



ACA Market Unsubsidized Price Analysis: 2020 OEP

October 2019

Study Overview

This analysis examines costs for single 40-year-olds and families of four in the Affordable Care Act (ACA) market. It demonstrates that while average premiums for ACA health plans are declining for 2020, deductibles and maximum out-of-pocket (MOOP) limits are increasing.

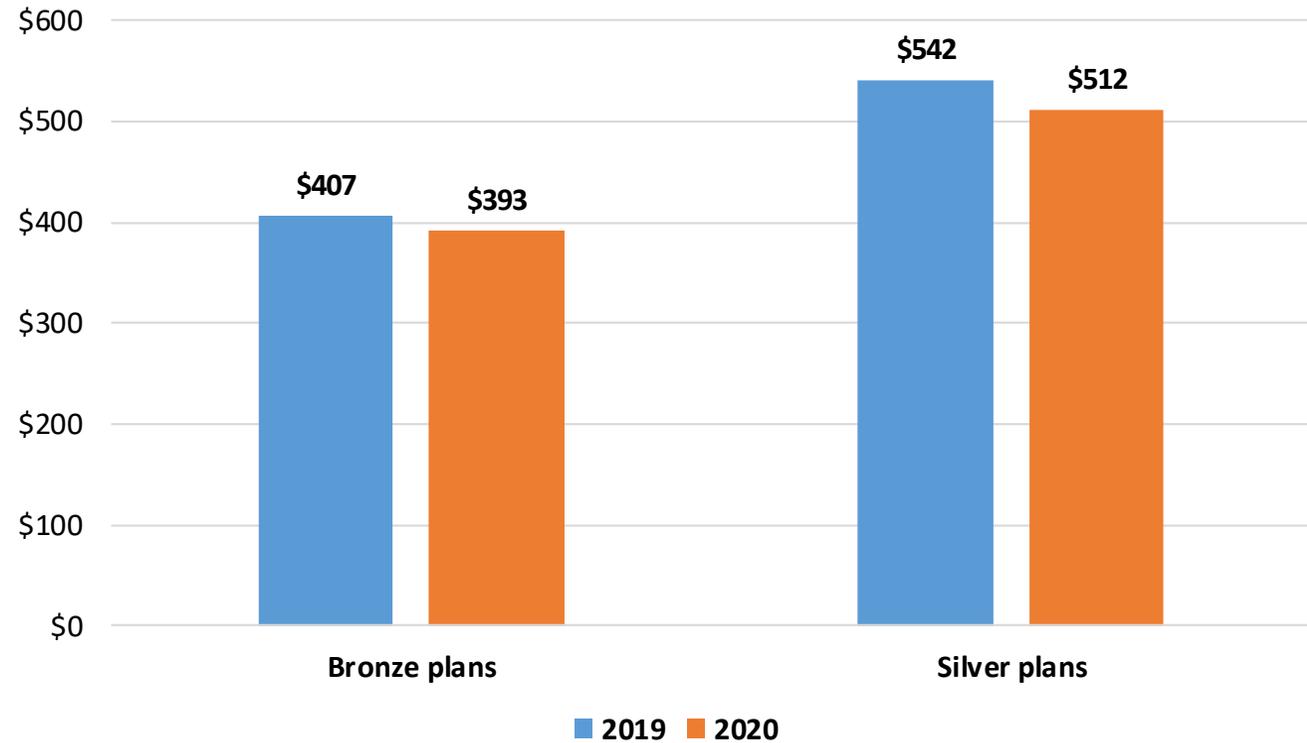
These represent significant considerations for all ACA market consumers as we approach the nationwide open enrollment period for 2020 coverage. These are especially significant considerations for consumers who do not qualify for federal subsidies under the ACA and so receive no assistance with their premiums or out-of-pocket costs. As demonstrated in this report, the potential financial responsibility for unsubsidized consumers (combined annual premiums and maximum out-of-pocket limits) can run into the tens of thousands of dollars.

Individual Premiums and Out-of-pocket Costs

Individuals will see modest decreases in average premiums for both Bronze and Silver plans

- Bronze plan premiums for a 40-year-old individual for 2020 average \$393 per month, down 3% from \$407 in 2019.
- Silver plan premiums for a 40-year-old individual for 2020 average \$512 per month, down 6% from \$542 in 2019.

