



How Much Does Health Insurance Cost Without a Subsidy? eHealth Price Index Report Shows What Off-Exchange Consumers Paid During the 2015 Obamacare Enrollment Period

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As the Supreme Court Considers *King v. Burwell*, eHealth Report Shows That Unsubsidized Shoppers Chose Plans With Premiums Averaging \$286 per Month for Individuals (6% More Than Last Open Enrollment) and \$727 per Month for Families (a 9% Increase)

MOUNTAIN VIEW, CA -- (Marketwired) -- 03/25/15 -- According to a [report released today](#) by eHealth, Inc. (NASDAQ: EHTH), which operates [eHealth.com](#), the nation's first and largest private online health insurance exchange, consumers shopping through eHealth's non-governmental marketplace during the 2015 open enrollment period chose plans with monthly premiums averaging \$286 for individual coverage and \$727 for family coverage. This represents an increase in average premiums of 6% for individual plans and 9% for family plans compared to the 2014 open enrollment period¹.

In addition to presenting national trend data for unsubsidized health insurance consumers selecting plans outside of government exchanges, eHealth's [Health Insurance Price Index report](#) includes a state-by-state analysis of average premiums and deductibles, cost and plan selection data by age and metal level, and an analysis of cost and plan selection data across states which may potentially be affected by the United States Supreme Court's decision, expected in June, in the case of *King v. Burwell*.

The Price Index report, a companion to the company's online daily [Price Index](#), presents an analysis of consumer trends and costs for the off-exchange individual and family health insurance market based on more than 100,000 individual and family health insurance applications submitted by eHealth customers between November 15, 2015 and February 15, 2014. Though eHealth was able to enroll subsidy-eligible consumers in most states served by Healthcare.gov during this period, the Price Index report is based solely on eHealth customers shopping for coverage without government subsidies. According to a survey of eHealth customers conducted during open enrollment, 40% were previously uninsured².

The [full report](#) may be found at [eHealth's Media Center](#). Highlights of today's report include the following.

Average premiums and deductibles nationwide for off-exchange shoppers:

- Premiums for individual coverage averaged **\$286** per month while premiums for family plans averaged **\$727** per month; this represented 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 represented 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).
- When compared to premiums prior to the implementation of Affordable Care Act rules in 2014, average individual health insurance premiums have increased 45% (from \$197 in 2013 to \$286 in 2015) and average family health insurance premiums increased 71% (from \$427 in 2013 to \$727 in 2015)³.

Average premiums and deductibles by state:

- **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**).

Average premiums by metal level and age band:

- Average monthly premiums for individual plans by metal level were:
 - Catastrophic: **\$145**
 - Bronze: **\$275**
 - Silver: **\$323**
 - Gold: **\$366**
 - Platinum: **\$425**
- Plans were selected by metal level proportionally as shown (individual & family combined):
 - Catastrophic: **12%**
 - Bronze: **46%**
 - Silver: **23%**
 - Gold: **13%**

- Platinum: **6%**
- Average monthly premiums for individual plans by age group were:
 - Less than 18: **\$141**
 - Age 18-24: **\$161**
 - Age 25-34: **\$221**
 - Age 35-44: **\$276**
 - Age 45-54: **\$359**
 - Age 55-64: **\$519**

Average premium and deductible data relevant to King v. Burwell:

- 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)⁴.
- 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.

Off-exchange shopper demographics and other data:

- 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.
- 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.
- 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.
- Among all plans selected by individual and family shoppers, 42% were PPO plans, while 39% were HMO plans.

eHealth is one of the few organizations with national source health insurance data that broadly reflects consumer buying patterns and purchase prices in the self-purchased individual and family health insurance market. eHealth's report provides insights into the large segment of the individual and family health insurance market which may not qualify for or elect to use government subsidies, and which may shop for coverage through sources other than government exchanges.

Data presented in eHealth's report is based solely on rates quoted for health insurance applications submitted by unsubsidized consumers through the company's website, eHealth.com, in the specified time period and not through any government exchange. It does not offer a comprehensive view of costs for all plans available through eHealth, through the market as a whole, or through government exchanges. State-specific cost data is only presented in states and for periods where a minimum sample of 100 submitted applications was available. Certain applications missing key data fields relevant for the analysis may have been removed from the total sample. Specific health insurance plan premiums, deductibles, and other features may differ significantly from any averages or other presented statistics. For more information on the methods employed for the collection and analysis of data, please refer to the methodology section at the end of the report.

Notes:

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

² According to voluntary email survey of eHealth customers conducted between November 15, 2014 and February 15, 2015. A total of 4,289 responses were collected.

³ 2013 figures are taken from eHealth's [December 2013 Cost and Benefits report](#), based on plans purchased through eHealth and with coverage in effect as of February 2013.

⁴ See the HHS [ASPE Research Brief](#), published February 9, 2015. Data presented in this report cover the period from November 15, 2014 through January 30, 2015. eHealth's data above, by comparison, cover the period from November 15, 2014 through February 15, 2015.

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eHealth, Inc. (NASDAQ: EHTH) owns [eHealth.com](#), the nation's first and largest private health insurance exchange where individuals, families and small businesses can compare health insurance products from leading insurers side by side and purchase and enroll in coverage online. eHealth offers thousands of individual, family and small business health plans underwritten by many of the nation's leading health insurance companies. eHealth (through its subsidiaries) is licensed to sell health insurance in all 50 states and the District of Columbia. eHealth also offers educational resources and powerful online and pharmacy-based tools to help Medicare beneficiaries navigate Medicare health insurance options, choose the right plan and enroll in select plans online through PlanPrescriber.com ([www.PlanPrescriber.com](#)), eHealthMedicare.com ([www.eHealthMedicare.com](#)) and Medicare.com ([www.Medicare.com](#)).

For more health insurance news and information, visit the eHealth consumer blog: [Get Smart - Get Covered](#) or visit eHealth's [Consumer Resource Center](#).

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For media inquiries, please contact:

Sande Drew
DMA Communications for eHealth, Inc.
(916) 207-7674
sande.drew@ehealth.com

Nate Purpura
eHealth, Inc.
(650) 210-3115
nate.purpura@ehealth.com

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