

January 2015 | Issue Brief Update

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

The tables below were first published in the Kaiser Family Foundation analysis of 2015 premium changes in September, 2014. They were updated in January, 2015 with the most recent premium data available.

BENCHMARK SILVER PLANS

This table presents the premiums and percent change in benchmark silver plans in a major city in each state. In addition to an enrollee's income and family size, their second-lowest priced silver plan is used as the benchmark to determine the amount of financial assistance he or she can receive through the Marketplace.

**Table 1: Monthly Silver Premiums
for a 40 Year Old Non-Smoker Making \$30,000 / Year**

State	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
Alabama	Birmingham	\$258	\$264	2.5%	\$209	\$208	-0.8%
Alaska	Anchorage	\$433	\$547	26.3%	\$165	\$164	-0.8%
Arizona	Phoenix	\$197	\$177	-10.0%	\$197	\$177	-10.0%
Arkansas	Little Rock	\$306	\$299	-2.3%	\$209	\$208	-0.8%
California	Los Angeles	\$255	\$257	0.8%	\$209	\$208	-0.8%
Colorado	Denver	\$250	\$211	-15.6%	\$209	\$208	-0.8%
Connecticut	Hartford	\$328	\$312	-5.0%	\$209	\$208	-0.8%
Delaware	Wilmington	\$289	\$301	4.1%	\$209	\$208	-0.8%
DC	Washington	\$242	\$242	-0.2%	\$209	\$208	-0.8%
Florida	Miami	\$269	\$274	1.8%	\$209	\$208	-0.8%

Georgia	Atlanta	\$251	\$255	1.8%	\$209	\$208	-0.8%
Hawaii	Honolulu	\$183	\$200	9.3%	\$181	\$179	-0.8%
Idaho	Boise	\$231	\$210	-9.3%	\$209	\$208	-0.8%
Illinois	Chicago	\$212	\$215	1.6%	\$209	\$208	-0.8%
Indiana	Indianapolis	\$354	\$329	-7.0%	\$209	\$208	-0.8%
Iowa	Cedar Rapids	\$255	\$246	-3.5%	\$209	\$208	-0.8%
Kansas	Wichita	\$224	\$218	-2.7%	\$209	\$208	-0.8%
Kentucky	Louisville	\$205	\$212	3.2%	\$205	\$208	1.1%
Louisiana	New Orleans	\$311	\$296	-4.8%	\$209	\$208	-0.8%
Maine	Portland	\$295	\$282	-4.4%	\$209	\$208	-0.8%
Maryland	Baltimore	\$229	\$235	2.6%	\$209	\$208	-0.8%
Massachusetts	Boston	\$278	\$257	-7.5%	\$209	\$208	-0.8%
Michigan	Detroit	\$224	\$230	2.6%	\$209	\$208	-0.8%
Minnesota	Minneapolis	\$154	\$183	18.5%	\$154	\$183	18.5%
Mississippi	Jackson	\$410	\$305	-25.5%	\$209	\$208	-0.8%
Missouri	St Louis	\$263	\$276	4.8%	\$209	\$208	-0.8%
Montana	Billings	\$258	\$241	-6.6%	\$209	\$208	-0.8%
Nebraska	Omaha	\$271	\$264	-2.6%	\$209	\$208	-0.8%
Nevada	Las Vegas	\$238	\$237	-0.6%	\$209	\$208	-0.8%
New Hampshire	Manchester	\$289	\$247	-14.6%	\$209	\$208	-0.8%
New Jersey	Newark	\$322	\$316	-1.9%	\$209	\$208	-0.8%
New Mexico	Albuquerque	\$194	\$171	-11.8%	\$194	\$171	-11.8%
New York	New York City	\$365	\$372	1.8%	\$209	\$208	-0.8%

North Carolina	Charlotte	\$307	\$326	6.4%	\$209	\$208	-0.8%
North Dakota	Fargo	\$271	\$272	0.3%	\$209	\$208	-0.8%
Ohio	Cleveland	\$249	\$247	-0.6%	\$209	\$208	-0.8%
Oklahoma	Oklah. City	\$201	\$219	8.8%	\$201	\$208	3.2%
Oregon	Portland	\$201	\$213	6.1%	\$201	\$208	3.4%
Pennsylvania	Philadelphia	\$300	\$268	-10.7%	\$209	\$208	-0.8%
Rhode Island	Providence	\$293	\$260	-11.2%	\$209	\$208	-0.8%
South Carolina	Columbia	\$269	\$276	2.7%	\$209	\$208	-0.8%
South Dakota	Sioux Falls	\$264	\$257	-2.8%	\$209	\$208	-0.8%
Tennessee	Nashville	\$188	\$203	7.8%	\$188	\$203	7.8%
Texas	Houston	\$245	\$250	2.0%	\$209	\$208	-0.8%
Utah	Salt Lake City	\$209	\$215	2.7%	\$209	\$208	-0.8%
Vermont	Burlington	\$413	\$436	5.6%	\$209	\$208	-0.8%
Virginia	Richmond	\$253	\$260	2.7%	\$209	\$208	-0.8%
Washington	Seattle	\$281	\$254	-9.8%	\$209	\$208	-0.8%
West Virginia	Huntington	\$268	\$289	7.8%	\$209	\$208	-0.8%
Wisconsin	Milwaukee	\$315	\$333	5.7%	\$209	\$208	-0.8%
Wyoming	Cheyenne	\$395	\$407	3.1%	\$209	\$208	-0.8%

Note: In areas in which the two lowest-cost silver plans have the same premium, the next lowest-cost silver plan is used as the “benchmark” silver plan.

