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Analysis of 2015 Premium Changes in the Affordable Care Act's Health Insurance Marketplaces

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INTRODUCTION

In the first year of full implementation, enrollment in the Affordable Care Act's (ACA) health insurance exchanges largely fulfilled expectations, following a rocky beginning. Now, attention is turning to 2015, and one of the first tangible tests of how well the ACA is working is how much premiums rise in the new health insurance marketplaces (also known as exchanges). This tells us how much coverage will cost enrollees and the federal government, which contributes towards premiums through tax credits for low- and middle-income people, and could influence public perception of the law as well.

This brief presents an initial analysis of premium changes for marketplace plans for individuals in 15 states plus the District of Columbia, where we were able to find comprehensive data on rates or rate filings for all insurers. It follows a similar approach to our [September 2013 analysis](#) of 2014 marketplace premiums.

APPROACH

We look at the change in the premium for the lowest-cost options available in each state. Since premiums vary substantially across geographic rating areas even within a state – there are 500 rating areas nationwide – we examine premium changes in the rating area that includes a major city in each state.

For each area, we look at premium changes for the lowest-cost bronze plan and the two lowest-cost silver plans. Bronze plans have an actuarial value of 60%, meaning they cover 60% of enrollees' health expenses on average for a typical population. They typically have the highest deductibles and copays and the lowest premiums (except for catastrophic plans, which are only available to young people and those who have no other affordable options). Silver plans have an actuarial value of 70%. Most marketplace enrollees (65%) have chosen silver plans this year, while 20% have chosen bronze, according to a [report](#) from the federal Department of Health and Human Services.

The lowest-cost bronze and silver options are particularly noteworthy for a number of reasons:

- The lowest-cost bronze plan in an area is generally the least expensive option someone without employer-based coverage can choose to satisfy the ACA's requirement to have insurance or pay a penalty.
- The second-lowest-cost silver plan is the benchmark for tax credits provided to people buying in the marketplaces who have incomes of 100% to 400% of the federal poverty level (\$23,850 to \$95,400 for a family of four). Through these tax credits, eligible individuals pay 2% to 9.5% of income on a sliding

scale to enroll in the second-lowest-cost silver plan and the federal government covers the difference. Tax credits are portable, meaning they can also be used in other marketplace plans. [85% of people](#) signing up for a plan through the marketplaces are receiving tax credits.

- People with incomes up to 250% of the federal poverty level are also eligible for cost-sharing subsidies that lower their deductibles and copays, but only if they enroll in a silver plan. Therefore, the lowest-cost silver plan is the option with the lowest premium that gives lower-income individuals access to cost-sharing subsidies.
- People buying coverage in marketplaces this year [gravitated towards lower premium plans](#).

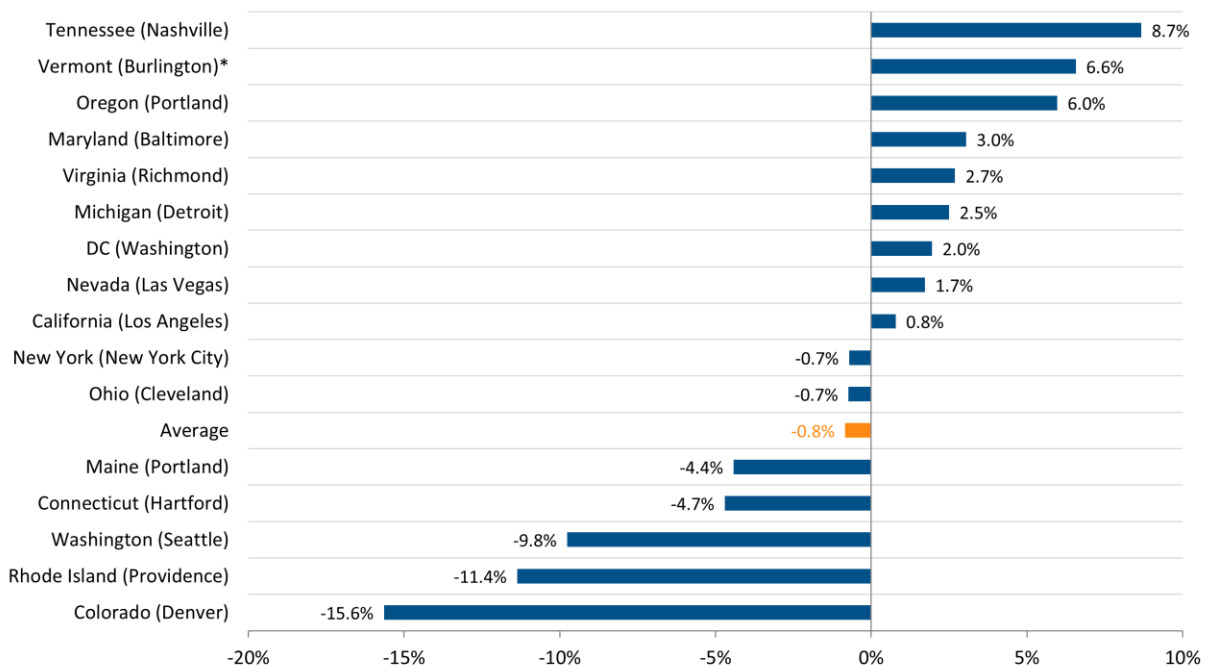
In preparation for open enrollment for coverage in 2015 – which begins November 15 – insurers have filed rates with state insurance departments. States vary in whether and when they release those filings. Our analysis is based on the 15 states plus the District of Columbia where we were able to find comprehensive filings or other information about the rates of the lowest cost plans. Other states have released summary information, but not sufficient detail to identify the lowest-cost bronze and silver plans. In some cases, rates are still under review by insurance departments and may change prior to the start of open enrollment.

