

Affordable Coverage:

Short-Term Health
Insurance and the ACA

Short-Term Health Plan Premiums Cost 80 Percent Less than Obamacare Plans, eHealth Analysis Finds

Short-term health insurance premiums are 80 percent less costly, on average, than Affordable Care Act (ACA or Obamacare) qualified health plans, according to an analysis conducted by eHealth. The eHealth study compared the monthly premiums for the lowest cost short-term health plan to the lowest cost ACA plan available at Healthcare.gov or CoveredCa.com in 40 metropolitan areas served by eHealth.com in June 2018.

For comparison, eHealth looked at monthly premiums for short-term health insurance plans with \$5,000 deductibles, \$750,000 of total coverage and coinsurance of 20% or less. These plans were compared to the lowest-priced ACA plans available, which were typically bronze-level qualified health plans. These policies have an average deductible of \$5,953, no limit on annual coverage and coinsurance of 20% or less.

Defining Affordable Health Insurance

The Affordable Care Act (ACA or Obamacare) deemed health insurance to be affordable if it costs less than 8% of a household’s annual income. For the median US household, 8% of annual income is \$376 per month. Most consumers define affordable health insurance differently. A 2018 survey of 1,700 eHealth customers found only one-in-four (26%) willing to spend over \$200 per month on health insurance, while one-in-three (38%) said insurance was only affordable at \$100 a month or less.

Affordable Health Insurance	
Affordable Care Act Definition	Consumer Definition
\$376 per month*	\$200 per month (or less)*
*8% of median income US household income (\$56,516)	(74% of respondents in a 2018 survey)

Affordability of ACA Coverage vs. Short-Term Health Insurance

According to the eHealth analysis, the lowest-priced ACA bronze plan for a family of three averaged \$10,340 a year (\$862 per month). The average, lowest-priced short-term plan, by comparison, cost nearly \$9,000 less or \$1,394 annually (\$116 per month).

Similarly, the average, lowest-cost annual ACA premium for a non-subsidized, 40-year-old male was \$4,164 vs. \$721 for short-term insurance, and \$3,035 vs. \$596 for a 25-year-old female.

Health Insurance Premiums (as a Percent of Median Income \$56,516)		
Policyholder	Short-Term Health Insurance	Affordable Care Act (Obamacare) Health Insurance
Family of 3	2% of median income (\$116/month)	12.4% of median income (\$862/month)*
Female age 40	1.1% of median income (\$60/month)	5.5% of median income (\$347/month)
Female age 25	1% of median income (\$50/month)	5.1% of median income (\$253/month)

*Affordable Care Act tax credits can help pay for Obamacare plans when a consumer's income falls below 400% of the Federal Poverty Level (FPL). A family of three with an income of \$56,516 would qualify for a tax credit that would limit their monthly premium for a benchmark plan to \$297 per month (6.3 percent of annual household income).

- 400% of the FPL is \$83,120 for a family of three, which means a median U.S. household of three with \$56,516 of income would qualify for a tax credit that limited its premiums to 7.2% of income (\$297 per month).
- 400% of the FPL is \$48,560 for a family of one, which means a median U.S. household with only a single person and \$56,516 of income would not qualify for a tax credit. This result is shown for the "Female age 40" and "Female age 25" rows above.

The vast difference in costs underscores why a growing number of middle-class Americans view short-term health plans as their only viable health coverage option.

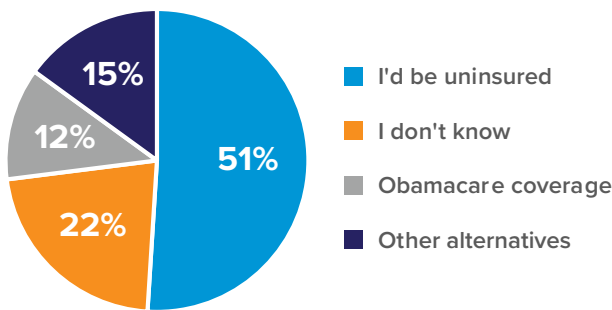
Rapid expansion of short-term health insurance sales

The Congressional Budget Office estimates 1.3 million people may switch from ACA-compliant coverage to short-term policies by 2023. Enrollment trends at eHealth.com signal growth in this segment of the market. Short-term policy applications at eHealth.com accounted for 57 percent of the combined short-term and major medical health plan applications in 2017, up from 47 percent in 2016 and just 11 percent in 2013, the year before the ACA's insurance provisions took effect.

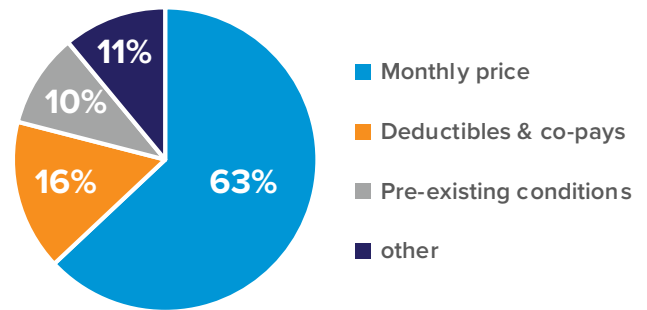
Priced out of the market

Pervasive anxiety about rising health insurance costs amid the ACA's inability to deliver affordable, major medical coverage for middle-class Americans seems to be driving the shift toward short-term coverage. More than half of consumers (51 percent) responding to a recent eHealth survey said they would have been uninsured without short-term coverage, while another 22 percent said they don't know what they would have done without access to short-term plans. Nearly two-thirds of those surveyed said they worry most about having access to affordable monthly premiums, while 16 percent are primarily concerned with being able to pay their deductibles.

