 Years

## Oklahoma City, OK

 <b>Family of three coverage</b>	<b>2017 annual premium for lowest cost plan</b>	<b>Projected 2018 premium with 10% increase</b>	<b>Subsidy threshold</b> (annual income at which subsidies are no longer available)	<b>Affordability threshold</b> (annual income at which projected premiums become "affordable")	<b>Affordability gap</b> (annual income needed to make projected premiums "affordable")
	\$10,083.24	\$11,091.56	\$81,884.00	\$135,926.03	\$54,042.03



**Median household size:**  
2.6 People




**Median household income:**  
\$50,739



**Median age:**  
34.1 Years

## Helena, MT

 <b>Family of three coverage</b>	<b>2017 annual premium for lowest cost plan</b>	<b>Projected 2018 premium with 10% increase</b>	<b>Subsidy threshold</b> (annual income at which subsidies are no longer available)	<b>Affordability threshold</b> (annual income at which projected premiums become "affordable")	<b>Affordability gap</b> (annual income needed to make projected premiums "affordable")
	\$9,978.12	\$10,975.93	\$81,884.00	\$134,508.97	\$52,624.97



**Median household size:**  
2.1 People




**Median household income:**  
\$49,852



**Median age:**  
40.7 Years

## New Orleans, LA

 <b>Family of three coverage</b>	<b>2017 annual premium for lowest cost plan</b>	<b>Projected 2018 premium with 10% increase</b>	<b>Subsidy threshold</b> (annual income at which subsidies are no longer available)	<b>Affordability threshold</b> (annual income at which projected premiums become "affordable")	<b>Affordability gap</b> (annual income needed to make projected premiums "affordable")
	\$9,819.00	\$10,800.90	\$81,884.00	\$132,363.97	\$50,479.97



**Median household size:**  
2.4 People




**Median household income:**  
\$39,077



**Median age:**  
35.9 Years



## Carson City, NV

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$9,746.16	\$10,720.78	\$81,884.00	\$131,382.06



**Median household size:**  
2.4 People




**Median household income:**  
\$47,668



**Median age:**  
42.6 Years

## Montgomery, AL

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$9,632.16	\$10,595.38	\$81,884.00	\$129,845.29



**Median household size:**  
2.4 People




**Median household income:**  
\$41,836



**Median age:**  
35.4 Years

## Milwaukee, WI

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$9,544.80	\$10,499.28	\$81,884.00	\$128,667.65



**Median household size:**  
2.5 People




**Median household income:**  
\$37,495



**Median age:**  
31.6 Years

## Topeka, KS

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$9,342.84	\$10,277.12	\$81,884.00	\$125,945.15



**Median household size:**  
2.3 People




**Median household income:**  
\$43,860



**Median age:**  
37.1 Years

## Nashville, TN

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$9,240.96	\$10,165.06	\$81,884.00	\$124,571.76



**Median household size:**  
2.4 People




**Median household income:**  
\$51,393



**Median age:**  
34.1 Years

## Jackson, MS

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$9,020.16	\$9,922.18	\$81,884.00	\$121,595.29



**Median household size:**  
2.7 People




**Median household income:**  
\$32,482



**Median age:**  
31.7 Years

## Hartford, CT

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$8,985.72	\$9,884.29	\$81,884.00	\$121,131.03



**Median household size:**  
2.6 People




**Median household income:**  
\$34,240



**Median age:**  
31 Years

## Louisville, KY

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$8,905.32	\$9,795.85	\$81,884.00	\$120,047.21



**Median household size:**  
2.1 People




**Median household income:**  
\$54,526



**Median age:**  
38.2 Years

## Philadelphia, PA

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$8,778.60	\$9,656.46	\$81,884.00	\$118,338.97



**Median household size:**  
2.6 People




**Median household income:**  
\$41,223



**Median age:**  
34.1 Years

## Trenton, NJ

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$8,770.68	\$9,647.75	\$81,884.00	\$118,232.21



**Median household size:**  
3 People




**Median household income:**  
\$35,041



**Median age:**  
33.3 Years

## Chesapeake, VA

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$8,724.84	\$9,597.32	\$81,884.00	\$117,614.26



**Median household size:**  
2.7 People




**Median household income:**  
\$67,491



**Median age:**  
36.7 Years

## Tampa, FL

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$8,270.64	\$9,097.70	\$81,884.00	\$111,491.47



