



How Much Does Obamacare Cost? eHealth Reports Average Monthly Individual Health Insurance Premium of \$393, Family Premium of \$1,021

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eHealth's report shows the average individual premium for people not receiving Obamacare subsidies was \$393 per month during the first two months of open enrollment, a 22% increase since last year's open enrollment; the average family premium was \$1,021, an increase of 23% since last year

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Jan. 13, 2017-- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com), the nation's first and largest private online health insurance exchange, released an analysis of individual and family health insurance shopping trends for the first two months of the 2017 open enrollment period. Open enrollment for 2017 health insurance plans under the Affordable Care Act (ACA or Obamacare) began on November 1, 2016 and is scheduled to continue through January 31, 2017.

eHealth's analysis provides an aggregated, anonymized examination of individual and family health insurance premiums and deductibles for plans selected by eHealth shoppers not receiving government subsidies for premium payments under the ACA from November 1 through December 31, 2016. It also includes year-over-year comparisons to 2016 open enrollment costs previously published by eHealth¹ and demographic information on shoppers.

This is the latest installment in eHealth's Health Insurance Price Index reports, which have tracked costs and trends in the self-purchased health insurance market since 2014. Prior to 2014, eHealth published an annual Cost and Benefits report, which tracked cost and benefit trends in the self-purchased health insurance market from 2005 to 2013.

Individual coverage highlights

- Average individual premium: \$393 for an individual not receiving subsidies
- 2016 to 2017: the \$393 average premium for 2017 is 22% (or \$72) higher than the average individual plan premium of \$321 for the 2016 open enrollment period

Family coverage highlights

- Average family premium: \$1,021 for a family not receiving subsidies
- 2016 to 2017: the \$1,021 average premium for 2017 is 23% (or \$188) higher than the average family plan premium of \$833 for the 2016 open enrollment period

More detailed information is provided below.

Price Index Report:

Costs and Trends During the First Two Months of the 2017 Open Enrollment Period

Health plan costs

- Premiums for individual plans selected by eHealth shoppers not utilizing government subsidies averaged \$393 per month, a 22% increase compared to the average premium of \$321 per month for plans selected during the 2016 open enrollment period
- Premiums for family plans averaged \$1,021 per month, a 23% increase compared to the average premium of \$833 per month for plans selected during the 2016 open enrollment period
- The average annual deductible for individual plans was \$4,328, a 1% decrease compared to deductibles for plans selected during the 2016 prior open enrollment period
- The average annual deductible for family plans was \$8,352, a 5% increase compared to deductibles for family plans selected during the 2016 open enrollment period
- Average monthly premiums for individual plans selected by eHealth shoppers, by metal level, were as follows:
 - Catastrophic plans: \$174
 - Bronze plans: \$388
 - Silver plans: \$428
 - Gold plans: \$507
 - Platinum plans: \$583
- Average monthly premiums for individual plans selected by eHealth shoppers by age band were as follows:
 - Less than age 18: \$187
 - Age 18-24: \$219
 - Age 25-34: \$288
 - Age 35-44: \$364

- o Age 45-54: \$482
- o Age 55-64: \$701

Plan selection data

- In the first two months of the current open enrollment period, bronze was the most common metal level selected by both individual and family health insurance shoppers; by percentage, metal level plans were selected as shown²:
 - o Catastrophic plans: 9%
 - o Bronze plans: 44%
 - o Silver plans: 34%
 - o Gold plans: 10%
 - o Platinum plans: 2%
- In the first two months of the current open enrollment period, HMO-style plans were the most commonly selected; by percentage, plan types were selected as shown:
 - o PPO-style plans: 23%
 - o HMO-style plans: 51%
 - o EPO-style plans: 19%
 - o Other: 7%
- Plans eligible for use with a Health Savings Account (HSA) accounted for 25% of all plans selected by consumers

Shopper demographics

- In the first two months of the current open enrollment period, 48% of eHealth shoppers selecting plans were women and 52% were men
- The average age of shoppers selecting individual health insurance plans was 38
- Shoppers selecting individual and family health insurance plans fell into the following age bands²:
 - o Less than age 18: 4%
 - o Age 18-24: 6%
 - o Age 25-34: 31%
 - o Age 35-44: 22%
 - o Age 45-54: 20%
 - o Age 55-64: 18%

About the eHealth Price Index

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 Price Index reports provide 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-run exchanges.

eHealth's Price Index 2017 figures are based on thousands of health insurance applications submitted by eHealth shoppers during the first two months of the 2017 open enrollment period (between November 1 and December 31, 2016). These figures do not include data from individual or family health insurance shoppers who have applied for the government subsidies, known as advanced premium tax credits, or selected subsidy-eligible plans through their state government's health insurance exchange with the assistance of licensed agents from eHealth. Information from prior years was previously published in other eHealth reports using the methodologies indicated in those reports.

Data presented in eHealth's report is based solely on rates quoted for health insurance applications selected by consumers through the company's website in the specified time period. Figures have been rounded to the nearest full dollar or nearest full percentage point. The information provided here does not offer a comprehensive view of costs for all plans available through eHealth, through the market as a whole, or through government exchanges. Certain data may have been excluded. For example, applications missing key data fields relevant for analysis may have been removed from the sample.

Notes:

¹ 2016 figures were previously published in eHealth's October 2016 [Health Insurance Price Index Report for the 2016 Open Enrollment Period](#).

² Percentages may not add to 100% due to rounding.

eHealth

eHealth, Inc. (NASDAQ: EHTH) owns [eHealth.com](#), the nation's first and largest private online 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 Medicare.com ([www.Medicare.com](#)), eHealthMedicare.com ([www.eHealthMedicare.com](#)) and PlanPrescriber.com ([www.PlanPrescriber.com](#)).

For more health insurance news and information, visit eHealth's [Consumer Resource Center](#).

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