Without short-term coverage...



#1 healthcare concern...



Limitations of short-term health coverage

Short-term health policies are not required to adhere to ACA rules for qualified health plans and, as the name implies, traditionally have been used to provide limited insurance for families and individuals facing temporary gaps in their major medical coverage.

While this continues to be the primary reason the plans are purchased, more consumers are turning to short-term coverage as an affordable alternative to Obamacare plans.

Short-Term Insurance Compared to Obamacare Major Medical Insurance

Benefits & Requirements	Major Medical Coverage	Short-Term Coverage
Emergency Room Visits	Yes	Yes
Doctor Visits	Yes	Yes
Hospitalization	Yes	Yes
Plans Automatically Renew	Yes	No. You must re-apply
Pre-existing Conditions Covered	Yes	Typically, No
Maternity	Yes	Typically, No
Prescription Drugs	Yes	70% of plans sold on eHealth cover some Rx drug costs

The information on the chart above is only for general guidance, and is not intended to explain the actual benefits, limitations or terms of any specific plan. You should always carefully review the official documentation of any plan you purchase to make sure you understand that specific plan's benefits, limitations and other terms.

Affordability is essential

For a family of three, Obamacare plans were unaffordable for median income households, according to the law's definition of affordability, in all 40 of the metropolitan areas surveyed using state median income statistics.

In the ten most affordable cities for Obamacare coverage, the lowest-priced bronze plan cost over 13.9 percent of the state's median income, and was unaffordable by the ACA's standards, to families of three earning less than \$99,755 a year, on average.

Family of Three				
10 most affordable cities for Obamacare	Annual Obamacare Premium	Income that meets ACA affordability standard	State's median income	Obamacare premium as a percent of median income
For families of three, subsidies are available at incomes below \$83,120*				
Beverly Hills, CA	\$7,769	\$96,512	\$77,359	10.4%
Cleveland, OH	\$6,586	\$82,219	\$51,075	12.89%
San Francisco, CA	\$9,991	\$124,107	\$77,359	12.91%
Dallas, TX	\$8,437.44	\$105,336	\$59,588	14.16%
Pittsburgh, PA	\$7,329.12	\$91,500	\$51,075	14.35%
Portland, OR	\$7,354.32	\$91,814.23	\$50,532	14.55%
Indianapolis, IN	\$7,548.72	\$94,241.20	\$51,084	14.78%
Albuquerque, NM	\$7,836.00	\$97,827.72	\$52,431	14.95%
Columbus, OH	\$8,372.16	\$104,521.35	\$55,653	15.04%
Little Rock, AR	\$8,768.88	\$109,474.16	\$55,702	15.75%

In the ten least affordable cities for Obamacare coverage, the lowest-priced bronze plan cost over 24 percent of the state's median income, on average, and was unaffordable to families of three earning less than \$173,640 a year.

Family of Three				
10 least affordable cities for Obamacare	Annual Obamacare Premium	Income that meets ACA affordability standard	State's median income	Obamacare premium as a percent of median income
For families of three, subsidies are available at incomes below \$83,120*				
Louisville, KY	\$14,224	\$177,575	\$44,765	31.77%
Charlotte, NC	\$14,630	\$182,649	\$47,830	30.59%
Houston, TX	\$16,035	\$200,187	\$54,148	29.61%
Raleigh-Durham, NC	\$13,064	\$163,092	\$44,765	29.18%
Salt Lake City, UT	\$14,422	\$180,049	\$51,492	28.01%
Lincoln, NE	\$14,806	\$184,843	\$54,996	26.92%
Birmingham, AL	\$10,584	\$132,139	\$40,593	26.07%
Milwaukee, WI	\$16,374	\$204,416	\$62,912	26.03%
Oklahoma City	\$12,211	\$152,448	\$48,568	25.14%
Carson City, NV	\$12,736	\$159,001	\$52,431	24.29%

Subsidies are critical to the affordability of Obamacare coverage

Unlike lower-income consumers who qualify for Obamacare subsidies and are largely insulated from rising premiums, individuals and families who exceed the ACA's 400-percent-of-poverty-threshold (about \$48,250 for an individual or \$81,640 for a family of three) fall off what is sometimes called the subsidy cliff. A family earning \$81,500 a year in income can qualify for approximately \$6,700 in subsidies¹, while a family earning \$82,000 would receive nothing. The difference in annual income can be less than \$300, but the difference in premiums averages over \$6,000.

That means approximately 7.5 million people or about 43 percent of the individual, non-employer-based health insurance market, face premium increases that have exceeded 50 percent year-over-year in some states. These individuals are being hit by the full force of skyrocketing health insurance costs.

A cost-effective alternative

In contrast to the rising premiums of non-subsidized ACA plans, premium costs for short-term plans have remained remarkably stable, and in some instances have actually gone down.

- In 2017, the average monthly premium for individual short-term coverage purchased at eHealth was \$110.
- That number was unchanged from 2016 and identical to the average premium from 2014.
- The average individual deductible of \$4,744 in 2017, meanwhile, represented a decline of six percent when compared to the prior year.