Source: Kaiser Family Foundation analysis of premium data from Healthcare.gov and insurer rate filings to state regulators. For more information see “Analysis of 2015 Premium Changes in the Affordable Care Act’s Health Insurance Marketplaces” Sep 2014

BRONZE PLANS

The table below presents the premium and percent change for the lowest-cost bronze plan in a major city in each state. These plans represent the lowest-cost option available to most shoppers on the Marketplaces.

Table 2: Monthly Bronze Premiums for a 40 Year Old Non-Smoker Making \$30,000 / Year							
State	Rating Area (Major City)	Lowest Cost Bronze Before Tax Credit			Lowest Cost Bronze After Tax Credit		
		2014	2015	% Change from 2014	2014	2015	% Change from 2014
Alabama	Birmingham	\$208	\$218	4.9%	\$160	\$162	1.3%
Alaska	Anchorage	\$310	\$396	27.7%	\$42	\$13	-69.0%
Arizona	Phoenix	\$170	\$153	-9.8%	\$170	\$153	-9.8%
Arkansas	Little Rock	\$231	\$240	3.7%	\$135	\$149	10.5%
California	Los Angeles	\$188	\$210	11.7%	\$142	\$161	12.9%
Colorado	Denver	\$186	\$167	-10.0%	\$145	\$164	13.0%
Connecticut	Hartford	\$232	\$196	-15.5%	\$113	\$92	-19.0%
Delaware	Wilmington	\$247	\$239	-3.4%	\$167	\$146	-13.0%
DC	Washington	\$166	\$181	8.8%	\$134	\$147	10.1%
Florida	Miami	\$198	\$224	12.9%	\$138	\$158	13.8%
Georgia	Atlanta	\$202	\$205	1.5%	\$161	\$158	-1.9%
Hawaii	Honolulu	\$145	\$166	14.5%	\$143	\$145	1.4%
Idaho	Boise	\$192	\$184	-3.9%	\$169	\$182	7.3%
Illinois	Chicago	\$152	\$170	11.7%	\$150	\$163	8.5%
Indiana	Indianapolis	\$271	\$251	-7.5%	\$127	\$130	2.0%
Iowa	Cedar Rapids	\$161	\$182	12.9%	\$116	\$144	24.1%

Kansas	Wichita	\$148	\$173	17.0%	\$133	\$163	22.2%
Kentucky	Louisville	\$162	\$135	-16.8%	\$162	\$131	-19.4%
Louisiana	New Orleans	\$208	\$202	-2.7%	\$106	\$114	7.1%
Maine	Portland	\$235	\$218	-7.1%	\$149	\$144	-3.6%
Maryland	Baltimore	\$146	\$165	12.8%	\$127	\$138	8.7%
Massachusetts	Boston	\$242	\$210	-13.1%	\$173	\$161	-7.3%
Michigan	Detroit	\$168	\$181	7.8%	\$153	\$159	3.6%
Minnesota	Minneapolis	\$115	\$140	21.4%	\$115	\$140	21.4%
Mississippi	Jackson	\$242	\$226	-6.6%	\$42	\$129	208.4%
Missouri	St Louis	\$179	\$198	10.6%	\$125	\$130	3.7%
Montana	Billings	\$206	\$211	2.6%	\$157	\$178	13.2%
Nebraska	Omaha	\$197	\$203	3.0%	\$135	\$147	8.4%
Nevada	Las Vegas	\$183	\$201	10.1%	\$154	\$172	11.8%
New Hampshire	Manchester	\$227	\$188	-17.1%	\$147	\$149	1.3%
New Jersey	Newark	\$280	\$279	-0.3%	\$167	\$171	2.1%
New Mexico	Albuquerque	\$154	\$131	-15.2%	\$154	\$131	-15.2%
New York	New York City	\$307	\$308	0.3%	\$151	\$144	-4.7%
North Carolina	Charlotte	\$224	\$244	9.1%	\$126	\$126	-0.7%
North Dakota	Fargo	\$213	\$223	4.5%	\$151	\$159	4.7%
Ohio	Cleveland	\$185	\$196	5.8%	\$146	\$157	7.2%
Oklahoma	Oklah. City	\$129	\$148	15.0%	\$129	\$137	6.2%
Oregon	Portland	\$165	\$175	5.8%	\$165	\$170	2.6%
Pennsylvania	Philadelphia	\$238	\$219	-7.9%	\$147	\$159	8.1%

Rhode Island	Providence	\$210	\$201	-4.3%	\$127	\$149	17.5%
South Carolina	Columbia	\$202	\$201	-0.4%	\$142	\$133	-6.9%
South Dakota	Sioux Falls	\$239	\$217	-9.3%	\$184	\$168	-9.0%
Tennessee	Nashville	\$139	\$153	10.3%	\$139	\$153	10.3%
Texas	Houston	\$168	\$188	11.9%	\$132	\$146	10.1%
Utah	Salt Lake City	\$152	\$168	10.3%	\$152	\$161	5.5%
Vermont	Burlington	\$336	\$360	7.1%	\$132	\$131	-0.7%
Virginia	Richmond	\$170	\$173	1.8%	\$126	\$121	-4.5%
Washington	Seattle	\$186	\$194	4.3%	\$114	\$148	29.5%
West Virginia	Huntington	\$215	\$234	8.9%	\$156	\$153	-2.3%
Wisconsin	Milwaukee	\$244	\$261	7.1%	\$138	\$136	-1.7%
Wyoming	Cheyenne	\$331	\$346	4.7%	\$145	\$147	1.0%

Note: In areas in which the two lowest-cost silver plans have the same premium, the next lowest-cost silver plan is used as the “benchmark” silver plan.

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