ANALYSIS OF MARKETPLACE PREMIUM CHANGES AND INSURER PARTICIPATION

As shown in the chart below, across the 15 cities we examined, the premium for the second-lowest-cost silver plan in the marketplaces – before taking any income-related tax credits into account – is decreasing by an average of -0.8%.

Silver Premium Percent Change from 2014 to 2015

Second-lowest-cost silver before tax credits, where 2015 filings are available as of September 3, 2014



Source: Kaiser Family Foundation analysis of insurance company rate filings to state regulators for 2015 Marketplace premiums.

Notes: Vermont rates do not reflect modifications from the state's review (2015 rates were lowered on September 2, but final filings are not yet available). Filings in CA, CO, CT, MD, MI, OH, OR, RI, TN, and most of WA are final; other state's filings are still preliminary and may be subject to change. Premium changes are at the rating area level (groups of neighboring counties) and some plans may not be available in all cities or counties within the rating area.



Taking income-related tax credits into account shows how the subsidies have the effect of cushioning eligible individuals from premium increases. In nearly all of the 15 cities – even those that had a large increase before tax credits – a single 40-year old with an income of \$30,000 per year would pay 0.8% less in 2015 than in 2014 to enroll in the second-lowest-cost silver plan (Table 1). (Note that the 0.8% decrease here is unrelated to the 0.8% average decrease in unsubsidized premiums; it is merely coincidental that the two numbers are similar).

Table 1: Monthly Silver Premiums for a 40 Year Old Non-Smoker Making \$30,000 / Year							
State	Rating Area (Major City)	2nd Lowest Cost Silver Before Tax Credit			2nd Lowest Cost Silver After Tax Credit		
		2014	2015	% Change from 2014	2014	2015	% Change from 2014
California	15 (Los Angeles)	\$255	\$257	0.8%	\$209	\$208	-0.8%
Colorado	3 (Denver)	\$250	\$211	-15.6%	\$209	\$208	-0.8%
Connecticut	2 (Hartford)	\$328	\$313	-4.7%	\$209	\$208	-0.8%
DC	1 (Washington)	\$242	\$247	2.0%	\$209	\$208	-0.8%
Maine	1 (Portland)	\$295	\$282	-4.4%	\$209	\$208	-0.8%
Maryland	1 (Baltimore)	\$228	\$235	3.0%	\$209	\$208	-0.8%
Michigan	1 (Detroit)	\$224	\$230	2.5%	\$209	\$208	-0.8%
Nevada	1 (Las Vegas)	\$238	\$242	1.7%	\$209	\$208	-0.8%
New York	4 (New York City)	\$365	\$363	-0.7%	\$209	\$208	-0.8%
Ohio	11 (Cleveland)	\$249	\$247	-0.7%	\$209	\$208	-0.8%
Oregon	1 (Portland)	\$201	\$213	6.0%	\$201	\$208	3.3%
Rhode Island	1 (Providence)	\$293	\$260	-11.4%	\$209	\$208	-0.8%
Tennessee	4 (Nashville)	\$188	\$205	8.7%	\$188	\$205	8.7%
Vermont	1 (Burlington)	\$413	\$440	6.6%	\$209	\$208	-0.8%
Virginia	7 (Richmond)	\$253	\$260	2.7%	\$209	\$208	-0.8%
Washington	1 (Seattle)	\$281	\$254	-9.8%	\$209	\$208	-0.8%
Average % change from 2014				-0.8%			0.1%

This is true even in cities where the premium for the second-lowest-cost silver plan increased, due to how the tax credit is calculated. An individual who is eligible for a tax credit and enrolls in the second-lowest-cost silver plan pays a defined percentage of their income, ranging from 2% to 9.5% in 2014 (depending on income as a percentage of the poverty level). Those percentages increase slightly in 2015, to 2.01% to 9.56% (see Table 3). However, poverty levels have also increased, meaning that someone with the same dollar income as in 2014 will be at a lower percentage of poverty in 2015 and will therefore pay a smaller share of their income towards the premium.

The net result of changes to tax credit calculation and poverty guidelines is that a subsidy-eligible individual whose income does not change will generally pay a little less to enroll in the second-lowest cost silver plan in 2015 than they did if they enrolled in the second-lowest cost plan in 2014. There are exceptions to this pattern—e.g., in Portland, Oregon and Nashville, Tennessee – where the premiums in 2014 were so low that a 40 year-old making \$30,000 was not eligible for a tax credit. (An [interactive calculator](#) from the Kaiser Family Foundation provides 2014 premium and tax credit estimates for people in different circumstances by zip code.)

As shown in Table 2, the lowest-cost bronze option across the marketplaces is increasing by an average of 3.3%, ranging from a low of -15.7% in Hartford, Connecticut to a high of 13.3% in Baltimore, Maryland.

