



## Average Individual Health Insurance Premiums Increased 99% Since 2013, the Year Before Obamacare, & Family Premiums Increased 140%, According to eHealth.com Shopping Data

January 23, 2017

**eHealth reports that average premiums for people not receiving Obamacare subsidies were \$393 for individual coverage and \$1,021 for family coverage during the first two months of open enrollment; in 2013 individual premiums averaged \$197, or \$426 for families**

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Jan. 23, 2017-- Today eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](http://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 under the ACA from November 1 through December 31, 2016. It also includes demographic information on shoppers and a review of individual and family costs previously published by eHealth since 2008.

This is the latest installment in eHealth's continuing 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 since 2005.

Prior years' reports are available online:

- [2016 open enrollment period Price Index report](#)
- [2015 open enrollment period Price Index report](#)
- [2014 open enrollment period Price Index report](#)
- [2013 Costs and Benefits Report](#) (includes historic cost data to 2006)
- [Previous Costs and Benefits Reports](#)

### Individual coverage highlights

- Average individual premium: \$393 per month for an individual not receiving subsidies in the first two months of the 2017 open enrollment period
- In 2013, the year before major Obamacare provisions came into effect, the average individual premium was \$197 per month
- Between 2013 and the first two months of the 2017 open enrollment period, average individual premiums have increased 99%

### Family coverage highlights

- Average family premium: \$1,021 per month for a family not receiving subsidies in the first two months of the 2017 open enrollment period
- In 2013, the year before major Obamacare provisions came into effect, the average family's premium was \$426 per month
- Between the end of 2013 and the first two months of the 2017 open enrollment period, average family premiums have increased 140%

### Notes about historical data

Premium data for the 2014-2017 open enrollment periods reflect premiums for plans selected by eHealth customers not receiving government subsidies. Government subsidies were not available prior to 2014.

The health insurance plans available from eHealth or selected by eHealth shoppers each year are not the same from year to year. In addition, health insurance plans available before implementation of the Affordable Care Act often provided more limited benefits and coverage than plans available after implementation of Obamacare provisions. For example, such earlier plans did not have to meet Obamacare's minimum essential benefit requirements and, in many cases, were not required to cover pre-existing medical conditions.

### Ten Years of Health Insurance Costs:

#### Average Costs from 2008 through the First Two Months of the 2017 Open Enrollment Period<sup>1</sup>

Average	Average	Average Family	Average Family
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	Individual Health Insurance Premium	Individual Health Insurance Deductible	Health Insurance Premium	Health Insurance Deductible
First two months of 2017 open enrollment	\$393	\$4,328	\$1,021	\$8,352
2016 open enrollment	\$321	\$4,385	\$833	\$7,983
2015 open enrollment	\$286	\$4,120	\$727	\$7,760
2014 open enrollment	\$271	\$4,164	\$667	\$7,771
2013	\$197	\$3,319	\$426	\$4,230
2012	\$190	\$3,079	\$412	\$4,079
2011	\$183	\$2,935	\$414	\$3,879
2010	\$167	\$2,632	\$392	\$3,531
2009	\$161	\$2,326	\$383	\$3,128
2008	\$159	\$2,084	\$369	\$2,760

- Average individual health insurance premiums increased 147% between 2008 and the first two months of the 2017 open enrollment period
- Average family health insurance premiums increased 177% between 2008 and the first two months of the 2017 open enrollment period

The benefits offered under individual and family health insurance plans prior to the 2014 plan year often differed significantly from the benefits available under plans for 2014-2017 due to regulations introduced by the Affordable Care Act which came into effect in 2014.

Additional information describing consumer shopping trends and demographics during the first two months of the 2017 open enrollment period was published by eHealth on January 13, 2016 and is available at the company's [media center](#).

#### 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 (November 1 through December 31, 2016). These figures do not include data from individual or family health insurance shoppers who have applied for government subsidies or selected subsidy-eligible plans through their state's government-run 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.

Information 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:

<sup>1</sup>2016 figures were previously published in eHealth's October 2016 [Health Insurance Price Index Report for the 2016 Open Enrollment Period](#). 2015 and 2014 figures were previously published in eHealth's March 2015 [Health Insurance Price Index Report for the 2015 Open Enrollment Period](#). 2008-2013 figures were previously published in eHealth's [Cost and Benefits of Individual and Family Health Insurance Plans](#) report from December 2013.

#### 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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