



441 G St. N.W.  
Washington, DC 20548

July 23, 2013

The Honorable Orrin G. Hatch  
Ranking Member  
Committee on Finance  
United States Senate

Subject: *Private Health Insurance: The Range of Base Premiums in the Individual Market by State in January 2013*

Dear Senator Hatch:

Millions of Americans obtain health coverage by purchasing private health insurance,<sup>1</sup> including over 11 million individuals who purchased individual market plans in 2011.<sup>2</sup> These Americans may be purchasing individual health insurance for a variety of reasons, including being self-employed or a small business owner, or because their own employer does not offer insurance. Currently, in most states, under applicable law, individual health insurance market premium rates may vary on the basis of age, gender, health status, and other factors. In addition, states vary in their specific requirements for what insurers can consider in underwriting, which is the process of assessing the health status of the insurance applicant and setting the premium according to the health risk of that individual.<sup>3</sup> With certain exceptions, when individuals purchasing coverage in the individual market undergo underwriting, they can have their coverage denied, offered at a higher-than-average premium, or offered with a rider that excludes coverage of a preexisting condition.<sup>4</sup> The Center for Consumer Information and Insurance Oversight (CCIO) within the Department of Health and Human Services (HHS) Centers for Medicare & Medicaid Services (CMS) currently maintains an online portal—the HealthCare.gov Plan Finder—that displays insurers' base premiums prior to underwriting to assist consumers in comparing health insurance coverage options in the individual market.<sup>5</sup>

The Patient Protection and Affordable Care Act (PPACA) included a number of provisions that could affect private health insurance requirements and the resulting cost of individual health insurance premiums. For example, insurers will no longer be able to use gender and health

<sup>1</sup>Private health insurance includes individual and group market plans. Participants in the individual market purchase health insurance coverage directly from a carrier. Group market participants generally obtain health insurance coverage through a group health plan, usually offered by an employer.

<sup>2</sup>Centers for Medicare & Medicaid Services, *The 80/20 Rule: How Insurers Spend Your Health Insurance Premiums* (Baltimore, Md.: Feb. 15, 2013).

<sup>3</sup>Bernadette Fernandez, Congressional Research Service, *Drivers of Premium Increases and Review of Health Insurance Rates* (Washington, D.C.: January 20, 2012). In any given state, premiums may vary according to the rating factors allowed by the state. For example, a state may prohibit premiums in the individual market from varying based on health factors, but may allow premiums to vary based on age, gender, or other risk factors.

<sup>4</sup>A preexisting condition is a health condition that exists before someone applies for or enrolls in a new health insurance coverage.

<sup>5</sup>This online portal was established pursuant to a requirement in the Patient Protection and Affordable Care Act (PPACA), Pub. L. No. 111–148, §§ 1103(a), 10102(b), 124 Stat. 119, 146, 892 (2010). The Plan Finder can be found at <http://finder.healthcare.gov/>.

status to set premium rates and will be restricted in the amount they can vary premiums based on age and tobacco use, among other provisions.<sup>6</sup> PPACA also included an individual mandate that will require most individuals to have health insurance.<sup>7</sup> While some of the PPACA provisions have been implemented, others will not take effect until January 2014. As a result, beginning in 2014, the way insurers may calculate base premiums prior to underwriting may change.<sup>8</sup> You asked us to examine premium amounts that existed prior to the full implementation of the PPACA provisions. This report examines the range of base premiums for health insurance in the individual market that were displayed on the HealthCare.gov Plan Finder in the month of January 2013.

To examine the range of base premiums displayed on the HealthCare.gov Plan Finder, we analyzed data maintained by CCIIO. The data included insurers' base premiums for health plans that were publically available to consumers through the Plan Finder in the month of January 2013.<sup>9</sup> The base premium amounts and supporting plan information were self-reported by each insurance company, and each company was required to comply with a data validation and attestation process. However, our analysis may not reflect the entire universe of insurers' base premiums because roughly 20 percent of all insurance companies did not submit data. In addition, our analysis may include plans with little or no enrollment because enrollment data were not available at the plan level.<sup>10</sup> Because insurers may impose different rates on individuals for a variety of factors, the data represent base premium amounts prior to underwriting, rather than the actual premium amount an individual may have been charged, which could be higher than the base rates because the actual premium amounts would have been determined after more complete underwriting for health conditions and other factors. We calculated an annual premium based on monthly amounts submitted by insurers. We developed base premium ranges for each of the 50 states and the District of Columbia for different types of consumers. Our state-wide premium ranges do not represent the range of base premiums that would have been displayed for all individuals in the state, because individuals search the Plan Finder on the basis of their zip codes and insurers may have offered some plans only in specific regions of a state. We also developed premium ranges for an urban and a rural zip code in four select states—Illinois, Nevada, Pennsylvania, and Texas—to illustrate how base premiums can vary within randomly selected urban and rural locations. While we selected zip codes within each state randomly, states were selected on the basis of geographic location and included one

---

<sup>6</sup>See, Pub. L. No. 111-148, § 1201, 124 Stat. 154. In March 2012, GAO reported that there were 5 states with protections similar to PPACA. We classified states as having protections similar to PPACA if the state prohibited the denial of coverage to individuals on the basis of preexisting conditions, or if the state had rating restrictions that affected insurers' ability to adjust an individual's health insurance premiums on the basis of an individual's health status.

<sup>7</sup>Pub. L. No. 111-148, §§ 1501, 10106, 124 Stat. 242, 907, as amended by Pub. L. No. 111-152, §§ 1002, 1004, 124 Stat. 1029, 1032.

<sup>8</sup>In addition, beginning January 1, 2014, premium tax credits and cost-sharing subsidies—subsidies that will help individuals pay for out-of-pocket expenses such as deductibles and copays—will become available under PPACA.

<sup>9</sup>Insurance companies may offer multiple health insurance products in each state, and multiple health plans may be available for each product. For example, the same product may have plans with different cost sharing features. In addition, insurance companies can vary premiums on the basis of county or zip code, and each variation represents a different health plan in the Plan Finder. Therefore, in some states there can be a high number of plans available statewide.

<sup>10</sup>HealthCare.gov data include enrollment information at the product level. However, multiple plans may be associated with a single product; therefore, plan-level enrollment data were not available.

state from each of the four census regions.<sup>11</sup> To assess the reliability of these data for the purpose of our study, we: reviewed the requirements for the data validation and attestation process; reviewed documentation on the database that houses the information submitted to CCIIO, including the user manual and the business rules that govern how rates are rendered to consumers through the Plan Finder; and interviewed key CCIIO officials responsible for overseeing the submission and maintenance of the data. We determined that the 2013 data were sufficiently reliable for our purposes.

We conducted our work from March 2013 to July 2013 in accordance with all sections of GAO's Quality Assurance Framework that are relevant to our objectives. The framework requires that we plan and perform the engagement to obtain sufficient and appropriate evidence to meet our stated objectives and to discuss any limitations in our work. We believe that the information and data obtained, and the analysis conducted, provide a reasonable basis for any findings and conclusions.

The range of base premiums in the individual market displayed on the HealthCare.gov Plan Finder as of January 2013 in each of the 50 states and the District of Columbia are reported in enclosure I. Enclosure II shows the range of base premiums for the same categories of individuals for urban and rural zip codes in four states.

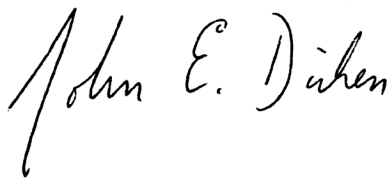
### **Agency Comments**

We provided the Department of Health and Human Services (HHS) with a draft of this report for review; it had no comments.

-----

We are sending copies of this report to the Secretary of Health and Human Services and other interested parties. In addition, the report will be available at no charge on GAO's website at <http://www.gao.gov>. If you or your staff have any questions about this information, please contact me at (202) 512-7114 or [dickenj@gao.gov](mailto:dickenj@gao.gov). Contact points for our Offices of Congressional Relations and Public Affairs may be found on the last page of this report. Major contributors to this report were Gerardine Brennan, Assistant Director; Todd D. Anderson; George Bogart; Erin Henderson; and Laurie Pachter.

Sincerely yours,



John E. Dicken  
Director, Health Care

Enclosures – 2

---

<sup>11</sup>Urban and rural classifications were based on the Rural-Urban Commuting Area (RUCA) codes developed by the Department of Agriculture's Economic Research Service which are based on patterns of urbanization, population density, and daily commuting patterns.

**Base Premiums Prior to Underwriting in Each State,  
for Selected Consumers**

**Table 1: In Alabama, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>512 plans available</b>		
Premium amount (dollars)	849	1,435	3,228
Annual deductible (dollars)	10,000	7,500	2,000
Out-of-pocket maximum (dollars)	16,000	12,000	6,000
Coinsurance (percent)	30	30	20
<b>Single male, smoker, age 30</b>	<b>512 plans available</b>		
Premium amount (dollars)	948	1,808	4,085
Annual deductible (dollars)	3,250	5,000	2,000
Out-of-pocket maximum (dollars)	5,000	6,000	6,000
Coinsurance (percent)	20	30	20
<b>Single female, nonsmoker, age 30</b>	<b>512 plans available</b>		
Premium amount (dollars)	948	1,961	4,341
Annual deductible (dollars)	3,250	6,000	2,000
Out-of-pocket maximum (dollars)	5,000	6,000	6,000
Coinsurance (percent)	20	0	20
<b>Single female, smoker, age 30</b>	<b>512 plans available</b>		
Premium amount (dollars)	948	2,415	5,407
Annual deductible (dollars)	3,250	4,000	2,000
Out-of-pocket maximum (dollars)	5,000	6,000	6,000
Coinsurance (percent)	20	20	20
<b>Family of four, parents age 40</b>	<b>512 plans available</b>		
Premium amount (dollars)	3,120	6,691	14,388
Family annual deductible (dollars)	6,450	22,500	6,000
Family out-of-pocket maximum (dollars)	10,000	31,500	18,000
Coinsurance (percent)	20	20	20
<b>Couple, age 55</b>	<b>512 plans available</b>		
Premium amount (dollars)	4,452	7,551	17,378
Family annual deductible (dollars)	6,450	12,000	6,000
Family out-of-pocket maximum (dollars)	10,000	18,000	18,000
Coinsurance (percent)	20	20	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 2: In Alaska, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>178 plans available</b>		
Premium amount (dollars)	1,027	1,835	3,972
Annual deductible (dollars)	5,000	5,000	1,000
Out-of-pocket maximum (dollars)	5,000	7,000	4,000
Coinsurance (percent)	0	20	20
<b>Single male, smoker, age 30</b>	<b>178 plans available</b>		
Premium amount (dollars)	1,181	2,110	4,584
Annual deductible (dollars)	5,000	5,000	1,000
Out-of-pocket maximum (dollars)	5,000	7,000	4,000
Coinsurance (percent)	0	20	20
<b>Single female, nonsmoker, age 30</b>	<b>178 plans available</b>		
Premium amount (dollars)	1,242	2,229	6,792
Annual deductible (dollars)	5,000	1,500	1,000
Out-of-pocket maximum (dollars)	5,000	5,150	4,000
Coinsurance (percent)	0	20	20
<b>Single female, smoker, age 30</b>	<b>178 plans available</b>		
Premium amount (dollars)	1,429	2,564	7,824
Annual deductible (dollars)	5,000	1,500	1,000
Out-of-pocket maximum (dollars)	5,000	5,150	4,000
Coinsurance (percent)	0	20	20
<b>Family of four, parents age 40</b>	<b>175 plans available</b>		
Premium amount (dollars)	4,723	8,681	32,304
Family annual deductible (dollars)	N/A	15,000	2,000
Family out-of-pocket maximum (dollars)	N/A	21,000	4,000
Coinsurance (percent)	0	20	20
<b>Couple, age 55</b>	<b>175 plans available</b>		
Premium amount (dollars)	6,176	10,681	31,812
Family annual deductible (dollars)	N/A	15,000	2,000
Family out-of-pocket maximum (dollars)	N/A	21,000	4,000
Coinsurance (percent)	0	20	20