In the ten most affordable cities for short-term coverage, the lowest priced short-term plan with a \$5,000 deductible cost 1.8 percent of the state's median income, on average.

10 U.S. cities with the most affordable short-term coverage	Annual short-term Premium	State's median income	Short-term premium as a percent of median income
Columbus, OH	\$817.08	\$55,653	1.47%
Chesapeake, VA	\$1,138	\$66,262	1.72%
Topeka, KS	\$976	\$53,906	1.81%
Little Rock, AR	\$1,044	\$55,702	1.87%
Des Moines, IA	\$1,044	\$54,736	1.91%
Milwaukee, WI	\$1,211	\$62,912	1.92%
Phoenix, AZ	\$955	\$49,509	1.93%
St. Louis, MO	\$970	\$50,238	1.93%
Grand Rapids, MI	\$912	\$45,382	2.01%
Indianapolis, IN	\$1,044	\$51,084	2.04%

In the ten least affordable cities for short-term coverage, the lowest priced plan cost over 3.7 percent of the state's median income, on average.

10 U.S. cities with the least affordable short-term coverage	Annual short-term Premium	State's median income	Short-term premium as a percent of median income
Cleveland, OH	\$1,028	\$51,075	2.01%
Beverly Hills, CA	\$4,475	\$77,359	5.79%
San Francisco, CA	\$4,475	\$77,359	5.79%
Albuquerque, NM	\$2,951	\$52,431	5.63%
Birmingham, AL	\$1,427	\$40,593	3.51%
New Orleans, LA	\$1,403	\$45,727	3.07%
Jackson, MS	\$1,403	\$47,830	2.93%
Detroit, MI	\$2,452	\$48,432	5.06%
Las Vegas, NV	\$1,445	\$51,492	2.81%
Pittsburgh, PA	\$1,427	\$51,075	2.79%

Critics question coverage limitations, ACA impact

eHealth's survey results and market analysis show short-term policies play an increasingly important role in providing consumers with a safety net. Short-term plans are not comprehensive major medical plans like ACA qualified health plans, but they provide consumers with limited coverage at a reasonable cost.

Still, some policymakers, regulators and others remain critical of the plans and are working to restrict their availability and limit consumer choice. There is concern that the limitations on short-term policies could leave consumers who rely on them exposed to catastrophic medical liabilities.

There is also concern that the availability and growth of short-term plans encourages younger, healthier people to opt out of the ACA market, leaving only the sickest and oldest Americans enrolled in the program facing unsustainable premium hikes year after year. This concern prompted the Obama administration to reduce the duration of short-term coverage from up to one year to just 90 days beginning in 2017.

Impact of the 90-day limitation on short-term health insurance

After 12 months, there is no data to support the hypothesis that limiting the duration of short-term health plans had any positive impact on the long-term trends in the Affordable Care Act.

In spite of the 90-day rule, ACA insurance costs still faced double-digit rate increases in 2017 and 2018, and enrollment in ACA plans declined during the same period. In addition, the number of young people enrolled in ACA plans remains well below original projections that the Obama administration claimed was necessary to sustain the marketplaces.

The Obama administration's decision to limit the duration of short-term plans did nothing to reverse the trends of massive cost increases and consumer flight from Obamacare plans.

Potential solutions

Last fall, the Trump administration issued an executive order that instructed the Department of Health and Human Services to effectively rescind the 90-day limitation on short-term health coverage by developing regulations that would allow short-term policies to be in force for longer periods. A final rule will determine whether these policies can remain in effect for up to one year and be renewed.

Some states continue to throw up roadblocks to limit or prevent short-term policy sales and restrict consumer choice. California, for example, is taking steps to ban the plans outright, while New York and New Jersey require short-term policies to cover pre-existing conditions and meet other essential health benefits defined by the ACA.

Policy holders largely satisfied with short-term plans

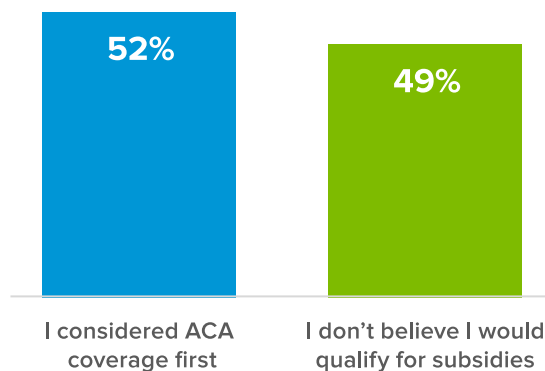
Concerns about the coverage limitations of short-term plans notwithstanding, eHealth survey data show that more than three-quarters (76 percent) of survey respondents who purchased the policies reported they were happy with their coverage and more than half (58 percent) said their plan covered the medical services they valued most.

And while only 28 percent of respondents used their short-term plan when receiving medical care, 78 percent of those who accessed medical services said they were happy with their coverage. Notably, nearly half of those who received care while covered by a short-term policy reported receiving an annual check-up or other form of preventative care.

Not surprisingly, nearly 70 percent of eHealth customers with short-term policies said they would have purchased a policy that lasted longer than 90 days if it were available to them. In 2017, 22 percent of eHealth's customers enrolled in more than one short-term policy during the year.

More than half of survey respondents (52 percent) said they considered purchasing an ACA-compliant health insurance plan before turning to short-term coverage, while just under half (49 percent) said they believed they would not have qualified for government subsidies under the ACA.