Table 2: Monthly Bronze Premiums for a 40 Year Old Non-Smoker Making \$30,000 / Year							
State	Rating Area (Major City)	Lowest Bronze Before Tax Credit			Lowest Bronze After Tax Credit		
		2014	2015	% Change from 2014	2014	2015	% Change from 2014
California	15 (Los Angeles)	\$188	\$210	11.7%	\$142	\$161	12.9%
Colorado	3 (Denver)	\$186	\$167	-10.0%	\$145	\$164	13.0%
Connecticut	2 (Hartford)	\$232	\$196	-15.7%	\$113	\$91	-19.9%
DC	1 (Washington)	\$166	\$180	8.2%	\$133	\$141	5.4%
Maine	1 (Portland)	\$235	\$213	-9.1%	\$149	\$139	-6.7%
Maryland	1 (Baltimore)	\$146	\$165	13.3%	\$127	\$138	8.4%
Michigan	1 (Detroit)	\$168	\$181	7.8%	\$153	\$159	3.8%
Nevada	1 (Las Vegas)	\$183	\$206	12.5%	\$154	\$171	11.1%
New York	4 (New York City)	\$307	\$319	3.8%	\$151	\$164	8.3%
Ohio	11 (Cleveland)	\$185	\$196	5.5%	\$146	\$156	7.1%
Oregon	1 (Portland)	\$165	\$175	6.1%	\$165	\$170	2.8%
Rhode Island	1 (Providence)	\$210	\$201	-4.4%	\$126	\$149	17.8%
Tennessee	4 (Nashville)	\$139	\$153	10.1%	\$139	\$153	10.1%
Vermont*	1 (Burlington)	\$336	\$358	6.4%	\$132	\$125	-5.5%
Virginia	7 (Richmond)	\$170	\$173	1.7%	\$126	\$121	-4.5%
Washington	1 (Seattle)	\$186	\$194	4.3%	\$114	\$148	29.7%
Average % change from 2014				3.3%			5.9%

SOURCE: Kaiser Family Foundation NOTES: Vermont rates do not reflect modifications from the state's review. Filings in CA, CO, CT, MD, MI, OH, OR, RI, TN, and most of WA are final; other state's filings are still preliminary and may change. Premium changes are at the rating area level.

While the tax credits may cushion the effect of premium increases, subsidized enrollees could still face large premium increases if they are enrolled in a plan that is no longer a low-cost plan and they fail to switch during open enrollment. In 12 of the 16 cities, at least one of the insurers that had offered one of the two lowest-cost silver plans in 2014 is no longer offering a low-cost silver plan in 2015.

For example, in Denver, Colorado, Humana offered the second-lowest-cost silver plan in 2014 at a premium of \$250 per month for a single 40 year-old. Humana is actually lowering its premium to \$249 per month for 2015, but another insurer (Colorado Health Insurance) is undercutting it and offering a plan for \$211 per month. A 40 year-old making \$30,000 pays \$209 per month for the Humana plan in 2014 and the federal government covers the rest through a tax credit. If she switched to the Colorado Health Insurance Plan, she would pay \$208 under the tax credit schedule. However, if she stayed in the Humana plan, she would have to pay \$208 plus the premium difference between the Humana and Colorado, Health Insurance Cooperative plans, or a total of \$246 (an increase of 17.7%). Even though her plan's premium has decreased, what she pays is higher because the premium for the second-lowest-cost plan has gone down. To be held harmless, she has to be willing to switch plans. Similar situations arise in the 12 cities where a low-cost insurer is raising its premiums faster than other carriers, or where a new insurer is entering the market with a lower premium.

Table 3: Premium Subsidies, by Income in 2014 and 2015

Income % Poverty	Income Range in Dollars for a single individual in 48 states + DC		Premium Cap max % of income for 2 nd lowest silver plan	
	2014 benefit year	2015 benefit year	2014	2015
Under 100%	Less than \$11,490	Less than \$11,670	No Cap	No Cap
100% - 133%	\$11,490 - \$15,282	\$11,670 - \$15,521	2%	2.01%
133% - 150%	\$15,282 - \$17,235	\$15,521 - \$17,505	3% - 4%	3.02% - 4.02%
150% - 200%	\$17,235 - \$22,980	\$17,505 - \$23,340	4% - 6.3%	4.02% - 6.34%
200% - 250%	\$22,980 - \$28,725	\$23,340 - \$29,175	6.3% - 8.05%	6.34% - 8.1%
250% - 300%	\$28,725 - \$34,470	\$29,175 - \$35,010	8.05% - 9.5%	8.1% - 9.56%
300% - 400%	\$34,470 - \$45,960	\$35,010 - \$46,680	9.5%	9.56%
Over 400%	More than \$45,960	More than \$46,680	No Cap	No Cap
NOTES: Alaska and Hawaii have different poverty guidelines.				

Insurer participation has increased or remained stable in all of the cities but Portland, Oregon, where the number dropped from 10 to 8. On average, 6 insurers (grouped by parent company) will offer coverage in these cities in 2015, compared to an average of 5 in 2014. The number of insurers participating in the marketplaces ranges from 2 in Burlington, Vermont to 11 in New York City, New York; and Detroit, Michigan.

Full results for all 16 cities are presented in the Appendix.

DISCUSSION

Premium changes for 2015 will vary substantially across areas and across insurers within a given region. There are a variety of factors that may influence variations in premium changes, including:

- **Accuracy in forecasting the health needs of enrollees.** Insurers faced a great deal of uncertainty in setting premiums for 2014. While they know more about the demographics of enrollees, they still only have incomplete information about the health care use of those who have purchased plans, particularly those who were previously uninsured.
- **The composition of the risk pool.** Insurers generally expected enrollees would be disproportionately sicker, but how their actual experience (to the extent they can measure it at this

point) matches up with their expectations will vary. Insurers also vary in how they expect the risk pool to change as enrollment ramps up in the second year; second-year enrollees are likely to be healthier on average than those who enrolled in the first year. States where [enrollment](#) was strong in the first year may tend to have risk pools that are more balanced. Conversely, states that [permitted](#) non-compliant plans to continue under a federal transition policy may have less balanced risk pools since healthier-than-average individuals likely stayed in those non-compliant plans.

- **Competitive dynamics.** Now that insurers have been able to see what their competitors are charging and how market share is distributed, they are making strategic adjustments in how they price relative to other carriers.