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 3: In Arizona, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>736 plans available</b>		
Premium amount (dollars)	456	1,046	6,815
Annual deductible (dollars)	10,000	5,000	3,900
Out-of-pocket maximum (dollars)	5,000	9,500	5,900
Coinsurance (percent)	40	30	20
<b>Single male, smoker, age 30</b>	<b>736 plans available</b>		
Premium amount (dollars)	501	1,267	9,490
Annual deductible (dollars)	10,000	5,000	3,900
Out-of-pocket maximum (dollars)	5,000	2,500	5,900
Coinsurance (percent)	40	20	20
<b>Single female, nonsmoker, age 30</b>	<b>736 plans available</b>		
Premium amount (dollars)	624	1,424	9,708
Annual deductible (dollars)	10,000	2,500	3,500
Out-of-pocket maximum (dollars)	5,000	6,500	3,500
Coinsurance (percent)	40	20	30
<b>Single female, smoker, age 30</b>	<b>736 plans available</b>		
Premium amount (dollars)	686	1,716	13,840
Annual deductible (dollars)	10,000	4,000	3,900
Out-of-pocket maximum (dollars)	5,000	No Maximum	5,900
Coinsurance (percent)	40	0	20
<b>Family of four, parents age 40</b>	<b>480 plans available</b>		
Premium amount (dollars)	2,691	4,408	10,115
Family annual deductible (dollars)	30,000	6,000	6,000
Family out-of-pocket maximum (dollars)	48,000	18,000	18,000
Coinsurance (percent)	30	20	20
<b>Couple, age 55</b>	<b>736 plans available</b>		
Premium amount (dollars)	2,496	5,578	41,559
Family annual deductible (dollars)	20,000	22,500	11,700
Family out-of-pocket maximum (dollars)	N/A	31,500	No Maximum
Coinsurance (percent)	40	20	20

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 4: In Arkansas, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>386 plans available</b>		
Premium amount (dollars)	437	899	2,201
Annual deductible (dollars)	25,000	5,000	1,000
Out-of-pocket maximum (dollars)	25,000	9,000	4,000
Coinsurance (percent)	0	20	20
<b>Single male, smoker, age 30</b>	<b>386 plans available</b>		
Premium amount (dollars)	437	1,132	2,531
Annual deductible (dollars)	25,000	7,500	1,000
Out-of-pocket maximum (dollars)	25,000	12,000	4,000
Coinsurance (percent)	0	30	20
<b>Single female, nonsmoker, age 30</b>	<b>386 plans available</b>		
Premium amount (dollars)	681	1,240	2,971
Annual deductible (dollars)	25,000	5,000	1,000
Out-of-pocket maximum (dollars)	25,000	9,000	4,000
Coinsurance (percent)	0	20	20
<b>Single female, smoker, age 30</b>	<b>386 plans available</b>		
Premium amount (dollars)	681	1,505	3,417
Annual deductible (dollars)	25,000	5,000	1,000
Out-of-pocket maximum (dollars)	25,000	9,000	4,000
Coinsurance (percent)	0	20	20
<b>Family of four, parents age 40</b>	<b>369 plans available</b>		
Premium amount (dollars)	2,278	4,256	7,449
Family annual deductible (dollars)	50,000	6,000	6,000
Family out-of-pocket maximum (dollars)	50,000	18,000	18,000
Coinsurance (percent)	0	20	20
<b>Couple, age 55</b>	<b>386 plans available</b>		
Premium amount (dollars)	578	4,630	8,997
Family annual deductible (dollars)	15,000	15,000	6,000
Family out-of-pocket maximum (dollars)	33,000	33,000	18,000
Coinsurance (percent)	30	30	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 5: In California, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>617 plans available</b>		
Premium amount (dollars)	672	2,232	13,836
Annual deductible (dollars)	6,500	2,500	2,000
Out-of-pocket maximum (dollars)	9,500	7,500	3,000
Coinsurance (percent)	50	25	N/A
<b>Single male, smoker, age 30</b>	<b>617 plans available</b>		
Premium amount (dollars)	672	2,472	13,836
Annual deductible (dollars)	6,500	3,400	2,000
Out-of-pocket maximum (dollars)	9,500	3,400	3,000
Coinsurance (percent)	50	0	N/A
<b>Single female, nonsmoker, age 30</b>	<b>617 plans available</b>		
Premium amount (dollars)	672	2,232	13,836
Annual deductible (dollars)	6,500	2,500	2,000
Out-of-pocket maximum (dollars)	9,500	7,500	3,000
Coinsurance (percent)	50	25	N/A
<b>Single female, smoker, age 30</b>	<b>617 plans available</b>		
Premium amount (dollars)	672	2,472	13,836
Annual deductible (dollars)	6,500	3,400	2,000
Out-of-pocket maximum (dollars)	9,500	3,400	3,000
Coinsurance (percent)	50	0	N/A
<b>Family of four, parents age 40</b>	<b>314 plans available</b>		
Premium amount (dollars)	2,832	8,841	43,632
Family annual deductible (dollars)	13,000	15,000	4,000
Family out-of-pocket maximum (dollars)	19,000	21,000	6,000
Coinsurance (percent)	50	20	N/A
<b>Couple, age 55</b>	<b>599 plans available</b>		
Premium amount (dollars)	2,880	10,020	36,780
Family annual deductible (dollars)	13,000	5,000	4,000
Family out-of-pocket maximum (dollars)	19,000	15,000	6,000
Coinsurance (percent)	50	25	N/A

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.



**Table 6: In Colorado, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>2,571 plans available</b>		
Premium amount (dollars)	673	2,424	11,439
Annual deductible (dollars)	10,000	5,950	500
Out-of-pocket maximum (dollars)	17,500	5,950	3,000
Coinsurance (percent)	50	0	20
<b>Single male, smoker, age 30</b>	<b>2,571 plans available</b>		
Premium amount (dollars)	918	2,935	13,270
Annual deductible (dollars)	10,000	10,000	500
Out-of-pocket maximum (dollars)	17,500	3,000	3,000
Coinsurance (percent)	50	20	20
<b>Single female, nonsmoker, age 30</b>	<b>2,571 plans available</b>		
Premium amount (dollars)	673	2,424	11,439
Annual deductible (dollars)	10,000	5,950	500
Out-of-pocket maximum (dollars)	17,500	5,950	3,000
Coinsurance (percent)	50	0	20
<b>Single female, smoker, age 30</b>	<b>2,571 plans available</b>		
Premium amount (dollars)	918	2,935	13,270
Annual deductible (dollars)	10,000	10,000	500
Out-of-pocket maximum (dollars)	17,500	3,000	3,000
Coinsurance (percent)	50	20	20
<b>Family of four, parents age 40</b>	<b>1,266 plans available</b>		
Premium amount (dollars)	2,394	7,573	19,684
Family annual deductible (dollars)	20,000	N/A	3,000
Family out-of-pocket maximum (dollars)	35,000	N/A	9,000
Coinsurance (percent)	50	20	20
<b>Couple, age 55</b>	<b>1,930 plans available</b>		
Premium amount (dollars)	2,981	9,528	36,826
Family annual deductible (dollars)	20,000	7,000	1,500
Family out-of-pocket maximum (dollars)	35,000	14,000	6,500
Coinsurance (percent)	50	30	20