Many short-term customers consider ACA coverage first

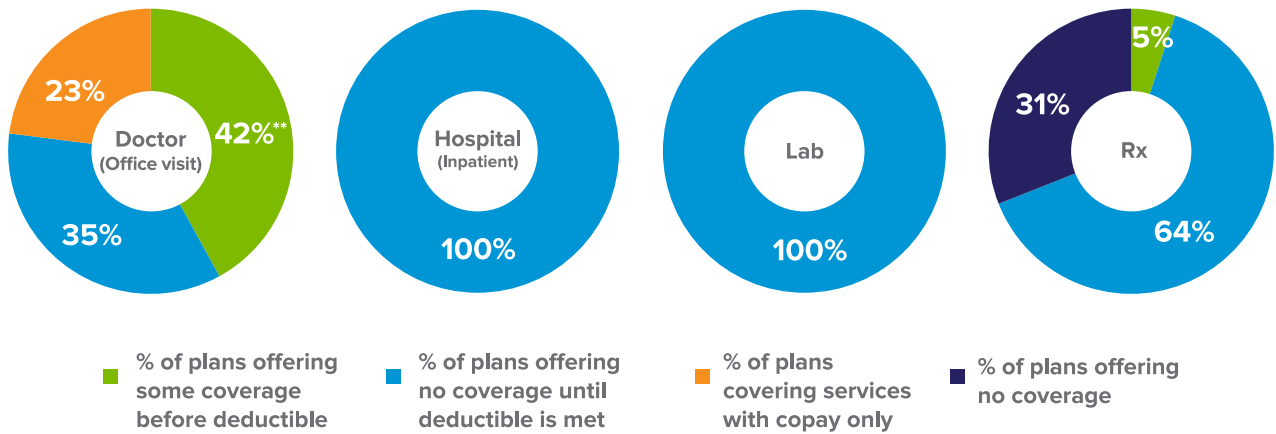


What does short-term health insurance cover?

To better understand the actual coverage offered by short-term health insurance, eHealth analyzed the benefit packages of more than 1,000 plans sold by four major health insurance companies that collectively make up a significant portion of the short-term market. All plans reviewed provided some coverage for doctor’s office visits, inpatient hospital care and laboratory work. More than two-thirds (69 percent) offered some prescription drug coverage.

Many plans (42 percent) provided some coverage for a sick visit to a physician’s office before policyholders met their deductible. Approximately one-third (35 percent) offered no coverage for doctor’s office visits until the full deductible was met. Somewhat fewer than one-quarter (23 percent) covered doctor’s office visits with a co-pay only. Although nearly one-third offered no coverage for prescription drugs, many of these plans included prescription drug discount cards in combination with the policy.

Medical services covered by short-term plans



A challenging system

eHealth’s analysis illuminates the quandary many middle-class Americans face when it comes to health insurance. Confronted with high premium costs for ACA-compliant policies on one hand and the risk of being without insurance on the other, many consumers are making the only economical choice they can by purchasing short-term coverage.

While these policies are inferior to Obamacare plans in terms of benefits, most consumers are far better with a short-term plan than having no insurance at all. Meanwhile, for other consumers who consider some Obamacare benefits to be superfluous, short-term plans can be an ideal alternative.

Whether a growing number of consumers will continue to turn to short-term plans remains to be seen. But with some analysts predicting premium increases of nearly 30 percent in the ACA market this year, it seems improbable that sales will diminish, particularly if the 90-day coverage restriction is eliminated.

Ultimately, the attraction of short-term policies – imperfect though they are – likely will not decline until and unless meaningful and comprehensive reform produces major medical health plans that are truly affordable for the middle class.