In general, premium changes for 2015 are quite modest when looking at the low-cost insurers in the marketplaces, which is where enrollment is concentrated. On average, the premium for the second-lowest-cost plan is decreasing in the major cities in states with comprehensive public data available. This points to strong competitive forces in the marketplaces, though still a wide range of experiences, with premium changes for the second-lowest-cost silver plan ranging from a low of -15.6% to a high of 8.7%. Since tax credits are keyed to the second-lowest-cost silver plans, this is good news from a budgetary perspective. Our analysis is based on less than one-third of states, and the overall picture could change as more premium data becomes available.

While competitive forces are often driving premiums down, they are also resulting in significant volatility. People who were price-conscious and chose low premium plans this year – which was the norm – may find that their plan is no longer a low-cost option. Income-related tax credits protect low- and middle-income enrollees from substantial premium increases, but enrollees may need to switch plans to benefit from that protection.

These findings highlight the importance of shopping around for marketplaces enrollees during the next open enrollment period, which runs from November 15, 2014 to February 15, 2015. While the marketplaces will auto-renew enrollees in their current plans and generally continue their estimated tax credits at the same level as in 2014, many enrollees may be able to lower their premiums substantially by switching plans. Effective communication to enrollees and consumer assistance will be key to helping people understand their options. Even so, people may be “sticky” in their behavior and reluctant to switch plans, particularly if it requires changing doctors. How willing people are to switch plans will not only affect what they pay next year, but also how strong competitive forces are in the future and how much pressure insurers feel to keep premium increases modest.

METHODS

Data were collected from health insurer rate filing submitted to state regulators. These submissions are publicly available for the states we analyzed and can be found on the state websites listed in the Appendix. Most rate information is available in the form of a SERFF filing (System for Electronic Rate and Form Filing) that includes a base rate and other factors that build up to an individual rate. In states where filings were unavailable, we gathered data from tables released by state insurance departments. Filings in DC, ME, NV, NY, VA, and some in WA are still preliminary and rates for VT do not reflect recent reductions. All premiums in this analysis are at the rating area level, and some plans may not be available in all cities or counties within the rating area. Rating areas are typically groups of neighboring counties, so a major city in the area was chosen for identification purposes.

APPENDIX

California

(Los Angeles)

2015 Marketplace Overview*

California has 10 insurers participating in its Marketplace (statewide), down from 11 in 2014
 6 insurers offering coverage in rating area 15 (Los Angeles), same as in 2014
 7 silver plans offered in rating area 15 (Los Angeles), down from 8 in 2014
 9 bronze plans offered in rating area 15 (Los Angeles), same as in 2014

Marketplace Premiums Before Tax Credit

California Rating Area 15 (Los Angeles)

	Insurer	2014 Plan	40 yo /month	Insurer	2015 Plan	40 yo /month
Lowest Bronze	L.A. Care	004 Std Coins.	\$188	Kaiser	KP HMO HSA	\$210 (+11.7%)
Lowest Silver	Health Net	008 Std Copay	\$224	Health Net	Health Net HMO	\$230 (+2.7%)
2nd Lowest Silver	Blue Shield of CA	003 Std Coins.	\$255	Anthem BC	Anthem HMO	\$257 (+0.8%)

Marketplace Premiums After Tax Credit

California Rating Area 15 (Los Angeles)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$200	\$202	\$763	\$769	\$1,083	\$1,092
Tax Credit Amount	\$56	\$59	\$354	\$362	\$933	\$944
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$148	\$165	\$563	\$629	\$798	\$892
Lowest Bronze After Tax Credit	\$91	\$106 (+15.5%)	\$209	\$267 (+27.6%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. Contra Costa Health Plan left the CA Marketplace in 2015. SOURCE: <http://www.coveredca.com/PDFs/CC-health-plans-booklet-2015.pdf>

Colorado

(Denver)

2015 Marketplace Overview*

Colorado has 10 insurers participating in its Marketplace (statewide), same as in 2014

10 insurers offering coverage in rating area 3 (Denver), same as in 2014

63 silver plans offered in rating area 3 (Denver), up from 40 in 2014

52 bronze plans offered in rating area 3 (Denver), up from 33 in 2014

Marketplace Premiums Before Tax Credit

Colorado Rating Area 3 (Denver)

	2014			2015		
	Insurer	Plan	40yo/month	Insurer	Plan	40yo/month
Lowest Bronze	Kaiser	5000/30%/HSA	\$186	Colorado Hlth Ins Coop.	Bear HSA EPO	\$167 (-10.0%)
Lowest Silver	Kaiser	1750/25%/HSA	\$245	Colorado Hlth Ins Coop.	Bison Flex EPO	\$207 (-15.7%)
2nd Lowest Silver	Humana	Connect 4600/6300	\$250	Colorado Hlth Ins Coop.	Bison HSA EPO	\$211 (-15.6%)

Marketplace Premiums After Tax Credit

Colorado Rating Area 3 (Denver)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$196	\$166	\$748	\$631	\$1,062	\$896
Tax Credit Amount	\$52	\$23	\$339	\$224	\$912	\$748
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$146	\$132	\$557	\$501	\$790	\$711
Lowest Bronze After Tax Credit	\$94	\$108 (+15.5%)	\$218	\$277 (+27.2%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. Rocky Mountain Hospital & Medical Service, Inc. (Anthem) entered the Colorado Marketplace in 2015; it is under the Wellpoint Grp parent, which also offered coverage in 2014 through HMO Colorado.