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 7: In Connecticut, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>470 plans available</b>		
Premium amount (dollars)	936	1,910	4,511
Annual deductible (dollars)	10,000	4,000	500
Out-of-pocket maximum (dollars)	12,500	4,000	3,500
Coinsurance (percent)	20	0	20
<b>Single male, smoker, age 30</b>	<b>470 plans available</b>		
Premium amount (dollars)	936	2,265	5,639
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	12,500	5,000	3,500
Coinsurance (percent)	20	0	20
<b>Single female, nonsmoker, age 30</b>	<b>469 plans available</b>		
Premium amount (dollars)	1,188	2,381	5,075
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	12,500	5,000	3,500
Coinsurance (percent)	20	0	20
<b>Single female, smoker, age 30</b>	<b>470 plans available</b>		
Premium amount (dollars)	1,188	2,763	6,907
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	12,500	7,000	3,500
Coinsurance (percent)	20	20	20
<b>Family of four, parents age 40</b>	<b>412 plans available</b>		
Premium amount (dollars)	4,980	9,404	22,719
Family annual deductible (dollars)	24,000	15,000	1,000
Family out-of-pocket maximum (dollars)	24,000	21,000	7,000
Coinsurance (percent)	0	20	20
<b>Couple, age 55</b>	<b>470 plans available</b>		
Premium amount (dollars)	4,068	10,454	24,037
Family annual deductible (dollars)	20,000	7,500	1,000
Family out-of-pocket maximum (dollars)	25,000	13,500	7,000
Coinsurance (percent)	20	20	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 8: In Delaware, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>123 plans available</b>		
Premium amount (dollars)	623	1,379	2,648
Annual deductible (dollars)	10,000	10,000	1,000
Out-of-pocket maximum (dollars)	3,000	0	3,000
Coinsurance (percent)	20	0	20
<b>Single male, smoker, age 30</b>	<b>123 plans available</b>		
Premium amount (dollars)	747	1,661	3,318
Annual deductible (dollars)	10,000	7,500	2,000
Out-of-pocket maximum (dollars)	3,000	10,500	6,000
Coinsurance (percent)	20	20	20
<b>Single female, nonsmoker, age 30</b>	<b>123 plans available</b>		
Premium amount (dollars)	826	1,735	3,527
Annual deductible (dollars)	10,000	3,500	2,000
Out-of-pocket maximum (dollars)	3,000	9,500	6,000
Coinsurance (percent)	20	30	20
<b>Single female, smoker, age 30</b>	<b>123 plans available</b>		
Premium amount (dollars)	991	2,097	4,393
Annual deductible (dollars)	10,000	5,000	2,000
Out-of-pocket maximum (dollars)	3,000	5,000	6,000
Coinsurance (percent)	20	30	20
<b>Family of four, parents age 40</b>	<b>78 plans available</b>		
Premium amount (dollars)	4,022	6,275	11,689
Family annual deductible (dollars)	30,000	22,500	6,000
Family out-of-pocket maximum (dollars)	48,000	31,500	18,000
Coinsurance (percent)	30	20	20
<b>Couple, age 55</b>	<b>116 plans available</b>		
Premium amount (dollars)	3,391	7,246	14,797
Family annual deductible (dollars)	20,000	2,000	2,000
Family out-of-pocket maximum (dollars)	3,000	3,000	3,000
Coinsurance (percent)	20	20	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 9: In District of Columbia, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>309 plans available</b>		
Premium amount (dollars)	643	1,749	12,056
Annual deductible (dollars)	10,000	5,000	100
Out-of-pocket maximum (dollars)	17,500	7,000	2,500
Coinsurance (percent)	50	20	10
<b>Single male, smoker, age 30</b>	<b>309 plans available</b>		
Premium amount (dollars)	1,006	2,112	12,056
Annual deductible (dollars)	10,000	3,500	100
Out-of-pocket maximum (dollars)	17,500	7,000	2,500
Coinsurance (percent)	50	50	10
<b>Single female, nonsmoker, age 30</b>	<b>309 plans available</b>		
Premium amount (dollars)	643	2,112	12,056
Annual deductible (dollars)	10,000	2,600	100
Out-of-pocket maximum (dollars)	17,500	5,000	2,500
Coinsurance (percent)	50	20	10
<b>Single female, smoker, age 30</b>	<b>309 plans available</b>		
Premium amount (dollars)	1,006	2,518	12,056
Annual deductible (dollars)	10,000	1,500	100
Out-of-pocket maximum (dollars)	17,500	4,500	2,500
Coinsurance (percent)	50	30	10
<b>Family of four, parents age 40</b>	<b>309 plans available</b>		
Premium amount (dollars)	2,338	7,656	43,952
Family annual deductible (dollars)	20,000	N/A	200
Family out-of-pocket maximum (dollars)	35,000	5,000	5,000
Coinsurance (percent)	50	0	10
<b>Couple, age 55</b>	<b>309 plans available</b>		
Premium amount (dollars)	2,642	9,593	57,412
Family annual deductible (dollars)	20,000	30,000	200
Family out-of-pocket maximum (dollars)	35,000	30,000	5,000
Coinsurance (percent)	50	0	10

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 10: In Florida, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>7,669 plans available</b>		
Premium amount (dollars)	624	1,704	6,921
Annual deductible (dollars)	10,000	2,600	1,000
Out-of-pocket maximum (dollars)	12,500	5,000	3,000
Coinsurance (percent)	20	20	20
<b>Single male, smoker, age 30</b>	<b>7,669 plans available</b>		
Premium amount (dollars)	624	2,088	7,959
Annual deductible (dollars)	10,000	3,500	1,000
Out-of-pocket maximum (dollars)	12,500	7,000	3,000
Coinsurance (percent)	20	30	20
<b>Single female, nonsmoker, age 30</b>	<b>7,669 plans available</b>		
Premium amount (dollars)	792	2,547	8,367
Annual deductible (dollars)	2,500	1,500	1,000
Out-of-pocket maximum (dollars)	7,500	5,150	3,000
Coinsurance (percent)	20	20	20
<b>Single female, smoker, age 30</b>	<b>7,669 plans available</b>		
Premium amount (dollars)	828	3,024	9,623
Annual deductible (dollars)	2,500	1,500	1,000
Out-of-pocket maximum (dollars)	7,500	6,000	3,000
Coinsurance (percent)	20	25	20
<b>Family of four, parents age 40</b>	<b>1,140 plans available</b>		
Premium amount (dollars)	3,984	9,826	32,744
Family annual deductible (dollars)	22,500	7,500	3,000
Family out-of-pocket maximum (dollars)	31,500	7,500	9,000
Coinsurance (percent)	30	0	20
<b>Couple, age 55</b>	<b>6,877 plans available</b>		
Premium amount (dollars)	2,868	8,364	40,287
Family annual deductible (dollars)	20,000	7,500	3,000
Family out-of-pocket maximum (dollars)	25,000	10,000	9,000
Coinsurance (percent)	20	0	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 11: In Georgia, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>4,209 plans available</b>		
Premium amount (dollars)	363	1,293	8,526
Annual deductible (dollars)	10,000	3,500	500
Out-of-pocket maximum (dollars)	17,500	7,000	3,000
Coinsurance (percent)	40	20	20
<b>Single male, smoker, age 30</b>	<b>4,196 plans available</b>		
Premium amount (dollars)	495	1,573	9,142
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	17,500	8,000	3,000
Coinsurance (percent)	40	20	20
<b>Single female, nonsmoker, age 30</b>	<b>4,209 plans available</b>		
Premium amount (dollars)	467	1,712	10,164
Annual deductible (dollars)	10,000	3,500	500
Out-of-pocket maximum (dollars)	17,500	11,000	3,000
Coinsurance (percent)	40	40	20
<b>Single female, smoker, age 30</b>	<b>4,196 plans available</b>		
Premium amount (dollars)	638	2,065	11,458
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	17,500	5,000	3,000
Coinsurance (percent)	40	20	20
<b>Family of four, parents age 40</b>	<b>1,973 plans available</b>		
Premium amount (dollars)	1,869	5,386	26,671
Family annual deductible (dollars)	20,000	4,000	1,500
Family out-of-pocket maximum (dollars)	35,000	19,000	7,000
Coinsurance (percent)	40	40	20
<b>Couple, age 55</b>	<b>4,161 plans available</b>		
Premium amount (dollars)	2,252	6,975	32,137
Family annual deductible (dollars)	20,000	10,000	1,500
Family out-of-pocket maximum (dollars)	35,000	15,000	7,000
Coinsurance (percent)	40	20	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 12: In Hawaii, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>34 plans available</b>		
Premium amount (dollars)	770	5,175	7,339
Annual deductible (dollars)	N/A	0	0
Out-of-pocket maximum (dollars)	5,000	2,500	2,500
Coinsurance (percent)	N/A	20	20
<b>Single male, smoker, age 30</b>	<b>34 plans available</b>		
Premium amount (dollars)	770	5,175	7,339
Annual deductible (dollars)	N/A	0	0
Out-of-pocket maximum (dollars)	5,000	2,500	2,500
Coinsurance (percent)	N/A	20	20
<b>Single female, nonsmoker, age 30</b>	<b>34 plans available</b>		
Premium amount (dollars)	864	5,296	7,339
Annual deductible (dollars)	2,500	0	0
Out-of-pocket maximum (dollars)	3,500	2,500	2,500
Coinsurance (percent)	20	20	20
<b>Single female, smoker, age 30</b>	<b>34 plans available</b>		
Premium amount (dollars)	864	5,296	7,339
Annual deductible (dollars)	2,500	0	0
Out-of-pocket maximum (dollars)	3,500	2,500	2,500
Coinsurance (percent)	20	20	20
<b>Family of four, parents age 40</b>	<b>29 plans available</b>		
Premium amount (dollars)	2,592	17,485	23,088
Family annual deductible (dollars)	5,000	0	0
Family out-of-pocket maximum (dollars)	7,000	7,500	7,500
Coinsurance (percent)	20	10	20
<b>Couple, age 55</b>	<b>31 plans available</b>		
Premium amount (dollars)	2,862	20,804	29,009
Family annual deductible (dollars)	5,000	0	0
Family out-of-pocket maximum (dollars)	7,000	7,500	7,500
Coinsurance (percent)	20	20	20

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 13: In Idaho, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>245 plans available</b>		
Premium amount (dollars)	702	1,466	3,922
Annual deductible (dollars)	5,000	5,000	2,850
Out-of-pocket maximum (dollars)	2,000	8,500	2,850
Coinsurance (percent)	20	50	0
<b>Single male, smoker, age 30</b>	<b>245 plans available</b>		
Premium amount (dollars)	738	1,768	5,352
Annual deductible (dollars)	10,000	10,000	2,850
Out-of-pocket maximum (dollars)	4,000	13,500	2,850
Coinsurance (percent)	30	50	0
<b>Single female, nonsmoker, age 30</b>	<b>245 plans available</b>		
Premium amount (dollars)	936	1,966	4,657
Annual deductible (dollars)	10,000	5,000	2,850
Out-of-pocket maximum (dollars)	12,500	10,000	2,850
Coinsurance (percent)	40	50	0
<b>Single female, smoker, age 30</b>	<b>245 plans available</b>		
Premium amount (dollars)	996	2,347	6,355
Annual deductible (dollars)	7,500	10,000	2,850
Out-of-pocket maximum (dollars)	10,000	10,000	2,850
Coinsurance (percent)	20	0	0
<b>Family of four, parents age 40</b>	<b>207 plans available</b>		
Premium amount (dollars)	3,192	7,170	16,073
Family annual deductible (dollars)	20,000	6,000	5,700
Family out-of-pocket maximum (dollars)	25,000	10,000	5,700
Coinsurance (percent)	40	10	0
<b>Couple, age 55</b>	<b>245 plans available</b>		
Premium amount (dollars)	3,600	8,444	19,656
Family annual deductible (dollars)	20,000	7,000	5,700
Family out-of-pocket maximum (dollars)	25,000	10,000	5,700
Coinsurance (percent)	40	20	0

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.



