Marketplace Trends: A Look at Early Returns

NORC/Commonwealth Fund Health Insurance Marketplace Tracking

Jon Gabel
Heidi Whitmore
Matthew Green
Sam Stromberg
Rebecca Oran
Adrienne Call

Trends in Premiums, 1988-2014


Premium figures are for a single 40-year old non-smoker

Average Urban Premium Increases for Benchmark Silver Plan, 2015-2016

Premium figures are for a single 40-year old non-smoker
Average Increases in Deductibles for Silver Plans, 2015-2016

2014-15

-5.90%  47%  3.30%  7.30%

-10%  -5%  0%  5%  10%  15%  20%

All States  RI  DC  VT  MD  CT

Average Increases in Out-of-Pocket Limits for Silver Plans, 2015-2016

-4.40%  5.80%  0.80%  2.30%  18.40%  0.10%

-10%  -5%  0%  5%  10%  15%  20%

All States  RI  DC  VT  MD  CT
Summary

• Average premium increases will be higher than last year
  • Benchmark plans showed greater increases than the average increase for Silver plans,
  • But the averages are not horrific
  • More in line with employer-based insurance
  • Will vary greatly from state-to-state and plan-to-plan

• Cost-sharing remains stable