**Median household size:**  
2.5 People



**Median household income:**  
\$44,432



**Median age:**  
35.3 Years

## Miami, FL



**Family of three coverage**

**2017 annual premium for lowest cost plan**

\$7,921.68

**Projected 2018 premium with 10% increase**

\$8,713.85

**Subsidy threshold**  
(annual income at which subsidies are no longer available)

\$81,884.00

**Affordability threshold**  
(annual income at which projected premiums become "affordable")

\$106,787.35

**Affordability gap**  
(annual income needed to make projected premiums "affordable")

\$24,903.35



**Median household size:**  
2.5 People



**Median household income:**  
\$29,989



**Median age:**  
40.4 Years

## West Palm Beach, FL



**Family of three coverage**

**2017 annual premium for lowest cost plan**

\$7,834.68

**Projected 2018 premium with 10% increase**

\$8,618.15

**Subsidy threshold**  
(annual income at which subsidies are no longer available)

\$81,884.00

**Affordability threshold**  
(annual income at which projected premiums become "affordable")

\$105,614.56

**Affordability gap**  
(annual income needed to make projected premiums "affordable")

\$23,730.56



**Median household size:**  
2.5 People



**Median household income:**  
\$49,935



**Median age:**  
39.6 Years

## Kansas City, MO



**Family of three coverage**

**2017 annual premium for lowest cost plan**

\$7,806.00

**Projected 2018 premium with 10% increase**

\$8,586.60

**Subsidy threshold**  
(annual income at which subsidies are no longer available)

\$81,884.00

**Affordability threshold**  
(annual income at which projected premiums become "affordable")

\$105,227.94

**Affordability gap**  
(annual income needed to make projected premiums "affordable")

\$23,343.94



**Median household size:**  
2.4 People




**Median household income:**  
\$50,259



**Median age:**  
35.9 Years

## Chicago, IL

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$7,779.12	\$8,557.03	\$81,884.00	\$104,865.59



**Median household size:**  
2.5 People




**Median household income:**  
\$50,702



**Median age:**  
34.2 Years

## Little Rock, AR

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$7,662.00	\$8,428.20	\$81,884.00	\$103,286.76



**Median household size:**  
2.4 People




**Median household income:**  
\$44,251



**Median age:**  
36.6 Years

## Indianapolis, IN

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$7,607.64	\$8,368.40	\$81,884.00	\$102,553.97



**Median household size:**  
2.5 People




**Median household income:**  
\$41,278



**Median age:**  
34.1 Years

## Austin, TX

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$7,377.12	\$8,114.83	\$81,884.00	\$99,446.47



**Median household size:**  
2.5 People




**Median household income:**  
\$62,250



**Median age:**  
32.7 Years

## Atlanta, GA

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$7,351.80	\$8,086.98	\$81,884.00	\$99,105.15



**Median household size:**  
2.2 People




**Median household income:**  
\$50,210



**Median age:**  
33.8 Years

## Denver, CO

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$7,321.20	\$8,053.32	\$81,884.00	\$98,692.65



**Median household size:**  
2.3 People



**Median household income:**  
\$58,003



**Median age:**  
34.1 Years

## Washington, DC



**Family of three coverage**

**2017 annual premium for lowest cost plan**

\$7,254.24

**Projected 2018 premium with 10% increase**

\$7,979.66

**Subsidy threshold**  
(annual income at which subsidies are no longer available)

\$81,884.00

**Affordability threshold**  
(annual income at which projected premiums become "affordable")

\$97,790.00

**Affordability gap**  
(annual income needed to make projected premiums "affordable")

\$15,906.00



**Median household size:**  
2.2 People



**Median household income:**  
\$75,628



**Median age:**  
33.8 Years

## Baltimore, MD



**Family of three coverage**

**2017 annual premium for lowest cost plan**

\$7,251.12

**Projected 2018 premium with 10% increase**

\$7,976.23

**Subsidy threshold**  
(annual income at which subsidies are no longer available)

\$81,884.00

**Affordability threshold**  
(annual income at which projected premiums become "affordable")

\$97,747.94

**Affordability gap**  
(annual income needed to make projected premiums "affordable")

\$15,863.94



**Median household size:**  
2.5 People



**Median household income:**  
\$44,165



**Median age:**  
34.7 Years

## Columbus, OH



**Family of three coverage**

**2017 annual premium for lowest cost plan**

\$7,063.08

**Projected 2018 premium with 10% increase**

\$7,769.39

**Subsidy threshold**  
(annual income at which subsidies are no longer available)

\$81,884.00

**Affordability threshold**  
(annual income at which projected premiums become "affordable")

\$95,213.09

**Affordability gap**  
(annual income needed to make projected premiums "affordable")

\$13,329.09



**Median household size:**  
2.4 People




**Median household income:**  
\$47,401



**Median age:**  
32.5 Years



## San Francisco, CA

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$7,034.88	\$7,738.37	\$81,884.00	\$94,832.94



**Median household size:**  
2.4 People




**Median household income:**  
\$92,094



**Median age:**  
38.3 Years

## Houston, TX

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$6,993.24	\$7,692.56	\$81,884.00	\$94,271.62



**Median household size:**  
2.7 People




**Median household income:**  
\$48,064



**Median age:**  
32.6 Years

## St. Louis, MO

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$6,972.96	\$7,670.26	\$81,884.00	\$93,998.24



**Median household size:**  
2.2 People




**Median household income:**  
\$38,397



**Median age:**  
35 Years

## Sacramento, CA

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$6,904.92	\$7,595.41	\$81,884.00	\$93,081.03



**Median household size:**  
2.7 People




**Median household income:**  
\$52,151



**Median age:**  
33.7 Years

## Dallas, TX

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$6,858.72	\$7,544.59	\$81,884.00	\$92,458.24