SOURCE: <http://healthinsurance.colorado.gov/pages/filingsSearch.aspx#>

Connecticut

(Hartford)

2015 Marketplace Overview*

Connecticut has 4 insurers participating in its Marketplace (statewide), up from 3 in 2014

4 insurers offering coverage in rating area 2 (Hartford), up from 3 in 2014

17 silver plans offered in rating area 2 (Hartford), up from 4 in 2014

15 bronze plans offered in rating area 2 (Hartford), up from 8 in 2014

Marketplace Premiums Before Tax Credit

Connecticut Rating Area 2 (Hartford)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	Anthem BCBS	86545CT123000 1 Bronze	\$232	ConnectiCare	Bronze Select HSA	\$196 (-15.7%)
Lowest Silver	ConnectiCare	Standard Silver	\$316	Anthem BCBS	PPO Multi State Plan	\$297 (-6.1%)
2nd Lowest Silver	Anthem BCBS	86545CT133000 1 Silver	\$328	HealthyCT	CO-Options Enhanced Silver 1, MSP	\$313 (-4.7%)

Marketplace Premiums After Tax Credit

Connecticut Rating Area 2 (Hartford)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$258	\$246	\$982	\$936	\$1,393	\$1,328
Tax Credit Amount	\$114	\$103	\$573	\$528	\$1,243	\$1,180
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$182	\$154	\$695	\$586	\$985	\$831
Lowest Bronze After Tax Credit	\$69	\$51 (-26.2%)	\$122	\$57 (-53.1%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. UnitedHealth entered the Connecticut Marketplace in 2015.

SOURCE: <http://www.catalog.state.ct.us/cid/portalApps/RateFilingDefault.aspx>

DC

(Washington)

2015 Marketplace Overview*

DC has 3 insurers participating in its Marketplace (statewide), same as in 2014
 3 insurers offering coverage in rating area 1 (Washington), same as in 2014
 9 silver plans offered in rating area 1 (Washington), down from 10 in 2014
 9 bronze plans offered in rating area 1 (Washington), down from 11 in 2014

Marketplace Premiums Before Tax Credit

DC Rating Area 1 (Washington)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	CareFirst BlueChoice	HSA Bronze \$6000	\$166	CareFirst BlueChoice	HSA Bronze \$6000	\$180 (+8.2%)
Lowest Silver	CareFirst BlueChoice	HSA Silver \$1300	\$238	Kaiser	KP DC Silver	\$242 (+1.5%)
2nd Lowest Silver	CareFirst BlueChoice	Silver \$2000	\$242	CareFirst BlueChoice	HSA Silver \$1300 Base	\$247 (+2.0%)

Marketplace Premiums After Tax Credit

DC Rating Area 1 (Washington)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$180	\$184	\$809	\$824	\$1,042	\$1,062
Tax Credit Amount	\$36	\$41	\$399	\$417	\$892	\$915
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$124	\$134	\$555	\$600	\$715	\$773
Lowest Bronze After Tax Credit	\$87	\$92 (+5.8%)	\$155	\$183 (+17.8%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. DC has a single rating area that applies to the entire district. Filings are under review and subject to change.

SOURCE: <http://disb.dc.gov/page/health-insurance-rate-review-district>

Maine (Portland)

2015 Marketplace Overview*

Maine has 3 insurers participating in its Marketplace (statewide), up from 2 in 2014
 3 insurers offering coverage in rating area 1 (Portland), up from 2 in 2014
 12 silver plans offered in rating area 1 (Portland), up from 6 in 2014
 9 bronze plans offered in rating area 1 (Portland), up from 7 in 2014

Marketplace Premiums Before Tax Credit

Maine Rating Area 1 (Portland)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	Anthem	Bronze Guided Access - caaa	\$235	Anthem	Bronze X HMO 0% for HSA	\$213 (-9.1%)
Lowest Silver	Maine Community Health Options	Community Value	\$284	Anthem	Silver X HMO 3500/20%	\$269 (-5.2%)
2nd Lowest Silver	Maine Community Health Options	Community Choice	\$295	Maine Community Health Options	Community Value	\$282 (-4.4%)

Marketplace Premiums After Tax Credit

Maine Rating Area 1 (Portland)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$232	\$221	\$883	\$844	\$1,253	\$1,197
Tax Credit Amount	\$88	\$79	\$474	\$437	\$1,103	\$1,050
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$184	\$168	\$702	\$639	\$997	\$906
Lowest Bronze After Tax Credit	\$97	\$89 (-8.4%)	\$229	\$202 (-11.8%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. Harvard Pilgrim entered the Maine Marketplace in 2015. Filings are under review and subject to change.

SOURCE: <http://www.maine.gov/pfr/insurance/PPACA/HFAI.htm#>

Maryland (Baltimore)

2015 Marketplace Overview*

Maryland has 5 insurers participating in its Marketplace (statewide), up from 4 in 2014
 5 insurers offering coverage in rating area 1 (Baltimore), up from 4 in 2014
 18 silver plans offered in rating area 1 (Baltimore), up from 16 in 2014
 17 bronze plans offered in rating area 1 (Baltimore), up from 11 in 2014

Marketplace Premiums Before Tax Credit

Maryland Rating Area 1 (Baltimore)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	BlueChoice	HSA Bronze \$6000	\$146	BlueChoice	HSA Bronze \$6000	\$165 (+13.3%)
Lowest Silver	BlueChoice	Plus Silver \$2500	\$214	Kaiser	1750/25%/HSA/ Dental/ Ped Dental	\$226 (+5.8%)
2nd Lowest Silver	BlueChoice	HSA Silver \$1300	\$228	Evergreen	HMO Silver HSA 1700	\$235 (+3.0%)

Marketplace Premiums After Tax Credit

Maryland Rating Area 1 (Baltimore)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$179	\$185	\$683	\$703	\$968	\$998
Tax Credit Amount	\$35	\$42	\$273	\$296	\$818	\$850
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$115	\$130	\$437	\$495	\$620	\$702
Lowest Bronze After Tax Credit	\$80	\$88 (+10.3%)	\$164	\$199 (+21.4%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. Cigna and UnitedHealthcare entered in 2015. UnitedHealthcare and All Savers are grouped under the parent company UnitedHealth Grp. CareFirst, BlueChoice, and Group Hospitalization are grouped as CareFirst.