Complete Affordability Analysis

40 U.S. cities ranked by affordability of Obamacare coverage for a family of three

City	Annual Obamacare Premium	Income that meets ACA affordability standard (without a subsidy)	State's median income	Obamacare premium as a percentage of median income
Beverly Hills, CA	\$7,769	\$96,513	\$77,359	10.0%
Cleveland, OH	\$6,586	\$82,219	\$51,075	12.89%
San Francisco, CA	\$9,991	\$124,107	\$77,359	12.91%
Dallas, TX	\$8,437	\$105,336	\$59,588	14.16%
Pittsburgh, PA	\$7,329	\$91,500	\$51,075	14.35%
Portland, OR	\$7,354	\$91,814	\$50,532	14.55%
Indianapolis, IN	\$7,549	\$94,241	\$51,084	14.78%
Albuquerque, NM	\$7,836	\$97,828	\$52,431	14.95%
Columbus, OH	\$8,372	\$104,521	\$55,653	15.04%
Little Rock, AR	\$8,769	\$109,474	\$55,702	15.74%
Austin, TX	\$8,128	\$101,477	\$51,075	15.91%
Detroit, MI	\$7,787	\$97,212	\$48,432	16.08%
Chesapeake, VA	\$10,747	\$134,166	\$66,262	16.22%
Las Vegas, NV	\$8,531	\$106,500	\$51,492	16.57%
Atlanta, GA	\$9,730	\$121,477	\$55,653	17.48%
St. Louis, MO	\$8,947	\$111,697	\$50,238	17.81%
Topeka, KS	\$9,723	\$121,390	\$53,906	18.04%
West Palm Beach, FL	\$9,302	\$116,132	\$51,244	18.15%
Montgomery, AL	\$10,102	\$126,117	\$55,638	18.16%
Tampa, FL	\$9,185	\$114,664	\$49,426	18.58%
Grand Rapids, MI	\$8,475	\$105,804	\$45,382	18.67%
Kansas City, MO	\$8,482	\$105,895	\$45,215	18.76%
Philadelphia, PA	\$10,866	\$135,652	\$55,702	19.51%
Phoenix, AZ	\$9,690	\$120,974	\$49,509	19.57%
Miami, FL	\$9,745	\$121,666	\$49,426	19.72%
New Orleans, LA	\$9,195	\$114,794	\$45,727	20.11%
Chicago IL	\$11,192	\$139,724	\$55,653	20.11%
Des Moines, IA	\$11,366	\$141,900	\$54,736	20.77%
Jackson, MS	\$10,649	\$132,942	\$47,830	22.26%
Nashville TN	\$10,935	\$136,521	\$47,275	23.13%
Helena, MT	\$12,071	\$150,704	\$50,238	24.03%
Carson City, NV	\$12,736	\$159,001	\$52,431	24.29%
Oklahoma City	\$12,211	\$152,448	\$48,568	25.14%
Milwaukee, WI	\$16,374	\$204,416	\$62,912	26.03%
Birmingham, AL	\$10,584	\$132,139	\$40,593	26.07%
Lincoln, NE	\$14,806	\$184,843	\$54,996	26.92%
Salt Lake City, UT	\$14,422	\$180,049	\$51,492	28.01%
Raleigh-Durham, NC	\$13,064	\$163,092	\$44,765	29.18%
Houston, TX	\$16,035	\$200,187	\$54,148	29.61%
Charlotte, NC	\$14,630	\$182,649	\$47,830	30.59%
Louisville, KY	\$14,224	\$177,575	\$44,765	31.77%

40 U.S. cities ranked by affordability of Obamacare coverage for a 40-year-old female

City	Annual Obamacare Premium	Income that meets ACA affordability standard (without a subsidy)	State's median income	Obamacare premium as a percentage of median income
Beverly Hills, CA	\$3,164	\$39,305	\$77,359	4.09%
San Francisco, CA	\$4,061	\$50,448	\$77,359	5.25%
Detroit, MI	\$2,623	\$32,745	\$48,432	5.42%
Dallas, TX	\$3,334	\$41,625	\$59,588	5.60%
Pittsburgh, PA	\$2,919	\$36,440	\$51,075	5.71%
Cleveland, OH	\$2,929	\$36,565	\$51,075	5.73%
Albuquerque, NM	\$3,101	\$38,715	\$52,431	5.91%
Houston, TX	\$3,237	\$40,413	\$54,148	5.98%
Columbus, OH	\$3,470	\$43,320	\$55,653	6.23%
Portland, OR	\$3,252	\$40,599	\$50,532	6.44%
Chicago IL	\$3,658	\$45,666	\$55,653	6.57%
Austin, TX	\$3,360	\$41,951	\$51,075	6.58%
Salt Lake City, UT	\$3,395	\$42,390	\$51,492	6.59%
Grand Rapids, MI	\$3,006	\$37,531	\$45,382	6.62%
Little Rock, AR	\$3,705	\$46,250	\$55,702	6.65%
St. Louis, MO	\$3,375	\$42,136	\$50,238	6.72%
Las Vegas, NV	\$3,492	\$43,599	\$51,492	6.78%
West Palm Beach, FL	\$3,662	\$45,717	\$51,244	7.15%
Miami, FL	\$3,563	\$44,484	\$49,426	7.21%
Montgomery, AL	\$4,193	\$52,348	\$55,638	7.54%
Indianapolis, IN	\$3,875	\$48,379	\$51,084	7.59%
Tampa, FL	\$3,872	\$48,345	\$49,426	7.83%
Topeka, KS	\$4,241	\$52,945	\$53,906	7.87%
Atlanta, GA	\$4,457	\$55,645	\$55,653	8.01%
Milwaukee, WI	\$5,203	\$64,951	\$62,912	8.27%
Kansas City, MO	\$3,881	\$48,454	\$45,215	8.58%
Helena, MT	\$4,327	\$54,024	\$50,238	8.61%
Philadelphia, PA	\$4,807	\$60,018	\$55,702	8.63%
Chesapeake, VA	\$5,744	\$71,706	\$66,262	8.67%
Nashville TN	\$4,215	\$52,625	\$47,275	8.92%
Oklahoma City	\$4,527	\$56,512	\$48,568	9.32%
New Orleans, LA	\$4,355	\$54,372	\$45,727	9.52%
Phoenix, AZ	\$4,863	\$60,713	\$49,509	9.82%
Lincoln, NE	\$5,827	\$72,742	\$54,996	10.59%
Louisville, KY	\$4,804	\$59,978	\$44,765	10.73%
Birmingham, AL	\$4,461	\$55,688	\$40,593	10.99%
Raleigh-Durham, NC	\$5,072	\$63,323	\$44,765	11.33%
Des Moines, IA	\$6,386	\$79,726	\$54,736	11.67%
Charlotte, NC	\$5,897	\$73,615	\$47,830	12.33%
Jackson, MS	\$5,904	\$73,705	\$47,830	12.34%
Carson City, NV	\$6,521	\$81,410	\$52,431	12.44%