**Median household size:**  
2.6 People




**Median household income:**  
\$45,918



**Median age:**  
32.6 Years

## Portland, OR

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$6,768.00	\$7,444.80	\$81,884.00	\$91,235.29



**Median household size:**  
2.4 People




**Median household income:**  
\$60,892



**Median age:**  
36.7 Years

## Santa Monica, CA

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$6,662.76	\$7,329.04	\$81,884.00	\$89,816.62



**Median household size:**  
2 People




**Median household income:**  
\$85,062



**Median age:**  
40.6 Years

## Des Moines, IA

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$6,641.64	\$7,305.80	\$81,884.00	\$89,531.91



**Median household size:**  
2.5 People




**Median household income:**  
\$46,290



**Median age:**  
33.4 Years

## Salt Lake City, UT

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$6,595.44	\$7,254.98	\$81,884.00	\$88,909.12



**Median household size:**  
2.4 People




**Median household income:**  
\$48,761



**Median age:**  
32.1 Years

## Cleveland, OH

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$6,516.72	\$7,168.39	\$81,884.00	\$87,847.94



**Median household size:**  
2.2 People




**Median household income:**  
\$28,831



**Median age:**  
36 Years

## Seattle, WA

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$6,415.08	\$7,056.59	\$81,884.00	\$86,477.79



**Median household size:**  
2.1 People




**Median household income:**  
\$80,349



**Median age:**  
35.5 Years

## Olympia, WA

 <b>Family of three coverage</b>	2017 annual premium for lowest cost plan	Projected 2018 premium with 10% increase	Subsidy threshold (annual income at which subsidies are no longer available)	Affordability threshold (annual income at which projected premiums become "affordable")	Affordability gap (annual income needed to make projected premiums "affordable")
		\$6,415.08	\$7,056.59	\$81,884.00	\$86,477.79



**Median household size:**  
2.3 People




**Median household income:**  
\$53,617



**Median age:**  
37.3 Years

## Las Vegas, NV

 <b>Family of three coverage</b>	<b>2017 annual premium for lowest cost plan</b>	<b>Projected 2018 premium with 10% increase</b>	<b>Subsidy threshold</b> (annual income at which subsidies are no longer available)	<b>Affordability threshold</b> (annual income at which projected premiums become "affordable")	<b>Affordability gap</b> (annual income needed to make projected premiums "affordable")
	\$6,251.16	\$6,876.28	\$81,884.00	\$84,268.09	\$2,384.09



**Median household size:**  
2.8 People




**Median household income:**  
\$49,676



**Median age:**  
37.5 Years

## Grand Rapids, MI

 <b>Family of three coverage</b>	<b>2017 annual premium for lowest cost plan</b>	<b>Projected 2018 premium with 10% increase</b>	<b>Subsidy threshold</b> (annual income at which subsidies are no longer available)	<b>Affordability threshold</b> (annual income at which projected premiums become "affordable")	<b>Affordability gap</b> (annual income needed to make projected premiums "affordable")
	\$6,127.80	\$6,740.58	\$81,884.00	\$82,605.15	\$721.15



**Median household size:**  
2.6 People



**Median household income:**  
\$41,857



**Median age:**  
32.1 Years

## Methodology Note

eHealth prepared the present analysis by surveying 2017 premiums for the lowest-cost plan available in fifty cities and/or metropolitan areas. Rates were gathered through the federally-run health insurance exchange Healthcare.gov, with the exceptions of New York, New York (gathered from the New York state exchange) and the following cities located in states not served by Healthcare.gov where rates were gathered from plans offered through eHealth.com: Hartford, CT; Washington, DC; Baltimore, MD; Denver, CO, Santa Monica, San Francisco and Sacramento, CA; Seattle and Olympia, WA.

The rates quoted in eHealth's analysis are for family groups of three in which two adults are aged 35 years. Premium projections for 2018 are calculated as a ten percent increase over 2017. This uniform ten percent projected increase is simply an assumption used for this analysis and is not intended to imply that all plans will uniformly increase at the same rate or to reflect the actual rate increase for any specific plan in any market or for any aggregated set of plans. Each plan in each market will have its own actual rate increase (or, possibly in some cases, decrease) for 2018. It should be noted that rates may in some cases vary from zip code to zip code within the same metropolitan area or state and that less costly plans may be available in some cases to consumers who do not utilize the health insurance exchanges and marketplaces noted above. In addition, this analysis does not attempt to predict legislative, regulatory, or other changes that may affect the actual 2018 rates for plans.

In determining the subsidy threshold – the point at which government subsidies are no longer available to persons purchasing qualifying health plans – eHealth employed federal poverty level guidelines for 2017. Subsidies may be available to persons with a household income of up to 400% of the federal poverty level; as such, eHealth's described "subsidy threshold" is calculated at 401% of the federal poverty level for 2017. The "affordability threshold" is calculated as the annual household income level at which eHealth's 2018 premium projections attain to 8.16% of household income. This is the point at which the lowest-priced available plan is considered unaffordable under the rules of the Affordable Care Act for 2017.

Demographic data used in this report covering median age, median household size, and median income was derived from [Censusreporter.org](http://Censusreporter.org).

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