Average monthly premiums, 40-year-old adult

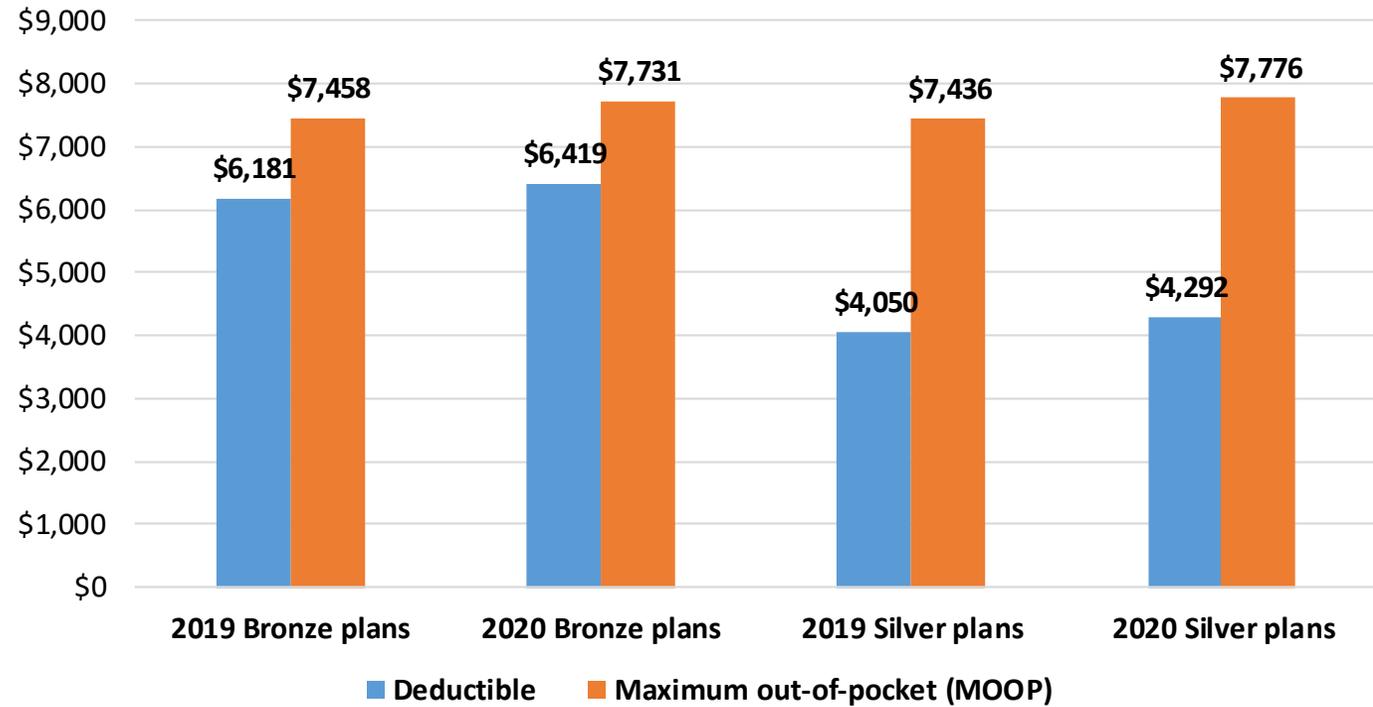


Annual unsubsidized premiums for 2020: \$4,716 is the average annual Bronze plan premium for a 40-year-old individual in 2020. The average annual premium for a Silver plan is \$6,144.

Deductibles and maximum out-of-pocket (MOOP) limits rise for Bronze and Silver plans in 2020

- Average Bronze plan deductibles are increasing 4%, from \$6,181 to \$6,419 for a 40-year-old individual.
- Average Silver plan deductibles are increasing 6%, from \$4,050 to \$4,292.
- Average Bronze plan MOOP costs are increasing 4%, from \$7,458 to \$7,731.
- Average Silver plan MOOP costs are increasing 5%, from \$7,436 to \$7,776.