SOURCE: <http://www.healthrates.mdinsurance.state.md.us/>

Michigan (Detroit)

2015 Marketplace Overview*

Michigan has 13 insurers participating in its Marketplace (statewide), up from 9 in 2014
 11 insurers offering coverage in rating area 1 (Detroit), up from 8 in 2014
 57 silver plans offered in rating area 1 (Detroit), up from 20 in 2014
 45 bronze plans offered in rating area 1 (Detroit), up from 12 in 2014

Marketplace Premiums Before Tax Credit

Michigan Rating Area 1 (Detroit)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	Humana	Connect Bronze 6300/ 6300	\$168	Blue Care Network	Metro Detroit HMO Bronze	\$181 (+7.8%)
Lowest Silver	Humana	Connect Silver 4600/6300	\$190	Humana	4600/Detroit HMOx	\$222 (+16.4%)
2nd Lowest Silver	Total Health Care	Totally You	\$224	UnitedHealth	SilverCompass	\$230 (+2.5%)

Marketplace Premiums After Tax Credit

Michigan Rating Area 1 (Detroit)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$176	\$180	\$671	\$687	\$951	\$975
Tax Credit Amount	\$32	\$38	\$261	\$280	\$801	\$827
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$132	\$142	\$503	\$542	\$713	\$769
Lowest Bronze After Tax Credit	\$100	\$104 (+4.3%)	\$242	\$262 (+8.4%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. Time, UnitedHealth, Harbor Health, and Physicians Health Plan entered the Michigan Marketplace in 2015. The Consumers Mutual filing did not have sufficient detail to calculate premiums, but was counted in the number of insurers above.

SOURCE: <http://www7.dleg.state.mi.us/SerffPortal/>

Nevada (Las Vegas)

2015 Marketplace Overview*

Nevada has 5 insurers participating in its Marketplace (statewide), up from 4 in 2014
 4 insurers offering coverage in rating area 1 (Las Vegas), up from 3 in 2014
 18 silver plans offered in rating area 1 (Las Vegas), up from 16 in 2014
 13 bronze plans offered in rating area 1 (Las Vegas), up from 11 in 2014

Marketplace Premiums Before Tax Credit

Nevada Rating Area 1 (Las Vegas)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	Nevada Health CO-OP	Southern Simple	\$183	Nevada Health CO-OP	Southern Simple	\$206 (+12.5%)
Lowest Silver	Health Plan of Nevada	MyHPN Silver 4	\$237	Health Plan of Nevada	MyHPN Silver 5	\$241 (+1.9%)
2nd Lowest Silver	Health Plan of Nevada	MyHPN Silver 3	\$238	Health Plan of Nevada	MyHPN Silver 3	\$242 (+1.7%)

Marketplace Premiums After Tax Credit

Nevada Rating Area 1 (Las Vegas)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$187	\$190	\$713	\$725	\$1,011	\$1,028
Tax Credit Amount	\$43	\$48	\$303	\$317	\$861	\$881
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$144	\$162	\$548	\$616	\$777	\$874
Lowest Bronze After Tax Credit	\$101	\$114 (+13.0%)	\$245	\$299 (+22.0%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. Assurant Inc. (Time) entered in 2015 and Nevada Health CO-OP expanded offerings by adding a Multi-State plan. Filings are under review and subject to change.

SOURCE: <http://doi.nv.gov/Health-Rate-Review/Review-Process/>

New York (New York City)

2015 Marketplace Overview*

New York has 15 insurers participating in its Marketplace (statewide), down from 16 in 2014
 11 insurers offering coverage in rating area 4 (New York City), same as in 2014
 55 silver plans offered in rating area 4 (New York City), up from 44 in 2014
 45 bronze plans offered in rating area 4 (New York City)

Marketplace Premiums Before Tax Credit

New York Rating Area 4 (New York City)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	Health Republic	Bronze Standard	\$307	Health Republic	Active Living Basic (Bronze)	\$319 (+3.8%)
Lowest Silver	MetroPlus Health Plan	NYHX Indiv St Silver with Ped Dental	\$359	Health Republic	Active Living Plus (Silver)	\$363 (+1.0%)
2nd Lowest Silver	Health Republic	NYHX Indiv NS Silver 2	\$365	Health Republic	Active Living Plus (Silver) Age 29 Option	\$363 (-0.7%)

Marketplace Premiums After Tax Credit

New York Rating Area 4 (New York City)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$365	\$363	\$1,041	\$1,034	\$731	\$725
Tax Credit Amount	\$221	\$220	\$632	\$626	\$581	\$578
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$307	\$319	\$875.29	\$908	\$1,304	\$1,354
Lowest Bronze After Tax Credit	\$86	\$99 (+14.7%)	\$244	\$282 (+15.7%)	\$724	\$776 (+7.2%)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. Universal American exited. Family of four scenario does not reflect CHIP premiums. Filings are under review and subject to change.