**Table 14: In Illinois, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>1,854 plans available</b>		
Premium amount (dollars)	573	1,451	5,632
Annual deductible (dollars)	10,000	6,000	0
Out-of-pocket maximum (dollars)	16,000	6,000	1,000
Coinsurance (percent)	30	0	0
<b>Single male, smoker, age 30</b>	<b>1,854 plans available</b>		
Premium amount (dollars)	661	1,722	7,040
Annual deductible (dollars)	7,500	2,500	0
Out-of-pocket maximum (dollars)	22,500	7,000	1,000
Coinsurance (percent)	0	30	0
<b>Single female, nonsmoker, age 30</b>	<b>1,854 plans available</b>		
Premium amount (dollars)	816	2,170	14,578
Annual deductible (dollars)	10,000	4,000	0
Out-of-pocket maximum (dollars)	16,000	6,000	1,000
Coinsurance (percent)	30	20	0
<b>Single female, smoker, age 30</b>	<b>1,854 plans available</b>		
Premium amount (dollars)	900	2,518	18,223
Annual deductible (dollars)	7,500	2,000	0
Out-of-pocket maximum (dollars)	22,500	6,000	1,000
Coinsurance (percent)	0	20	0
<b>Family of four, parents age 40</b>	<b>1,262 plans available</b>		
Premium amount (dollars)	2,694	6,224	31,536
Family annual deductible (dollars)	30,000	18,000	0
Family out-of-pocket maximum (dollars)	48,000	18,000	3,000
Coinsurance (percent)	30	0	0
<b>Couple, age 55</b>	<b>1,374 plans available</b>		
Premium amount (dollars)	3,028	7,519	37,790
Family annual deductible (dollars)	30,000	18,000	0
Family out-of-pocket maximum (dollars)	48,000	18,000	3,000
Coinsurance (percent)	30	0	0

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 15: In Indiana, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>2,278 plans available</b>		
Premium amount (dollars)	513	1,593	4,422
Annual deductible (dollars)	N/A	1,500	1,000
Out-of-pocket maximum (dollars)	N/A	5,000	3,000
Coinsurance (percent)	0	30	20
<b>Single male, smoker, age 30</b>	<b>2,278 plans available</b>		
Premium amount (dollars)	667	1,957	5,542
Annual deductible (dollars)	N/A	1,000	1,000
Out-of-pocket maximum (dollars)	N/A	4,500	3,000
Coinsurance (percent)	0	30	20
<b>Single female, nonsmoker, age 30</b>	<b>2,278 plans available</b>		
Premium amount (dollars)	746	2,156	8,662
Annual deductible (dollars)	N/A	6,000	500
Out-of-pocket maximum (dollars)	N/A	8,000	2,500
Coinsurance (percent)	0	20	20
<b>Single female, smoker, age 30</b>	<b>2,278 plans available</b>		
Premium amount (dollars)	970	2,719	9,844
Annual deductible (dollars)	N/A	6,000	500
Out-of-pocket maximum (dollars)	N/A	8,000	2,500
Coinsurance (percent)	0	20	20
<b>Family of four, parents age 40</b>	<b>760 plans available</b>		
Premium amount (dollars)	3,757	7,366	17,112
Family annual deductible (dollars)	22,500	15,000	3,000
Family out-of-pocket maximum (dollars)	31,500	15,000	9,000
Coinsurance (percent)	30	0	20
<b>Couple, age 55</b>	<b>2,130 plans available</b>		
Premium amount (dollars)	3,210	8,958	22,110
Family annual deductible (dollars)	12,000	7,500	2,000
Family out-of-pocket maximum (dollars)	12,000	13,500	6,000
Coinsurance (percent)	0	20	20

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 16: In Iowa, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>1,404 plans available</b>		
Premium amount (dollars)	442	1,341	3,215
Annual deductible (dollars)	5,000	2,600	500
Out-of-pocket maximum (dollars)	10,000	2,600	1,500
Coinsurance (percent)	40	0	10
<b>Single male, smoker, age 30</b>	<b>1,404 plans available</b>		
Premium amount (dollars)	597	1,548	3,722
Annual deductible (dollars)	5,000	2,600	1,500
Out-of-pocket maximum (dollars)	10,000	5,000	4,000
Coinsurance (percent)	40	20	10
<b>Single female, nonsmoker, age 30</b>	<b>1,404 plans available</b>		
Premium amount (dollars)	678	1,656	6,171
Annual deductible (dollars)	5,000	10,000	500
Out-of-pocket maximum (dollars)	10,000	3,000	1,500
Coinsurance (percent)	40	20	10
<b>Single female, smoker, age 30</b>	<b>1,404 plans available</b>		
Premium amount (dollars)	916	1,953	7,080
Annual deductible (dollars)	5,000	5,000	500
Out-of-pocket maximum (dollars)	10,000	8,000	1,500
Coinsurance (percent)	40	40	10
<b>Family of four, parents age 40</b>	<b>1,170 plans available</b>		
Premium amount (dollars)	3,408	6,595	17,946
Family annual deductible (dollars)	22,500	4,500	1,500
Family out-of-pocket maximum (dollars)	31,500	13,500	4,500
Coinsurance (percent)	30	20	10
<b>Couple, age 55</b>	<b>1,404 plans available</b>		
Premium amount (dollars)	1,807	7,707	16,892
Family annual deductible (dollars)	10,000	7,500	3,000
Family out-of-pocket maximum (dollars)	20,000	13,500	9,000
Coinsurance (percent)	40	20	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 17: In Kansas, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>1,727 plans available</b>		
Premium amount (dollars)	405	1,497	9,804
Annual deductible (dollars)	10,000	2,000	2,500
Out-of-pocket maximum (dollars)	17,500	4,000	5,000
Coinsurance (percent)	50	20	20
<b>Single male, smoker, age 30</b>	<b>1,727 plans available</b>		
Premium amount (dollars)	452	1,847	9,804
Annual deductible (dollars)	10,000	5,000	2,500
Out-of-pocket maximum (dollars)	11,000	7,000	5,000
Coinsurance (percent)	20	20	20
<b>Single female, nonsmoker, age 30</b>	<b>1,727 plans available</b>		
Premium amount (dollars)	459	1,900	11,016
Annual deductible (dollars)	10,000	2,500	2,500
Out-of-pocket maximum (dollars)	17,500	4,500	5,000
Coinsurance (percent)	50	20	20
<b>Single female, smoker, age 30</b>	<b>1,727 plans available</b>		
Premium amount (dollars)	626	2,270	11,016
Annual deductible (dollars)	10,000	2,600	2,500
Out-of-pocket maximum (dollars)	17,500	5,000	5,000
Coinsurance (percent)	50	20	20
<b>Family of four, parents age 40</b>	<b>1,278 plans available</b>		
Premium amount (dollars)	1,875	7,049	17,970
Family annual deductible (dollars)	20,000	5,000	3,000
Family out-of-pocket maximum (dollars)	35,000	5,000	9,000
Coinsurance (percent)	50	20	20
<b>Couple, age 55</b>	<b>1,715 plans available</b>		
Premium amount (dollars)	230	7,916	25,356
Family annual deductible (dollars)	20,000	5,800	5,000
Family out-of-pocket maximum (dollars)	30,000	0	10,000
Coinsurance (percent)	20	0	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 18: In Kentucky, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>2,222 plans available</b>		
Premium amount (dollars)	395	1,200	3,348
Annual deductible (dollars)	10,000	500	500
Out-of-pocket maximum (dollars)	17,500	4,000	3,000
Coinsurance (percent)	50	30	20
<b>Single male, smoker, age 30</b>	<b>2,222 plans available</b>		
Premium amount (dollars)	539	1,781	4,510
Annual deductible (dollars)	10,000	1,000	500
Out-of-pocket maximum (dollars)	17,500	4,500	3,000
Coinsurance (percent)	50	50	20
<b>Single female, nonsmoker, age 30</b>	<b>2,222 plans available</b>		
Premium amount (dollars)	511	1,680	6,913
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	17,500	8,500	2,500
Coinsurance (percent)	50	20	20
<b>Single female, smoker, age 30</b>	<b>2,222 plans available</b>		
Premium amount (dollars)	698	2,478	8,304
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	17,500	5,000	2,500
Coinsurance (percent)	50	20	20
<b>Family of four, parents age 40</b>	<b>310 plans available</b>		
Premium amount (dollars)	1,857	3,282	7,158
Family annual deductible (dollars)	20,000	7,000	5,700
Family out-of-pocket maximum (dollars)	35,000	22,000	5,700
Coinsurance (percent)	50	50	0
<b>Couple, age 55</b>	<b>2,114 plans available</b>		
Premium amount (dollars)	2,399	6,284	15,883
Family annual deductible (dollars)	20,000	1,000	1,500
Family out-of-pocket maximum (dollars)	35,000	8,000	6,500
Coinsurance (percent)	50	30	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 19: In Louisiana, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>1,931 plans available</b>		
Premium amount (dollars)	441	1,459	4,224
Annual deductible (dollars)	5,000	5,000	500
Out-of-pocket maximum (dollars)	1,000	8,500	1,500
Coinsurance (percent)	20	50	20
<b>Single male, smoker, age 30</b>	<b>1,931 plans available</b>		
Premium amount (dollars)	506	1,864	4,858
Annual deductible (dollars)	5,000	5,000	500
Out-of-pocket maximum (dollars)	1,000	5,000	1,500
Coinsurance (percent)	20	0	20
<b>Single female, nonsmoker, age 30</b>	<b>1,931 plans available</b>		
Premium amount (dollars)	622	1,953	9,189
Annual deductible (dollars)	5,000	3,500	500
Out-of-pocket maximum (dollars)	1,000	5,500	2,000
Coinsurance (percent)	20	50	20
<b>Single female, smoker, age 30</b>	<b>1,931 plans available</b>		
Premium amount (dollars)	713	2,473	9,852
Annual deductible (dollars)	5,000	2,500	500
Out-of-pocket maximum (dollars)	1,000	7,500	2,000
Coinsurance (percent)	20	30	20
<b>Family of four, parents age 40</b>	<b>1,444 plans available</b>		
Premium amount (dollars)	1,932	6,833	21,070
Family annual deductible (dollars)	15,000	15,000	1,500
Family out-of-pocket maximum (dollars)	1,000	22,000	2,000
Coinsurance (percent)	20	20	20
<b>Couple, age 55</b>	<b>1,878 plans available</b>		
Premium amount (dollars)	238	7,878	19,843
Family annual deductible (dollars)	22,500	15,000	1,500
Family out-of-pocket maximum (dollars)	10,500	22,000	2,000
Coinsurance (percent)	30	20	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 20: In Maine, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>11 plans available</b>		
Premium amount (dollars)	1,522	9,286	24,132
Annual deductible (dollars)	12,000	N/A	N/A
Out-of-pocket maximum (dollars)	14,000	2,000	N/A
Coinsurance (percent)	20	0	0
<b>Single male, smoker, age 30</b>	<b>11 plans available</b>		
Premium amount (dollars)	1,522	9,286	24,132
Annual deductible (dollars)	12,000	N/A	N/A
Out-of-pocket maximum (dollars)	14,000	2,000	N/A
Coinsurance (percent)	20	0	0
<b>Single female, nonsmoker, age 30</b>	<b>11 plans available</b>		
Premium amount (dollars)	1,522	9,286	24,132
Annual deductible (dollars)	12,000	N/A	N/A
Out-of-pocket maximum (dollars)	14,000	2,000	N/A
Coinsurance (percent)	20	0	0
<b>Single female, smoker, age 30</b>	<b>11 plans available</b>		
Premium amount (dollars)	1,522	9,286	24,132
Annual deductible (dollars)	12,000	N/A	N/A
Out-of-pocket maximum (dollars)	14,000	2,000	N/A
Coinsurance (percent)	20	0	0
<b>Family of four, parents age 40</b>	<b>11 plans available</b>		
Premium amount (dollars)	5,507	28,361	77,183
Family annual deductible (dollars)	24,000	N/A	N/A
Family out-of-pocket maximum (dollars)	26,000	4,000	N/A
Coinsurance (percent)	20	0	0
<b>Couple, age 55</b>	<b>11 plans available</b>		
Premium amount (dollars)	6,284	25,657	58,248
Family annual deductible (dollars)	24,000	N/A	N/A
Family out-of-pocket maximum (dollars)	26,000	4,000	N/A
Coinsurance (percent)	20	0	0