Average deductible and MOOP, 40-year-old adult



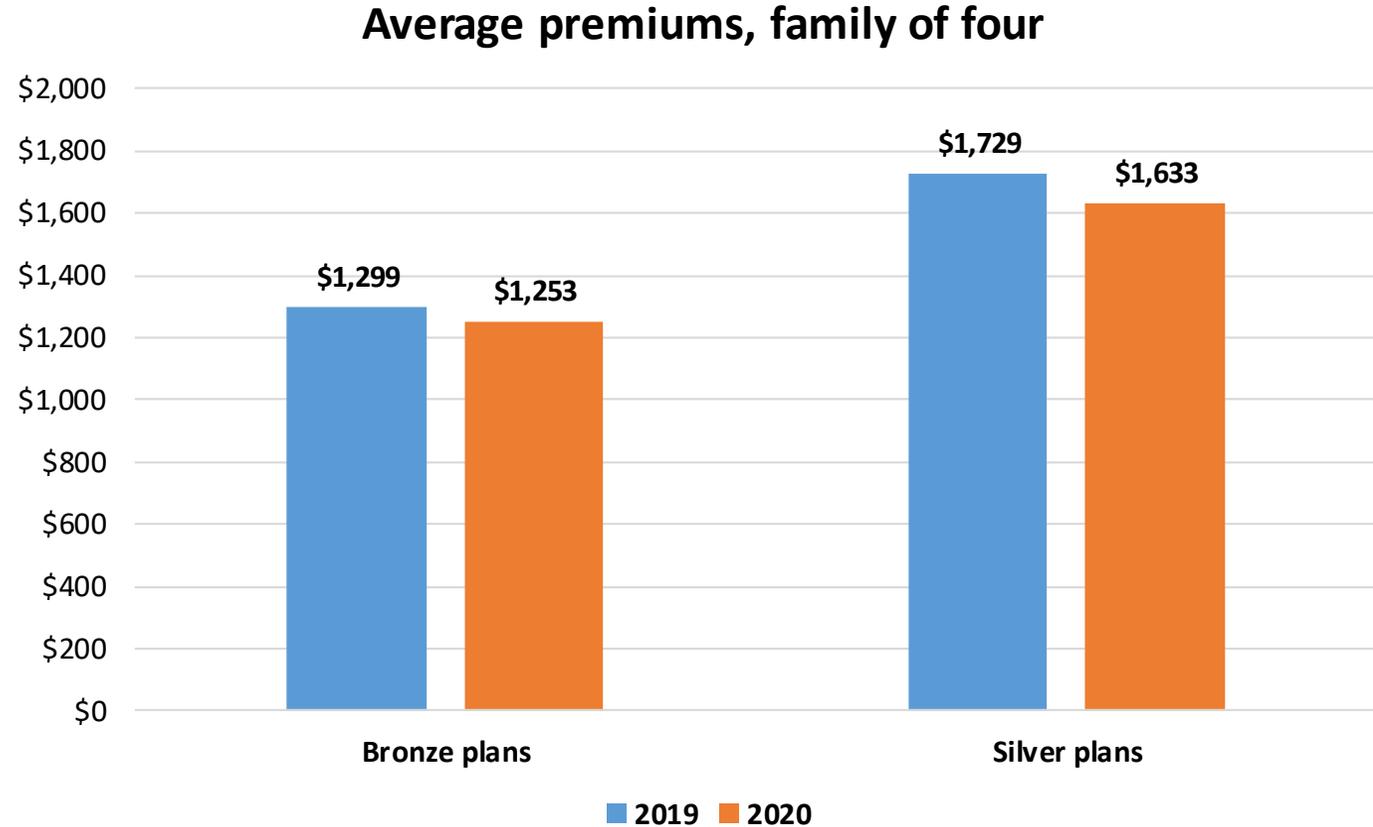
Potential annual costs for Bronze plans: A 40-year-old individual could pay a total of \$12,447 in combined annual premiums (\$4,716) and MOOP costs (\$7,731) in 2020.

Potential annual costs for Silver plans: A 40-year-old individual could pay a total of \$13,920 in combined annual premiums (\$6,144) and MOOP costs (\$7,776) in 2020.

Family Premiums and Out-of-pocket Costs

Families of four will see modest decreases in average premiums for both Bronze and Silver plans in 2020

- The average Bronze plan premium for a family of four is \$1,253 per month, down 4% from \$1,299 in 2019.
- The average Silver plan premium for a family of four is \$1,633 per month, down 6% from \$1,729 in 2019.