40 U.S. cities ranked by affordability of Obamacare coverage for a 25-year-old female

City	Annual Obamacare Premium	Income that meets ACA affordability standard (without a subsidy)	State's median income	Obamacare premium as a percentage of median income
Portland, OR	\$2,556	\$31,752	\$77,359	3.30%
San Francisco, CA	\$2,788	\$34,633	\$77,359	3.60%
Beverly Hills, CA	\$1,987	\$24,678	\$52,431	3.79%
Detroit, MI	\$2,061	\$25,597	\$51,084	4.03%
Helena, MT	\$2,544	\$31,604	\$62,912	4.04%
Cleveland, OH	\$2,301	\$28,584	\$55,653	4.13%
Houston, TX	\$2,543	\$31,591	\$59,588	4.27%
Pittsburgh, PA	\$2,293	\$28,485	\$51,075	4.49%
St. Louis, MO	\$2,652	\$32,938	\$55,653	4.76%
Raleigh-Durham, NC	\$2,181	\$27,089	\$44,765	4.87%
Grand Rapids, MI	\$2,362	\$29,338	\$48,432	4.88%
Albuquerque, NM	\$2,436	\$30,264	\$49,509	4.92%
Dallas, TX	\$2,619	\$32,539	\$51,075	5.13%
Charlotte, NC	\$2,489	\$30,921	\$47,830	5.20%
Las Vegas, NV	\$2,744	\$34,081	\$52,431	5.23%
Miami, FL	\$2,799	\$34,773	\$51,244	5.46%
Salt Lake City, UT	\$2,980	\$37,017	\$54,148	5.50%
Louisville, KY	\$2,653	\$32,958	\$47,830	5.55%
Chicago IL	\$2,874	\$35,697	\$50,238	5.72%
Austin, TX	\$2,519	\$31,291	\$48,568	5.19%
Birmingham, AL	\$2,938	\$36,492	\$49,426	5.94%
Nashville TN	\$3,312	\$41,137	\$55,638	5.95%
Indianapolis, IN	\$3,044	\$37,817	\$51,075	5.96%
Kansas City, MO	\$3,049	\$37,877	\$50,238	6.07%
Columbus, OH	\$2,726	\$33,862	\$44,765	6.09%
Philadelphia, PA	\$3,423	\$42,517	\$55,702	6.14%
Tampa, FL	\$3,042	\$37,790	\$49,426	6.15%
Milwaukee, WI	\$3,387	\$42,076	\$54,736	6.19%
New Orleans, LA	\$3,421	\$42,502	\$54,996	6.22%
Atlanta, GA	\$3,502	\$43,498	\$55,653	6.29%
Lincoln, NE	\$3,393	\$42,149	\$53,906	6.29%
Little Rock, AR	\$2,910	\$36,154	\$45,727	6.36%
Oklahoma City	\$3,556	\$44,176	\$55,702	6.38%
Chesapeake, VA	\$4,291	\$53,304	\$66,262	6.48%
Montgomery, AL	\$2,761	\$34,302	\$40,593	6.80%
Topeka, KS	\$3,332	\$41,387	\$45,215	7.37%
Phoenix, AZ	\$3,820	\$47,459	\$51,492	7.42%
Jackson, MS	\$4,638	\$57,615	\$47,275	9.81%
Carson City, NV	\$5,123	\$63,637	\$51,492	9.95%
Des Moines, IA	\$5,017	\$62,321	\$45,382	11.05%

Complete Affordability Analysis

40 U.S. cities ranked by affordability of short-term coverage for a family of three.
(Affordability is defined as premium as a percentage of the state's median income.)

City	Annual short-term Premium	Annual Obamacare Premium	State's median income	Short-term cost as percentage of median income	Price difference: Short-term vs. Obamacare
Columbus, OH	\$817	\$8,372	\$55,653	1.47%	-90%
Chesapeake, VA	\$1,138	\$10,747	\$66,262	1.72%	-89%
Topeka, KS	\$976	\$9,723	\$53,906	1.81%	-90%
Little Rock, AR	\$1,044	\$8,769	\$55,702	1.87%	-88%
Des Moines, IA	\$1,044	\$11,366	\$54,736	1.91%	-91%
Milwaukee, WI	\$1,211	\$16,374	\$62,912	1.92%	-93%
Phoenix, AZ	\$955	\$9,690	\$49,509	1.93%	-90%
St. Louis, MO	\$970	\$8,947	\$50,238	1.93%	-89%
Grand Rapids, MI	\$912	\$8,475	\$45,382	2.01%	-89%
Cleveland, OH	\$1,028	\$7,549	\$51,075	2.01%	-86%
Indianapolis, IN	\$1,044	\$14,806	\$51,084	2.04%	-92%
Lincoln, NE	\$1,155	\$14,422	\$54,996	2.10%	-92%
Salt Lake City, UT	\$1,089	\$8,482	\$51,492	2.11%	-89%
Kansas City, MO	\$970	\$9,730	\$45,215	2.15%	-87%
Atlanta, GA	\$1,217	\$8,437	\$55,653	2.19%	-84%
Dallas, TX	\$1,351	\$12,211	\$59,588	2.27%	-91%
Oklahoma City	\$1,102	\$14,224	\$48,568	2.27%	-93%
Louisville, KY	\$1,020	\$10,102	\$44,765	2.28%	-87%
Montgomery, AL	\$1,284	\$7,354	\$55,638	2.31%	-84%
Portland, OR	\$1,193	\$9,185	\$50,532	2.36%	-87%
Tampa, FL	\$1,169	\$12,071	\$49,426	2.37%	-90%
Helena, MT	\$1,194	\$8,128	\$50,238	2.38%	-85%
Austin, TX	\$1,217	\$6,586	\$51,075	2.38%	-89%
West Palm Beach, FL	\$1,236	\$9,302	\$51,244	2.41%	-87%
Nashville TN	\$1,155	\$10,935	\$47,275	2.44%	-89%
Charlotte, NC	\$1,193	\$14,630	\$47,830	2.50%	-92%
Chicago IL	\$1,391	\$11,192	\$55,653	2.50%	-88%
Miami, FL	\$1,236	\$9,745	\$49,426	2.50%	-87%
Carson City, NV	\$1,362	\$7,787	\$52,431	2.60%	-89%
Houston, TX	\$1,427	\$12,736	\$54,148	2.63%	-89%
Philadelphia, PA	\$1,470	\$16,035	\$55,702	2.64%	-91%
Raleigh-Durham, NC	\$1,193	\$10,866	\$44,765	2.67%	-86%
Pittsburgh, PA	\$1,427	\$13,064	\$51,075	2.79%	-91%
Las Vegas, NV	\$1,445	\$7,329	\$51,492	2.81%	-81%
Detroit, MI	\$1,369	\$8,531	\$48,432	2.83%	-83%
Jackson, MS	\$1,403	\$10,649	\$47,830	2.93%	-87%
New Orleans, LA	\$1,403	\$9,195	\$45,727	3.07%	-85%
Birmingham, AL	\$1,427	\$10,584	\$40,593	3.51%	-87%
Albuquerque, NM	\$2,951	\$7,836	\$52,431	5.63%	-62%
Beverly Hills, CA	\$4,475	\$7,769	\$77,359	5.79%	-42%
San Francisco, CA	\$4,475	\$9,991	\$77,359	5.79%	-55%