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 21: In Maryland, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>55 plans available</b>		
Premium amount (dollars)	744	2,280	6,000
Annual deductible (dollars)	10,000	2,500	100
Out-of-pocket maximum (dollars)	12,500	4,000	2,500
Coinsurance (percent)	30	20	10
<b>Single male, smoker, age 30</b>	<b>55 plans available</b>		
Premium amount (dollars)	744	2,280	6,000
Annual deductible (dollars)	10,000	2,500	100
Out-of-pocket maximum (dollars)	12,500	4,000	2,500
Coinsurance (percent)	30	20	10
<b>Single female, nonsmoker, age 30</b>	<b>55 plans available</b>		
Premium amount (dollars)	780	2,676	6,000
Annual deductible (dollars)	10,000	5,000	100
Out-of-pocket maximum (dollars)	10,000	5,000	2,500
Coinsurance (percent)	0	0	10
<b>Single female, smoker, age 30</b>	<b>55 plans available</b>		
Premium amount (dollars)	780	2,676	6,000
Annual deductible (dollars)	10,000	5,000	100
Out-of-pocket maximum (dollars)	10,000	5,000	2,500
Coinsurance (percent)	0	0	10
<b>Family of four, parents age 40</b>	<b>48 plans available</b>		
Premium amount (dollars)	2,532	6,660	16,164
Family annual deductible (dollars)	20,000	2,800	200
Family out-of-pocket maximum (dollars)	20,000	5,600	5,000
Coinsurance (percent)	0	0	10
<b>Couple, age 55</b>	<b>55 plans available</b>		
Premium amount (dollars)	3,396	8,148	22,968
Family annual deductible (dollars)	20,000	6,000	200
Family out-of-pocket maximum (dollars)	No Maximum	6,000	5,000
Coinsurance (percent)	20	0	10

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.



**Table 22: In Massachusetts, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>96 plans available</b>		
Premium amount (dollars)	2,564	3,438	5,069
Annual deductible (dollars)	2,000	1,500	N/A
Out-of-pocket maximum (dollars)	5,000	3,000	No Maximum
Coinsurance (percent)	20	0	0
<b>Single male, smoker, age 30</b>	<b>96 plans available</b>		
Premium amount (dollars)	2,564	3,438	5,069
Annual deductible (dollars)	2,000	1,500	N/A
Out-of-pocket maximum (dollars)	5,000	3,000	No Maximum
Coinsurance (percent)	20	0	0
<b>Single female, nonsmoker, age 30</b>	<b>96 plans available</b>		
Premium amount (dollars)	2,564	3,438	5,069
Annual deductible (dollars)	2,000	1,500	N/A
Out-of-pocket maximum (dollars)	5,000	3,000	No Maximum
Coinsurance (percent)	20	0	0
<b>Single female, smoker, age 30</b>	<b>96 plans available</b>		
Premium amount (dollars)	2,564	3,438	5,069
Annual deductible (dollars)	2,000	1,500	N/A
Out-of-pocket maximum (dollars)	5,000	3,000	No Maximum
Coinsurance (percent)	20	0	0
<b>Family of four, parents age 40</b>	<b>96 plans available</b>		
Premium amount (dollars)	11,330	15,193	22,398
Family annual deductible (dollars)	4,000	3,000	N/A
Family out-of-pocket maximum (dollars)	10,000	6,000	No Maximum
Coinsurance (percent)	20	0	0
<b>Couple, age 55</b>	<b>96 plans available</b>		
Premium amount (dollars)	9,868	13,233	19,509
Family annual deductible (dollars)	4,000	3,000	N/A
Family out-of-pocket maximum (dollars)	10,000	6,000	No Maximum
Coinsurance (percent)	20	0	0

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 23: In Michigan, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>734 plans available</b>		
Premium amount (dollars)	607	1,072	6,559
Annual deductible (dollars)	5,000	2,500	1,500
Out-of-pocket maximum (dollars)	10,000	6,500	4,000
Coinsurance (percent)	20	20	20
<b>Single male, smoker, age 30</b>	<b>734 plans available</b>		
Premium amount (dollars)	607	1,285	6,559
Annual deductible (dollars)	5,000	3,500	1,500
Out-of-pocket maximum (dollars)	10,000	9,500	4,000
Coinsurance (percent)	20	30	20
<b>Single female, nonsmoker, age 30</b>	<b>734 plans available</b>		
Premium amount (dollars)	744	1,416	6,559
Annual deductible (dollars)	10,000	2,750	1,500
Out-of-pocket maximum (dollars)	12,000	5,950	4,000
Coinsurance (percent)	20	20	20
<b>Single female, smoker, age 30</b>	<b>734 plans available</b>		
Premium amount (dollars)	744	1,652	6,600
Annual deductible (dollars)	10,000	7,500	500
Out-of-pocket maximum (dollars)	12,000	12,000	5,000
Coinsurance (percent)	20	30	20
<b>Family of four, parents age 40</b>	<b>480 plans available</b>		
Premium amount (dollars)	2,870	4,582	8,126
Family annual deductible (dollars)	30,000	15,000	6,000
Family out-of-pocket maximum (dollars)	48,000	27,000	18,000
Coinsurance (percent)	30	20	20
<b>Couple, age 55</b>	<b>722 plans available</b>		
Premium amount (dollars)	3,156	5,556	14,940
Family annual deductible (dollars)	20,000	10,000	1,000
Family out-of-pocket maximum (dollars)	25,000	25,000	10,000
Coinsurance (percent)	20	40	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 24: In Minnesota, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>1,098 plans available</b>		
Premium amount (dollars)	683	1,540	7,485
Annual deductible (dollars)	15,000	5,000	150
Out-of-pocket maximum (dollars)	17,500	5,000	1,650
Coinsurance (percent)	20	0	20
<b>Single male, smoker, age 30</b>	<b>1,098 plans available</b>		
Premium amount (dollars)	876	2,046	9,980
Annual deductible (dollars)	12,600	6,000	150
Out-of-pocket maximum (dollars)	13,600	6,000	1,650
Coinsurance (percent)	20	0	20
<b>Single female, nonsmoker, age 30</b>	<b>1,098 plans available</b>		
Premium amount (dollars)	683	1,540	7,485
Annual deductible (dollars)	15,000	5,000	150
Out-of-pocket maximum (dollars)	17,500	5,000	1,650
Coinsurance (percent)	20	0	20
<b>Single female, smoker, age 30</b>	<b>1,098 plans available</b>		
Premium amount (dollars)	876	2,046	9,980
Annual deductible (dollars)	12,600	6,000	150
Out-of-pocket maximum (dollars)	13,600	6,000	1,650
Coinsurance (percent)	20	0	20
<b>Family of four, parents age 40</b>	<b>300 plans available</b>		
Premium amount (dollars)	3,580	6,063	10,393
Family annual deductible (dollars)	20,000	10,000	5,700
Family out-of-pocket maximum (dollars)	35,000	14,000	5,700
Coinsurance (percent)	50	50	0
<b>Couple, age 55</b>	<b>1,013 plans available</b>		
Premium amount (dollars)	2,879	6,559	31,554
Family annual deductible (dollars)	30,000	7,000	450
Family out-of-pocket maximum (dollars)	35,000	14,000	4,950
Coinsurance (percent)	20	30	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 25: In Mississippi, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>578 plans available</b>		
Premium amount (dollars)	612	1,509	5,681
Annual deductible (dollars)	10,000	3,000	500
Out-of-pocket maximum (dollars)	10,000	6,000	3,000
Coinsurance (percent)	0	30	20
<b>Single male, smoker, age 30</b>	<b>578 plans available</b>		
Premium amount (dollars)	705	1,865	6,586
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	10,000	6,500	3,000
Coinsurance (percent)	0	20	20
<b>Single female, nonsmoker, age 30</b>	<b>578 plans available</b>		
Premium amount (dollars)	881	2,066	8,275
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	10,000	9,500	3,000
Coinsurance (percent)	0	30	20
<b>Single female, smoker, age 30</b>	<b>578 plans available</b>		
Premium amount (dollars)	1,017	2,469	9,594
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	10,000	6,500	3,000
Coinsurance (percent)	0	20	20
<b>Family of four, parents age 40</b>	<b>288 plans available</b>		
Premium amount (dollars)	4,091	6,564	12,658
Family annual deductible (dollars)	30,000	10,500	6,000
Family out-of-pocket maximum (dollars)	48,000	28,500	18,000
Coinsurance (percent)	30	30	20
<b>Couple, age 55</b>	<b>578 plans available</b>		
Premium amount (dollars)	578	8,318	26,672
Family annual deductible (dollars)	15,000	15,000	1,500
Family out-of-pocket maximum (dollars)	33,000	24,000	6,500
Coinsurance (percent)	30	20	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 26: In Missouri, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>1,547 plans available</b>		
Premium amount (dollars)	440	1,442	3,957
Annual deductible (dollars)	10,000	1,000	5,000
Out-of-pocket maximum (dollars)	11,000	6,000	6,000
Coinsurance (percent)	20	30	30
<b>Single male, smoker, age 30</b>	<b>1,547 plans available</b>		
Premium amount (dollars)	440	1,796	4,551
Annual deductible (dollars)	10,000	5,000	5,000
Out-of-pocket maximum (dollars)	11,000	8,000	6,000
Coinsurance (percent)	20	20	30
<b>Single female, nonsmoker, age 30</b>	<b>1,547 plans available</b>		
Premium amount (dollars)	641	2,048	7,608
Annual deductible (dollars)	N/A	5,000	500
Out-of-pocket maximum (dollars)	N/A	7,000	3,000
Coinsurance (percent)	0	20	10
<b>Single female, smoker, age 30</b>	<b>1,547 plans available</b>		
Premium amount (dollars)	792	2,501	9,228
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	11,000	2,500	3,000
Coinsurance (percent)	20	0	10
<b>Family of four, parents age 40</b>	<b>600 plans available</b>		
Premium amount (dollars)	1,995	8,286	18,195
Family annual deductible (dollars)	30,000	15,000	15,000
Family out-of-pocket maximum (dollars)	33,000	15,000	18,000
Coinsurance (percent)	20	0	30
<b>Couple, age 55</b>	<b>1,449 plans available</b>		
Premium amount (dollars)	247	7,856	23,793
Family annual deductible (dollars)	20,000	22,500	15,000
Family out-of-pocket maximum (dollars)	30,000	31,500	18,000
Coinsurance (percent)	20	20	30