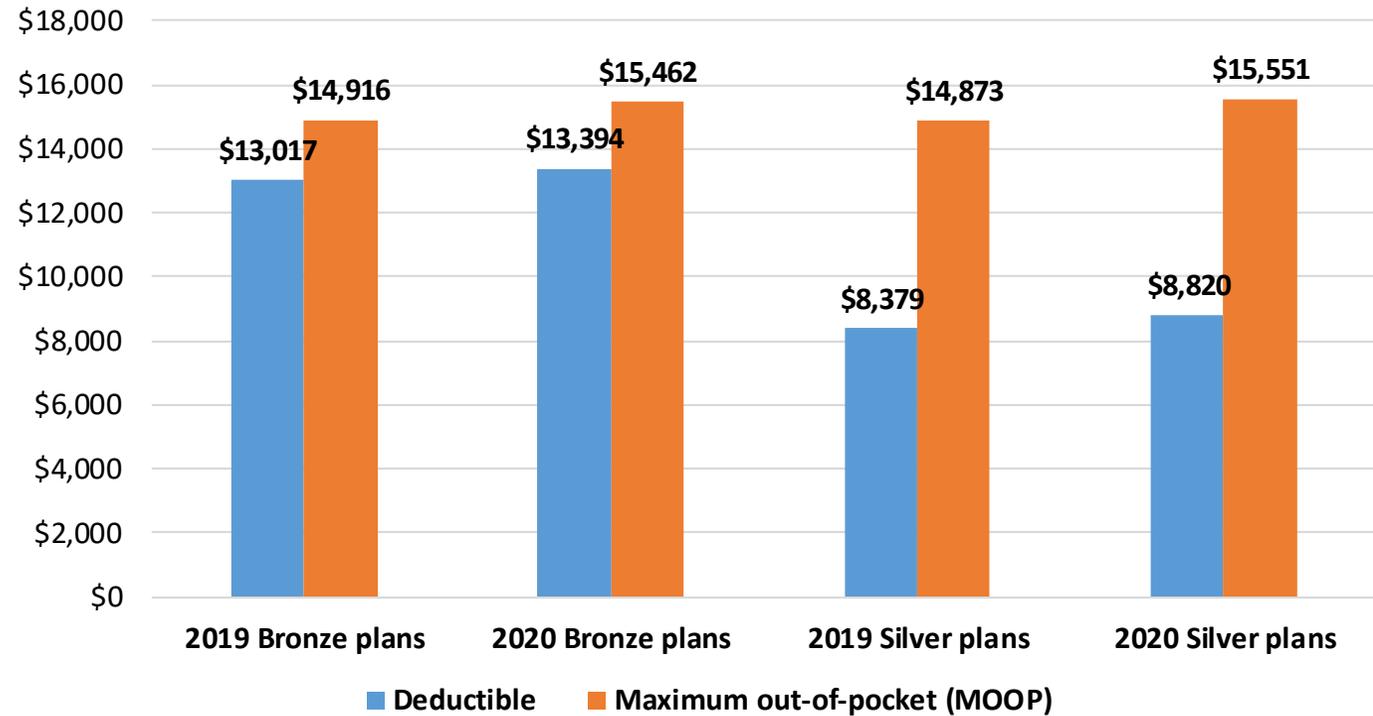


Annual unsubsidized premiums for 2020: \$15,036 is the average annual Bronze plan premium for a family of four in 2020. The average annual premium for a Silver plan is \$19,596.

Families of four will see higher deductibles and maximum out-of-pocket (MOOP) limits for both Bronze and Silver plans in 2020

- Average Bronze plan deductibles for a family of four are increasing 3%, from \$13,017 to \$13,394.
- Average Silver plan deductibles are increasing 5%, from \$8,379 to \$8,820.
- Average Bronze plan MOOP costs are increasing 4%, from \$14,916 to \$15,462.
- Average Silver plan MOOP costs are increasing 5%, from \$14,873 to \$15,551.

Average deductibles and MOOP, family of four



Potential annual costs for Bronze plans: A family of four that doesn't qualify for ACA subsidies could pay a total of \$30,498 in combined annual premiums (\$15,036) and MOOP costs (\$15,462) in 2020.

Potential annual costs for Silver plans: Unsubsidized families of four could pay out a total of \$35,147 in combined annual premiums (\$19,596) and MOOP costs (\$15,551) in 2020.

Methodology Note

eHealth’s analysis is based on 2019 and 2020 ACA market landscape files published by CMS and is limited to qualified health plans offered through the federally facilitated marketplace. Standard metal level plans were reviewed. All plans, by state, were reviewed within each metal level category. Where the same plan occurred in multiple counties within a state, an average cost profile for each plan in that state was utilized. “Silver” plans are not limited in eHealth’s analysis to benchmark Silver plans. “Bronze” plans as described in this report include both traditional Bronze and Extended Bronze plans. Figures for a family of four are based on two adults age 40 and two children under the age of 14. All figures were rounded to the nearest dollar or full percentage point.

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