**40 U.S. cities ranked by affordability of short-term coverage for a 40-year-old female.
(Affordability is defined as premium as a percentage of the state's median income.)**

City	Annual short-term Premium	Annual Obamacare Premium	State's median income	Short-term cost as percentage of median income	Price difference: Short-term vs. Obamacare
Columbus, OH	\$383	\$3,470	\$51,084	0.75%	-88.96%
Cleveland, OH	\$482	\$2,929	\$50,532	0.95%	-83.54%
Topeka, KS	\$458	\$4,241	\$47,830	0.96%	-89.20%
Carson City, NV	\$639	\$6,521	\$62,912	1.02%	-90.20%
Tampa, FL	\$549	\$3,872	\$53,906	1.02%	-85.84%
Grand Rapids, MI	\$523	\$3,006	\$51,084	1.02%	-82.60%
Louisville, KY	\$478	\$4,804	\$45,215	1.06%	-90.05%
Des Moines, IA	\$606	\$6,386	\$54,148	1.12%	-90.50%
Indianapolis, IN	\$630	\$3,875	\$55,653	1.13%	-83.74%
Oklahoma City	\$632	\$4,527	\$54,736	1.15%	-86.05%
Miami, FL	\$580	\$3,563	\$50,238	1.15%	-83.73%
Kansas City, MO	\$577	\$3,881	\$49,426	1.17%	-85.14%
Salt Lake City, UT	\$606	\$3,395	\$51,492	1.18%	-82.14%
Helena, MT	\$656	\$4,327	\$55,702	1.18%	-84.84%
Phoenix, AZ	\$578	\$4,863	\$48,568	1.19%	-88.12%
Las Vegas, NV	\$678	\$3,492	\$55,702	1.22%	-80.60%
Chesapeake, VA	\$629	\$5,744	\$51,492	1.22%	-89.04%
Little Rock, AR	\$630	\$3,705	\$51,244	1.23%	-82.99%
Austin, TX	\$733	\$3,360	\$59,588	1.23%	-78.18%
Detroit, MI	\$599	\$2,623	\$48,432	1.24%	-77.17%
Portland, OR	\$658	\$3,252	\$52,431	1.26%	-79.76%
West Palm Beach, FL	\$580	\$3,662	\$45,727	1.27%	-84.17%
Milwaukee, WI	\$568	\$5,203	\$44,765	1.27%	-89.09%
St. Louis, MO	\$577	\$3,375	\$45,382	1.27%	-82.92%
Pittsburgh, PA	\$658	\$2,919	\$51,075	1.29%	-77.45%
Charlotte, NC	\$709	\$5,897	\$54,996	1.29%	-87.97%
Birmingham, AL	\$858	\$4,461	\$66,262	1.29%	-80.78%
Albuquerque, NM	\$625	\$3,101	\$43,872	1.42%	-79.86%
Atlanta, GA	\$733	\$4,457	\$55,653	1.32%	-83.55%
Lincoln, NE	\$637	\$5,827	\$47,830	1.33%	-89.06%
New Orleans, LA	\$632	\$4,355	\$47,275	1.34%	-85.50%
Raleigh-Durham, NC	\$709	\$5,072	\$52,431	1.35%	-86.02%
Montgomery, AL	\$773	\$4,193	\$55,638	1.39%	-81.57%
Dallas, TX	\$813	\$3,334	\$55,653	1.46%	-75.63%
Chicago IL	\$748	\$3,658	\$49,426	1.51%	-79.56%
Nashville TN	\$625	\$4,215	\$40,593	1.54%	-85.16%
Philadelphia, PA	\$785	\$4,807	\$50,238	1.56%	-83.67%
Houston, TX	\$858	\$3,237	\$51,075	1.68%	-73.51%
Jackson, MS	\$834	\$5,904	\$44,765	1.86%	-85.88%
Beverly Hills, CA	\$2,237	\$3,164	\$77,359	2.89%	-29.31%
San Francisco, CA	\$2,237	\$4,061	\$77,359	2.89%	-44.92%