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 27: In Montana, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>176 plans available</b>		
Premium amount (dollars)	783	1,430	4,046
Annual deductible (dollars)	10,000	7,500	2,850
Out-of-pocket maximum (dollars)	17,500	7,500	2,850
Coinsurance (percent)	50	0	0
<b>Single male, smoker, age 30</b>	<b>176 plans available</b>		
Premium amount (dollars)	840	1,932	5,522
Annual deductible (dollars)	10,000	3,500	2,850
Out-of-pocket maximum (dollars)	15,000	11,000	2,850
Coinsurance (percent)	40	50	0
<b>Single female, nonsmoker, age 30</b>	<b>176 plans available</b>		
Premium amount (dollars)	783	1,430	4,046
Annual deductible (dollars)	10,000	7,500	2,850
Out-of-pocket maximum (dollars)	17,500	7,500	2,850
Coinsurance (percent)	50	0	0
<b>Single female, smoker, age 30</b>	<b>176 plans available</b>		
Premium amount (dollars)	840	1,932	5,522
Annual deductible (dollars)	10,000	3,500	2,850
Out-of-pocket maximum (dollars)	15,000	11,000	2,850
Coinsurance (percent)	40	50	0
<b>Family of four, parents age 40</b>	<b>166 plans available</b>		
Premium amount (dollars)	2,968	5,183	13,677
Family annual deductible (dollars)	20,000	7,000	5,700
Family out-of-pocket maximum (dollars)	35,000	22,000	5,700
Coinsurance (percent)	50	50	0
<b>Couple, age 55</b>	<b>176 plans available</b>		
Premium amount (dollars)	3,465	6,256	16,035
Family annual deductible (dollars)	20,000	15,000	5,700
Family out-of-pocket maximum (dollars)	35,000	15,000	5,700
Coinsurance (percent)	50	0	0

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 28: In Nebraska, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>1,071 plans available</b>		
Premium amount (dollars)	349	1,688	3,888
Annual deductible (dollars)	5,000	1,000	1,000
Out-of-pocket maximum (dollars)	10,000	3,500	3,000
Coinsurance (percent)	20	20	20
<b>Single male, smoker, age 30</b>	<b>1,071 plans available</b>		
Premium amount (dollars)	437	2,005	4,470
Annual deductible (dollars)	5,000	5,000	1,000
Out-of-pocket maximum (dollars)	10,000	5,000	3,000
Coinsurance (percent)	20	0	20
<b>Single female, nonsmoker, age 30</b>	<b>1,071 plans available</b>		
Premium amount (dollars)	409	2,135	4,700
Annual deductible (dollars)	5,000	1,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	20	20	20
<b>Single female, smoker, age 30</b>	<b>1,071 plans available</b>		
Premium amount (dollars)	511	2,571	6,317
Annual deductible (dollars)	5,000	2,600	1,000
Out-of-pocket maximum (dollars)	10,000	2,600	3,000
Coinsurance (percent)	20	0	20
<b>Family of four, parents age 40</b>	<b>809 plans available</b>		
Premium amount (dollars)	4,019	8,529	18,393
Family annual deductible (dollars)	20,000	N/A	3,000
Family out-of-pocket maximum (dollars)	30,000	N/A	9,000
Coinsurance (percent)	30	20	20
<b>Couple, age 55</b>	<b>1,048 plans available</b>		
Premium amount (dollars)	4,555	10,089	22,630
Family annual deductible (dollars)	20,000	30,000	3,000
Family out-of-pocket maximum (dollars)	26,000	9,000	9,000
Coinsurance (percent)	40	20	20

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 29: In Nevada, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>209 plans available</b>		
Premium amount (dollars)	427	1,356	7,219
Annual deductible (dollars)	2,000	7,500	1,500
Out-of-pocket maximum (dollars)	4,000	10,000	4,500
Coinsurance (percent)	50	20	30
<b>Single male, smoker, age 30</b>	<b>192 plans available</b>		
Premium amount (dollars)	513	1,562	9,750
Annual deductible (dollars)	2,000	5,000	1,500
Out-of-pocket maximum (dollars)	4,000	7,000	4,500
Coinsurance (percent)	50	20	30
<b>Single female, nonsmoker, age 30</b>	<b>209 plans available</b>		
Premium amount (dollars)	627	1,920	12,456
Annual deductible (dollars)	2,000	7,500	1,500
Out-of-pocket maximum (dollars)	4,000	10,000	4,500
Coinsurance (percent)	50	20	30
<b>Single female, smoker, age 30</b>	<b>192 plans available</b>		
Premium amount (dollars)	752	2,239	16,818
Annual deductible (dollars)	2,000	5,000	1,500
Out-of-pocket maximum (dollars)	4,000	0	4,500
Coinsurance (percent)	50	0	30
<b>Family of four, parents age 40</b>	<b>17 plans available</b>		
Premium amount (dollars)	3,276	9,552	17,112
Family annual deductible (dollars)	9,000	0	1,500
Family out-of-pocket maximum (dollars)	21,000	4,000	6,000
Coinsurance (percent)	30	N/A	20
<b>Couple, age 55</b>	<b>200 plans available</b>		
Premium amount (dollars)	3,198	8,104	36,891
Family annual deductible (dollars)	20,000	12,000	3,000
Family out-of-pocket maximum (dollars)	3,000	16,000	9,000
Coinsurance (percent)	20	20	30

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.



**Table 30: In New Hampshire, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>135 plans available</b>		
Premium amount (dollars)	897	2,117	15,092
Annual deductible (dollars)	10,000	2,000	500
Out-of-pocket maximum (dollars)	17,500	7,000	2,500
Coinsurance (percent)	50	50	20
<b>Single male, smoker, age 30</b>	<b>136 plans available</b>		
Premium amount (dollars)	1,320	3,114	22,638
Annual deductible (dollars)	10,000	2,000	500
Out-of-pocket maximum (dollars)	17,500	7,000	2,500
Coinsurance (percent)	50	50	20
<b>Single female, nonsmoker, age 30</b>	<b>135 plans available</b>		
Premium amount (dollars)	897	2,117	15,092
Annual deductible (dollars)	10,000	2,000	500
Out-of-pocket maximum (dollars)	17,500	7,000	2,500
Coinsurance (percent)	50	50	20
<b>Single female, smoker, age 30</b>	<b>136 plans available</b>		
Premium amount (dollars)	1,320	3,114	22,638
Annual deductible (dollars)	10,000	2,000	500
Out-of-pocket maximum (dollars)	17,500	7,000	2,500
Coinsurance (percent)	50	50	20
<b>Family of four, parents age 40</b>	<b>136 plans available</b>		
Premium amount (dollars)	3,882	8,444	26,567
Family annual deductible (dollars)	20,000	10,000	1,000
Family out-of-pocket maximum (dollars)	35,000	10,000	8,000
Coinsurance (percent)	50	0	20
<b>Couple, age 55</b>	<b>136 plans available</b>		
Premium amount (dollars)	4,776	10,105	29,202
Family annual deductible (dollars)	20,000	4,000	1,000
Family out-of-pocket maximum (dollars)	35,000	14,000	8,000
Coinsurance (percent)	50	50	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 31: In New Jersey, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>65 plans available</b>		
Premium amount (dollars)	2,232	17,556	43,284
Annual deductible (dollars)	N/A	2,500	1,000
Out-of-pocket maximum (dollars)	N/A	2,500	1,000
Coinsurance (percent)	0	40	20
<b>Single male, smoker, age 30</b>	<b>65 plans available</b>		
Premium amount (dollars)	2,232	17,556	43,284
Annual deductible (dollars)	N/A	2,500	1,000
Out-of-pocket maximum (dollars)	N/A	2,500	1,000
Coinsurance (percent)	0	40	20
<b>Single female, nonsmoker, age 30</b>	<b>65 plans available</b>		
Premium amount (dollars)	2,688	17,556	43,284
Annual deductible (dollars)	N/A	2,500	1,000
Out-of-pocket maximum (dollars)	N/A	2,500	1,000
Coinsurance (percent)	0	40	20
<b>Single female, smoker, age 30</b>	<b>65 plans available</b>		
Premium amount (dollars)	2,688	17,556	43,284
Annual deductible (dollars)	N/A	2,500	1,000
Out-of-pocket maximum (dollars)	N/A	2,500	1,000
Coinsurance (percent)	0	40	20
<b>Family of four, parents age 40</b>	<b>59 plans available</b>		
Premium amount (dollars)	13,608	53,784	117,300
Family annual deductible (dollars)	0	5,000	2,000
Family out-of-pocket maximum (dollars)	0	5,000	2,000
Coinsurance (percent)	0	30	20
<b>Couple, age 55</b>	<b>65 plans available</b>		
Premium amount (dollars)	8,628	35,112	86,568
Family annual deductible (dollars)	N/A	5,000	2,000
Family out-of-pocket maximum (dollars)	N/A	5,000	2,000
Coinsurance (percent)	0	40	20