SOURCE: <https://myportal.dfs.ny.gov/web/prior-approval/rate-applications-by-company>

Ohio

(Cleveland)

2015 Marketplace Overview*

Ohio has 14 insurers participating in its Marketplace (statewide), up from 11 in 2014
 9 insurers offering coverage in rating area 11 (Cleveland), up from 8 in 2014
 62 silver plans offered in rating area 11 (Cleveland), up from 15 in 2014
 43 bronze plans offered in rating area 11 (Cleveland), up from 17 in 2014

Marketplace Premiums Before Tax Credit

Ohio Rating Area 11 (Cleveland)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	Kaiser	5000/30%/HSA	\$185	Buckeye	Ambetter Essential Care 1	\$196 (+5.5%)
Lowest Silver	Kaiser	1750/25%/HSA	\$246	Buckeye	Ambetter Balanced Care 2	\$242 (-1.6%)
2nd Lowest Silver	CareSource	Just4me Healthcare w/ Heart	\$249	Buckeye	Ambetter Balanced Care 2 + Vision	\$247 (-0.7%)

Marketplace Premiums After Tax Credit

Ohio Rating Area 11 (Cleveland)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$195	\$194	\$744	\$739	\$1,056	\$1,048
Tax Credit Amount	\$51	\$51	\$335	\$331	\$906	\$900
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$146	\$154	\$555	\$585	\$787	\$830
Lowest Bronze After Tax Credit	\$94	\$102 (+8.3%)	\$220	\$254 (+15.3%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. Kaiser Permanente exited and four insurers entered in 2015 (Assurant, Coordinated Health, Premier, UnitedHealth).

SOURCE: <http://www.insurance.ohio.gov/Company/Pages/RecordsRequest.aspx>

Oregon (Portland)

2015 Marketplace Overview*

Oregon has 10 insurers participating in its Marketplace (statewide), down from 11 in 2014
 8 insurers offering coverage in rating area 1 (Portland), down from 10 in 2014
 40 silver plans offered in rating area 1 (Portland), up from 32 in 2014
 31 bronze plans offered in rating area 1 (Portland), up from 27 in 2014

Marketplace Premiums Before Tax Credit

Oregon Rating Area 1 (Portland)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	Moda	Be Savvy	\$165	LifeWise	Exclusive Provider Bronze 5250 HSA	\$175 (+6.1%)
Lowest Silver	Moda	Be Aligned - Rose City	\$194	Providence	Connect 2000 Silver	\$212 (+9.4%)
2nd Lowest Silver	Moda	Be Aligned	\$201	Moda	Be Aligned - Rose City	\$213 (+6.0%)

Marketplace Premiums After Tax Credit

Oregon Rating Area 1 (Portland)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$158	\$167	\$602	\$638	\$854	\$905
Tax Credit Amount	\$14	\$25	\$192	\$230	\$704	\$757
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$130	\$137	\$494	\$524	\$701	\$743
Lowest Bronze After Tax Credit	\$116	\$113 (-2.7%)	\$302	\$294 (-2.7%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. HealthNet exited the Oregon Marketplace in 2015.

SOURCE: <http://www.oregonhealthrates.org/>

Rhode Island

(Providence)

2015 Marketplace Overview*

Rhode Island has 3 insurers participating in its Marketplace (statewide), up from 2 in 2014
 3 insurers offering coverage in rating area 1 (Providence), up from 2 in 2014
 10 silver plans offered in rating area 1 (Providence), up from 4 in 2014
 9 bronze plans offered in rating area 1 (Providence), up from 3 in 2014

Marketplace Premiums Before Tax Credit

Rhode Island Rating Area 1 (Providence)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	BCBS of RI	BlueSolutions for HSA Direct 5000	\$210	Neighborhood	Secure	\$201 (-4.4%)
Lowest Silver	BCBS of RI	VantageBlue SelectRI Direct 3000	\$272	Neighborhood	Community	\$244 (-10.2%)
2nd Lowest Silver	BCBS of RI	VantageBlue Direct 3000	\$293	Neighborhood	Value	\$260 (-11.4%)

Marketplace Premiums After Tax Credit

Rhode Island Rating Area 1 (Providence)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$230	\$204	\$877	\$778	\$1,244	\$1,103
Tax Credit Amount	\$86	\$62	\$468	\$370	\$1,095	\$955
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$165	\$158	\$629	\$601	\$892	\$853
Lowest Bronze After Tax Credit	\$79	\$96 (+22.1%)	\$161	\$231 (+43.5%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. Rhode Island has a single rating area that applies to the entire state. UnitedHealth entered the Rhode Island Marketplace in 2015.

SOURCE: http://www.ohic.ri.gov/Fed_HFAI_SERFF%202011.php#

Tennessee

(Nashville)

2015 Marketplace Overview*

Tennessee has 5 insurers participating in its Marketplace (statewide), up from 4 in 2014
 5 insurers offering coverage in rating area 4 (Nashville), up from 4 in 2014
 50 silver plans offered in rating area 4 (Nashville), up from 30 in 2014
 28 bronze plans offered in rating area 4 (Nashville), up from 14 in 2014

Marketplace Premiums Before Tax Credit

Tennessee Rating Area 4 (Nashville)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	BCBS of TN	BlueCross Bronze B02E	\$139	BCBS of TN	BlueCross Bronze B07E	\$153 (+10.1%)
Lowest Silver	BCBS of TN	BlueCross Silver S04E	\$181	Community Health Alliance	Select Nash Silver 15	\$195 (+8.1%)
2nd Lowest Silver	BCBS of TN	BlueCross Silver S09E	\$188	Community Health Alliance	Select Nash Silver 17	\$205 (+8.7%)

Marketplace Premiums After Tax Credit

Tennessee Rating Area 4 (Nashville)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$148	\$161	\$564	\$612	\$800	\$869
Tax Credit Amount	\$4	\$18	\$154	\$205	\$650	\$721
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$109	\$120	\$415	\$458	\$589	\$649
Lowest Bronze After Tax Credit	\$105	\$102 (-3.2%)	\$261	\$252 (-3.4%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. Assurant (Time) entered the Tennessee Marketplace in 2015.