**40 U.S. cities ranked by affordability of short-term coverage for a 25-year-old female.
(Affordability is defined as premium as a percentage of the state's median income.)**

City	Annual short-term Premium	Annual Obamacare Premium	State's median income	Short-term cost as percentage of median income	Price difference: Short-term vs. Obamacare
Columbus, OH	\$266	\$2,726	\$51,075	0.52%	-90.26%
Cleveland, OH	\$266	\$2,301	\$51,075	0.52%	-88.46%
Topeka, KS	\$363	\$3,332	\$53,906	0.67%	-89.10%
Milwaukee, WI	\$393	\$3,387	\$55,638	0.71%	-88.38%
Tampa, FL	\$380	\$3,042	\$49,426	0.77%	-87.50%
Chesapeake, VA	\$536	\$4,291	\$66,262	0.81%	-87.50%
Miami, FL	\$402	\$2,799	\$49,426	0.81%	-85.64%
Grand Rapids, MI	\$418	\$2,362	\$51,084	0.82%	-82.31%
Louisville, KY	\$379	\$2,653	\$45,215	0.84%	-85.71%
Carson City, NV	\$443	\$5,123	\$52,431	0.84%	-91.36%
Las Vegas, NV	\$470	\$2,744	\$52,431	0.90%	-82.89%
Lincoln, NE	\$497	\$3,393	\$54,996	0.90%	-85.35%
Des Moines, IA	\$518	\$5,017	\$54,736	0.95%	-89.67%
Salt Lake City, UT	\$600	\$2,980	\$62,912	0.95%	-79.88%
Chicago IL	\$573	\$2,874	\$59,588	0.96%	-80.04%
Helena, MT	\$493	\$2,544	\$49,509	1.00%	-80.62%
Pittsburgh, PA	\$559	\$2,293	\$55,702	1.00%	-75.62%
Phoenix, AZ	\$518	\$3,820	\$51,492	1.01%	-86.44%
Indianapolis, IN	\$510	\$3,044	\$50,532	1.01%	-83.26%
Oklahoma City	\$493	\$3,556	\$48,568	1.01%	-86.14%
Portland, OR	\$559	\$2,556	\$54,148	1.03%	-78.13%
Nashville TN	\$497	\$3,312	\$47,275	1.05%	-84.99%
Little Rock, AR	\$559	\$2,910	\$51,492	1.09%	-80.79%
Philadelphia, PA	\$660	\$3,423	\$55,702	1.18%	-80.73%
Detroit, MI	\$637	\$2,061	\$51,084	1.25%	-69.06%
St. Louis, MO	\$631	\$2,652	\$50,238	1.26%	-76.21%
Raleigh-Durham, NC	\$610	\$2,181	\$47,830	1.28%	-72.02%
Charlotte, NC	\$610	\$2,489	\$47,830	1.28%	-75.49%
Kansas City, MO	\$660	\$3,049	\$50,238	1.31%	-78.37%
New Orleans, LA	\$626	\$3,421	\$45,727	1.37%	-81.70%
Austin, TX	\$774	\$3,102	\$55,653	1.39%	-75.05%
Montgomery, AL	\$623	\$2,761	\$44,765	1.39%	-77.45%
Atlanta, GA	\$714	\$3,502	\$51,244	1.39%	-79.62%
Dallas, TX	\$809	\$2,619	\$55,653	1.45%	-69.11%
Houston, TX	\$809	\$2,543	\$55,653	1.45%	-68.18%
Birmingham, AL	\$676	\$2,938	\$44,765	1.51%	-76.98%
Albuquerque, NM	\$703	\$2,436	\$45,382	1.55%	-71.13%
Jackson, MS	\$708	\$4,638	\$40,593	1.74%	-84.74%
Beverly Hills, CA	\$1,467	\$1,987	\$52,431	2.80%	-26.14%
San Francisco, CA	\$1,467	\$2,788	\$52,431	2.80%	-47.37%

Notes about Plan Premiums and Details

The average premiums reported represent a snapshot of average health insurance premiums available on Healthcare.gov, CoveredCa.com, or eHealth.com, and do not necessarily represent the average premium of all health insurance plans purchased across the country through all sources. The premiums reported are averages and do not reflect the cost of any particular plan or the cost that a given individual or household may pay. Each individual 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. Not all plans included in average figures may be available to all parts of a state or to all individuals within a state.

¹ According to a November 1, 2017 report from eHealth titled, "'Free' Obamacare Coverage Available in 2018 for Most Subsidy-Eligible Families Earning \$51,000 or Less, But It's More Unaffordable Than Ever for Families Who Don't Get Subsidies, eHealth Report Shows. <https://news.ehealthinsurance.com/news/free-obamacare-coverage-available-in-2018-for-most-subsidy-eligible-families-earning-51-000-or-less-but-its-more-unaffordable-than-ever-for-families-who-dont-get-subsidies-ehealth-report-shows>