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 32: In New Mexico, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>828 plans available</b>		
Premium amount (dollars)	473	1,372	2,864
Annual deductible (dollars)	7,500	3,500	1,500
Out-of-pocket maximum (dollars)	7,500	3,500	1,500
Coinsurance (percent)	0	0	0
<b>Single male, smoker, age 30</b>	<b>828 plans available</b>		
Premium amount (dollars)	524	1,557	3,293
Annual deductible (dollars)	7,500	2,500	1,500
Out-of-pocket maximum (dollars)	7,500	4,500	1,500
Coinsurance (percent)	0	20	0
<b>Single female, nonsmoker, age 30</b>	<b>828 plans available</b>		
Premium amount (dollars)	495	1,625	3,259
Annual deductible (dollars)	7,500	2,500	1,000
Out-of-pocket maximum (dollars)	7,500	4,500	3,000
Coinsurance (percent)	0	20	20
<b>Single female, smoker, age 30</b>	<b>828 plans available</b>		
Premium amount (dollars)	549	1,869	3,747
Annual deductible (dollars)	7,500	2,500	1,000
Out-of-pocket maximum (dollars)	7,500	4,500	3,000
Coinsurance (percent)	0	20	20
<b>Family of four, parents age 40</b>	<b>740 plans available</b>		
Premium amount (dollars)	2,787	5,690	11,229
Family annual deductible (dollars)	22,500	15,000	1,000
Family out-of-pocket maximum (dollars)	31,500	15,000	6,000
Coinsurance (percent)	30	0	15
<b>Couple, age 55</b>	<b>778 plans available</b>		
Premium amount (dollars)	2,141	6,804	14,310
Family annual deductible (dollars)	15,000	30,000	N/A
Family out-of-pocket maximum (dollars)	15,000	30,000	N/A
Coinsurance (percent)	0	0	0

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 33: In New York, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>120 plans available</b>		
Premium amount (dollars)	1,986	5,750	24,324
Annual deductible (dollars)	N/A	No Maximum	N/A
Out-of-pocket maximum (dollars)	No Maximum	No Maximum	N/A
Coinsurance (percent)	0	0	0
<b>Single male, smoker, age 30</b>	<b>120 plans available</b>		
Premium amount (dollars)	1,986	5,750	24,324
Annual deductible (dollars)	N/A	No Maximum	N/A
Out-of-pocket maximum (dollars)	No Maximum	No Maximum	N/A
Coinsurance (percent)	0	0	0
<b>Single female, nonsmoker, age 30</b>	<b>120 plans available</b>		
Premium amount (dollars)	1,986	5,750	24,324
Annual deductible (dollars)	N/A	No Maximum	N/A
Out-of-pocket maximum (dollars)	No Maximum	No Maximum	N/A
Coinsurance (percent)	0	0	0
<b>Single female, smoker, age 30</b>	<b>120 plans available</b>		
Premium amount (dollars)	1,986	5,750	24,324
Annual deductible (dollars)	N/A	No Maximum	N/A
Out-of-pocket maximum (dollars)	No Maximum	No Maximum	N/A
Coinsurance (percent)	0	0	0
<b>Family of four, parents age 40</b>	<b>119 plans available</b>		
Premium amount (dollars)	4,527	14,375	75,396
Family annual deductible (dollars)	N/A	No Maximum	N/A
Family out-of-pocket maximum (dollars)	No Maximum	No Maximum	N/A
Coinsurance (percent)	0	0	0
<b>Couple, age 55</b>	<b>112 plans available</b>		
Premium amount (dollars)	4,454	9,936	50,524
Family annual deductible (dollars)	2,400	2,500	0
Family out-of-pocket maximum (dollars)	12,100	12,100	N/A
Coinsurance (percent)	N/A	N/A	0

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 34: In North Carolina, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>2,062 plans available</b>		
Premium amount (dollars)	505	1,513	6,728
Annual deductible (dollars)	10,000	2,500	3,000
Out-of-pocket maximum (dollars)	17,500	4,500	5,000
Coinsurance (percent)	50	20	20
<b>Single male, smoker, age 30</b>	<b>2,062 plans available</b>		
Premium amount (dollars)	690	1,884	9,195
Annual deductible (dollars)	10,000	5,000	3,000
Out-of-pocket maximum (dollars)	17,500	5,000	5,000
Coinsurance (percent)	50	0	20
<b>Single female, nonsmoker, age 30</b>	<b>2,062 plans available</b>		
Premium amount (dollars)	649	1,932	8,948
Annual deductible (dollars)	10,000	5,500	3,000
Out-of-pocket maximum (dollars)	17,500	5,500	5,000
Coinsurance (percent)	0	0	20
<b>Single female, smoker, age 30</b>	<b>2,062 plans available</b>		
Premium amount (dollars)	886	2,424	13,285
Annual deductible (dollars)	10,000	5,000	3,000
Out-of-pocket maximum (dollars)	17,500	7,000	5,000
Coinsurance (percent)	50	50	20
<b>Family of four, parents age 40</b>	<b>1,560 plans available</b>		
Premium amount (dollars)	2,442	6,828	19,052
Family annual deductible (dollars)	20,000	4,000	3,000
Family out-of-pocket maximum (dollars)	35,000	11,000	9,000
Coinsurance (percent)	50	50	20
<b>Couple, age 55</b>	<b>2,062 plans available</b>		
Premium amount (dollars)	3,039	8,421	41,128
Family annual deductible (dollars)	20,000	10,000	9,000
Family out-of-pocket maximum (dollars)	35,000	10,000	No Maximum
Coinsurance (percent)	50	0	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 35: In North Dakota, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>250 plans available</b>		
Premium amount (dollars)	674	1,341	4,215
Annual deductible (dollars)	7,500	3,500	250
Out-of-pocket maximum (dollars)	10,000	11,000	2,000
Coinsurance (percent)	30	30	20
<b>Single male, smoker, age 30</b>	<b>250 plans available</b>		
Premium amount (dollars)	674	1,690	4,215
Annual deductible (dollars)	7,500	5,000	250
Out-of-pocket maximum (dollars)	10,000	7,000	2,000
Coinsurance (percent)	30	50	20
<b>Single female, nonsmoker, age 30</b>	<b>250 plans available</b>		
Premium amount (dollars)	674	1,341	4,215
Annual deductible (dollars)	7,500	3,500	250
Out-of-pocket maximum (dollars)	10,000	11,000	2,000
Coinsurance (percent)	30	30	20
<b>Single female, smoker, age 30</b>	<b>250 plans available</b>		
Premium amount (dollars)	674	1,690	4,215
Annual deductible (dollars)	7,500	5,000	250
Out-of-pocket maximum (dollars)	10,000	7,000	2,000
Coinsurance (percent)	30	50	20
<b>Family of four, parents age 40</b>	<b>192 plans available</b>		
Premium amount (dollars)	2,775	5,276	13,009
Family annual deductible (dollars)	20,000	15,000	500
Family out-of-pocket maximum (dollars)	35,000	15,000	4,000
Coinsurance (percent)	50	0	20
<b>Couple, age 55</b>	<b>215 plans available</b>		
Premium amount (dollars)	3,486	6,641	15,489
Family annual deductible (dollars)	20,000	5,700	500
Family out-of-pocket maximum (dollars)	35,000	10,700	4,000
Coinsurance (percent)	50	50	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 36: In Ohio, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>2,440 plans available</b>		
Premium amount (dollars)	492	1,485	7,404
Annual deductible (dollars)	7,500	2,600	750
Out-of-pocket maximum (dollars)	7,500	2,600	3,750
Coinsurance (percent)	0	0	20
<b>Single male, smoker, age 30</b>	<b>2,440 plans available</b>		
Premium amount (dollars)	492	1,803	7,404
Annual deductible (dollars)	7,500	2,600	750
Out-of-pocket maximum (dollars)	7,500	5,000	3,750
Coinsurance (percent)	0	20	20
<b>Single female, nonsmoker, age 30</b>	<b>2,440 plans available</b>		
Premium amount (dollars)	720	1,989	9,919
Annual deductible (dollars)	7,500	1,500	750
Out-of-pocket maximum (dollars)	7,500	4,000	3,750
Coinsurance (percent)	0	50	20
<b>Single female, smoker, age 30</b>	<b>2,440 plans available</b>		
Premium amount (dollars)	720	2,457	9,919
Annual deductible (dollars)	7,500	1,500	750
Out-of-pocket maximum (dollars)	7,500	5,000	3,750
Coinsurance (percent)	0	30	20
<b>Family of four, parents age 40</b>	<b>1,153 plans available</b>		
Premium amount (dollars)	3,286	7,152	27,815
Family annual deductible (dollars)	22,500	4,500	N/A
Family out-of-pocket maximum (dollars)	31,500	13,500	6,000
Coinsurance (percent)	30	20	N/A
<b>Couple, age 55</b>	<b>2,368 plans available</b>		
Premium amount (dollars)	3,036	8,434	39,294
Family annual deductible (dollars)	11,000	4,500	No Maximum
Family out-of-pocket maximum (dollars)	11,000	13,500	No Maximum
Coinsurance (percent)	0	30	20

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 37: In Oklahoma, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>1,101 plans available</b>		
Premium amount (dollars)	624	1,707	4,733
Annual deductible (dollars)	10,000	3,000	1,000
Out-of-pocket maximum (dollars)	No Maximum	3,000	3,000
Coinsurance (percent)	30	0	20
<b>Single male, smoker, age 30</b>	<b>1,087 plans available</b>		
Premium amount (dollars)	744	2,029	5,967
Annual deductible (dollars)	10,000	4,000	1,000
Out-of-pocket maximum (dollars)	No Maximum	4,000	3,000
Coinsurance (percent)	30	0	20
<b>Single female, nonsmoker, age 30</b>	<b>1,101 plans available</b>		
Premium amount (dollars)	876	2,197	10,032
Annual deductible (dollars)	10,000	1,000	200
Out-of-pocket maximum (dollars)	No Maximum	10,000	1,000
Coinsurance (percent)	30	0	20
<b>Single female, smoker, age 30</b>	<b>1,087 plans available</b>		
Premium amount (dollars)	1,044	2,682	11,904
Annual deductible (dollars)	10,000	5,000	200
Out-of-pocket maximum (dollars)	No Maximum	7,000	1,000
Coinsurance (percent)	30	20	20
<b>Family of four, parents age 40</b>	<b>806 plans available</b>		
Premium amount (dollars)	2,940	8,211	21,720
Family annual deductible (dollars)	30,000	4,500	600
Family out-of-pocket maximum (dollars)	No Maximum	13,500	No Maximum
Coinsurance (percent)	30	20	20
<b>Couple, age 55</b>	<b>1,101 plans available</b>		
Premium amount (dollars)	585	9,985	24,225
Family annual deductible (dollars)	15,000	15,000	3,000
Family out-of-pocket maximum (dollars)	45,000	21,000	3,000
Coinsurance (percent)	20	20	0

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.