SOURCE: <http://www.tn.gov/insurance/consumerRes.shtml>

Vermont (Burlington)

2015 Marketplace Overview*

Vermont has 2 insurers participating in its Marketplace (statewide), same as in 2014
 2 insurers offering coverage in rating area 1 (Burlington), same as in 2014
 6 silver plans offered in rating area 1 (Burlington), same as in 2014
 6 bronze plans offered in rating area 1 (Burlington), same as in 2014

Marketplace Premiums Before Tax Credit

Vermont Rating Area 1 (Burlington)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	MVP	Standard Non-High Ded	\$336	BCBS of VT	Blue Rewards Non-Std Bronze CDHP	\$358 (+6.4%)
Lowest Silver	BCBS of VT	Non-Standard Silver	\$395	BCBS of VT	Blue Rewards Non-Std Silver	\$430 (+9.0%)
2nd Lowest Silver	BCBS of VT	Std Silver High Ded.	\$413	BCBS of VT	EPO Std Silver CDHP Plan 2	\$440 (+6.6%)

Marketplace Premiums After Tax Credit

Vermont Rating Area 1 (Burlington)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$413	\$440	\$1,161	\$1,237	\$826	\$880
Tax Credit Amount	\$269	\$298	\$751	\$829	\$676	\$733
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$336	\$358	\$944	\$1,005	\$672	\$715
Lowest Bronze After Tax Credit	\$67	\$60 (-10.7%)	\$193	\$175 (-9.3%)	\$0	\$0 (N/A)

*NOTES: Vermont offers additional assistance to lower-income enrollees, which is not reflected in the table above. The premiums above also do not reflect modifications from the state's rate review, as final filings have not yet been posted. The state lowered BCBS's rate average increase from 9.8% to 7.7% and MVP's from 15.3% to 10.9%. Premiums are at rating area level and insurers are grouped by parent company. Vermont has a single rating area that applies to the entire state. SOURCE: http://ratereview.vermont.gov/view_filings

Virginia (Richmond)

2015 Marketplace Overview*

Virginia has 6 insurers participating in its Marketplace (statewide), up from 5 in 2014
 5 insurers offering coverage in rating area 7 (Richmond), up from 4 in 2014
 20 silver plans offered in rating area 7 (Richmond), up from 16 in 2014
 25 bronze plans offered in rating area 7 (Richmond), up from 24 in 2014

Marketplace Premiums Before Tax Credit

Virginia Rating Area 7 (Richmond)

	Insurer	2014 Plan	40 yo /month	Insurer	2015 Plan	40 yo /month
Lowest Bronze	Coventry Health Care	Deductible Only HMO Carelink	\$170	Coventry	HSA-Eligible Bon Secours	\$173 (+1.7%)
Lowest Silver	Coventry	\$10 Copay POS Carelink Bon Secours	\$230	Coventry	\$10 Copay Bon Secours	\$241 (+5.2%)
2nd Lowest Silver	HealthKeepers	Anthem DirectAccess cbau	\$253	Coventry	\$5 Copay 2750 Bon Secours	\$260 (+2.7%)

Marketplace Premiums After Tax Credit

Virginia Rating Area 7 (Richmond)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$199	\$204	\$758	\$778	\$1,075	\$1,104
Tax Credit Amount	\$55	\$62	\$348	\$371	\$925	\$956
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$134	\$136	\$509	\$518	\$722	\$734
Lowest Bronze After Tax Credit	\$79	\$74 (-5.9%)	\$161	\$147 (-8.7%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. Piedmont Community Healthcare Inc. entered the Virginia Marketplace in 2015. Filings are under review and subject to change.

SOURCE: <http://www.scc.virginia.gov/boi/SERFFInquiry/LHAccessPage.aspx>

Washington

(Seattle)

2015 Marketplace Overview*

Washington has 11 insurers participating in its Marketplace (statewide), up from 7 in 2014
 8 insurers offering coverage in rating area 1 (Seattle), up from 6 in 2014
 28 silver plans offered in rating area 1 (Seattle), up from 14 in 2014
 26 bronze plans offered in rating area 1 (Seattle), up from 13 in 2014

Marketplace Premiums Before Tax Credit

Washington Rating Area 1 (Seattle)

	2014			2015		
	Insurer	Plan	40 yo /month	Insurer	Plan	40 yo /month
Lowest Bronze	Coordinated Care	Ambetter Bronze	\$186	Coordinated Care	Ambetter Essential Care	\$194 (+4.3%)
Lowest Silver	Coordinated Care	Ambetter Silver	\$245	Coordinated Care	Ambetter Balanced Care	\$235 (-4.2%)
2nd Lowest Silver	Group Health Cooperative	Core Silver	\$281	BridgeSpan	HSA UW Medicine	\$254 (-9.8%)

Marketplace Premiums After Tax Credit

Washington Rating Area 1 (Seattle)

	Single Adult 25 years old \$25,000/year		Family of Four 40 year olds & two kids \$60,000/year		Retired Couple 60 year olds \$30,000/year	
	2014	2015	2014	2015	2014	2015
2nd Lowest Silver Before Tax Credit	\$221	\$199	\$841	\$759	\$1,193	\$1,077
Tax Credit Amount	\$77	\$57	\$432	\$352	\$1,044	\$929
2nd Lowest Silver After Tax Credit	\$144	\$143 (-1.1%)	\$409	\$407 (-0.5%)	\$150	\$148 (-1.5%)
Lowest Bronze Before Tax Credit	\$146	\$152	\$556	\$580	\$789	\$823
Lowest Bronze After Tax Credit	\$69	\$96 (+38.1%)	\$124	\$229 (+83.8%)	\$0	\$0 (N/A)

*NOTES: Premiums are at rating area level and insurers are grouped by parent company. Columbia, UnitedHealth, Health Alliance, and Moda entered the Washington Marketplace in 2015. Some filings are under review and subject to change. SOURCE: <http://www.insurance.wa.gov/your-insurance/health-insurance/health-rates/>