**Table 38: In Oregon, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>725 plans available</b>		
Premium amount (dollars)	624	1,668	4,644
Annual deductible (dollars)	10,000	5,000	1,000
Out-of-pocket maximum (dollars)	15,000	10,000	4,000
Coinsurance (percent)	40	35	20
<b>Single male, smoker, age 30</b>	<b>131 plans available</b>		
Premium amount (dollars)	624	1,992	4,644
Annual deductible (dollars)	10,000	N/A	1,000
Out-of-pocket maximum (dollars)	15,000	N/A	4,000
Coinsurance (percent)	40	0	20
<b>Single female, nonsmoker, age 30</b>	<b>725 plans available</b>		
Premium amount (dollars)	624	1,668	4,644
Annual deductible (dollars)	10,000	5,000	1,000
Out-of-pocket maximum (dollars)	15,000	10,000	4,000
Coinsurance (percent)	40	35	20
<b>Single female, smoker, age 30</b>	<b>131 plans available</b>		
Premium amount (dollars)	624	1,992	4,644
Annual deductible (dollars)	10,000	N/A	1,000
Out-of-pocket maximum (dollars)	15,000	N/A	4,000
Coinsurance (percent)	40	0	20
<b>Family of four, parents age 40</b>	<b>657 plans available</b>		
Premium amount (dollars)	2,448	5,687	15,000
Family annual deductible (dollars)	30,000	10,000	3,000
Family out-of-pocket maximum (dollars)	N/A	12,500	N/A
Coinsurance (percent)	40	50	20
<b>Couple, age 55</b>	<b>721 plans available</b>		
Premium amount (dollars)	3,372	7,489	20,604
Family annual deductible (dollars)	30,000	10,000	3,000
Family out-of-pocket maximum (dollars)	N/A	12,500	N/A
Coinsurance (percent)	40	50	20

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 39: In Pennsylvania, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>2,128 plans available</b>		
Premium amount (dollars)	619	1,691	9,105
Annual deductible (dollars)	5,000	10,000	1,500
Out-of-pocket maximum (dollars)	10,000	10,000	5,500
Coinsurance (percent)	15	0	20
<b>Single male, smoker, age 30</b>	<b>2,114 plans available</b>		
Premium amount (dollars)	636	1,918	9,105
Annual deductible (dollars)	5,000	5,000	1,500
Out-of-pocket maximum (dollars)	10,000	5,000	5,500
Coinsurance (percent)	20	0	20
<b>Single female, nonsmoker, age 30</b>	<b>2,128 plans available</b>		
Premium amount (dollars)	930	2,412	11,288
Annual deductible (dollars)	5,000	N/A	500
Out-of-pocket maximum (dollars)	5,000	5,000	1,500
Coinsurance (percent)	0	0	15
<b>Single female, smoker, age 30</b>	<b>2,114 plans available</b>		
Premium amount (dollars)	1,042	2,700	11,288
Annual deductible (dollars)	5,000	250	500
Out-of-pocket maximum (dollars)	1,050	1,500	1,500
Coinsurance (percent)	0	20	15
<b>Family of four, parents age 40</b>	<b>1,965 plans available</b>		
Premium amount (dollars)	3,349	7,621	32,271
Family annual deductible (dollars)	10,000	15,000	1,500
Family out-of-pocket maximum (dollars)	20,000	18,000	4,500
Coinsurance (percent)	20	20	15
<b>Couple, age 55</b>	<b>2,090 plans available</b>		
Premium amount (dollars)	3,522	10,273	44,625
Family annual deductible (dollars)	0	15,000	1,500
Family out-of-pocket maximum (dollars)	0	15,000	4,500
Coinsurance (percent)	0	0	15

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 40: In Rhode Island, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>6 plans available</b>		
Premium amount (dollars)	1,450	2,334	2,960
Annual deductible (dollars)	2,500	2,500	1,000
Out-of-pocket maximum (dollars)	7,500	7,500	3,000
Coinsurance (percent)	50	20	20
<b>Single male, smoker, age 30</b>	<b>6 plans available</b>		
Premium amount (dollars)	3,203	5,156	6,539
Annual deductible (dollars)	2,500	2,500	1,000
Out-of-pocket maximum (dollars)	7,500	7,500	3,000
Coinsurance (percent)	50	20	20
<b>Single female, nonsmoker, age 30</b>	<b>6 plans available</b>		
Premium amount (dollars)	2,167	3,489	4,425
Annual deductible (dollars)	2,500	2,500	1,000
Out-of-pocket maximum (dollars)	7,500	7,500	3,000
Coinsurance (percent)	50	20	20
<b>Single female, smoker, age 30</b>	<b>6 plans available</b>		
Premium amount (dollars)	3,203	5,156	6,539
Annual deductible (dollars)	2,500	2,500	1,000
Out-of-pocket maximum (dollars)	7,500	7,500	3,000
Coinsurance (percent)	50	20	20
<b>Family of four, parents age 40</b>	<b>5 plans available</b>		
Premium amount (dollars)	5,611	7,958	10,092
Family annual deductible (dollars)	10,000	5,000	2,000
Family out-of-pocket maximum (dollars)	12,100	15,000	6,000
Coinsurance (percent)	0	20	20
<b>Couple, age 55</b>	<b>5 plans available</b>		
Premium amount (dollars)	7,373	10,457	13,261
Family annual deductible (dollars)	10,000	5,000	2,000
Family out-of-pocket maximum (dollars)	12,100	15,000	6,000
Coinsurance (percent)	0	20	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 41: In South Carolina, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>1,103 plans available</b>		
Premium amount (dollars)	700	1,893	4,945
Annual deductible (dollars)	10,000	1,000	1,000
Out-of-pocket maximum (dollars)	3,000	1,500	3,000
Coinsurance (percent)	30	30	20
<b>Single male, smoker, age 30</b>	<b>1,103 plans available</b>		
Premium amount (dollars)	756	2,139	6,231
Annual deductible (dollars)	10,000	3,500	1,000
Out-of-pocket maximum (dollars)	3,000	6,500	3,000
Coinsurance (percent)	30	30	20
<b>Single female, nonsmoker, age 30</b>	<b>1,103 plans available</b>		
Premium amount (dollars)	1,072	2,720	6,743
Annual deductible (dollars)	10,000	3,000	1,000
Out-of-pocket maximum (dollars)	3,000	2,500	3,000
Coinsurance (percent)	30	20	20
<b>Single female, smoker, age 30</b>	<b>1,103 plans available</b>		
Premium amount (dollars)	1,158	3,122	9,117
Annual deductible (dollars)	10,000	10,000	1,000
Out-of-pocket maximum (dollars)	3,000	3,000	3,000
Coinsurance (percent)	30	20	20
<b>Family of four, parents age 40</b>	<b>390 plans available</b>		
Premium amount (dollars)	6,106	11,576	22,509
Family annual deductible (dollars)	22,500	15,000	3,000
Family out-of-pocket maximum (dollars)	31,500	15,000	9,000
Coinsurance (percent)	30	0	20
<b>Couple, age 55</b>	<b>1,061 plans available</b>		
Premium amount (dollars)	3,804	11,448	27,694
Family annual deductible (dollars)	20,000	5,000	3,000
Family out-of-pocket maximum (dollars)	25,000	5,000	9,000
Coinsurance (percent)	20	0	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 42: In South Dakota, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>626 plans available</b>		
Premium amount (dollars)	514	2,165	4,921
Annual deductible (dollars)	5,000	5,000	500
Out-of-pocket maximum (dollars)	10,000	5,000	1,500
Coinsurance (percent)	40	0	10
<b>Single male, smoker, age 30</b>	<b>626 plans available</b>		
Premium amount (dollars)	617	2,609	5,413
Annual deductible (dollars)	5,000	5,000	500
Out-of-pocket maximum (dollars)	10,000	8,500	1,500
Coinsurance (percent)	40	20	10
<b>Single female, nonsmoker, age 30</b>	<b>626 plans available</b>		
Premium amount (dollars)	787	2,733	8,132
Annual deductible (dollars)	5,000	1,500	500
Out-of-pocket maximum (dollars)	10,000	4,500	1,500
Coinsurance (percent)	40	30	10
<b>Single female, smoker, age 30</b>	<b>626 plans available</b>		
Premium amount (dollars)	945	3,280	8,946
Annual deductible (dollars)	5,000	7,500	500
Out-of-pocket maximum (dollars)	10,000	11,000	1,500
Coinsurance (percent)	40	20	10
<b>Family of four, parents age 40</b>	<b>577 plans available</b>		
Premium amount (dollars)	4,306	10,243	21,564
Family annual deductible (dollars)	15,000	15,000	3,000
Family out-of-pocket maximum (dollars)	21,000	15,000	9,000
Coinsurance (percent)	50	0	20
<b>Couple, age 55</b>	<b>622 plans available</b>		
Premium amount (dollars)	2,333	12,376	26,532
Family annual deductible (dollars)	10,000	4,500	3,000
Family out-of-pocket maximum (dollars)	20,000	10,500	9,000
Coinsurance (percent)	40	20	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 43: In Tennessee, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>1,161 plans available</b>		
Premium amount (dollars)	522	1,689	4,880
Annual deductible (dollars)	7,500	1,500	3,000
Out-of-pocket maximum (dollars)	10,500	4,500	5,000
Coinsurance (percent)	20	30	20
<b>Single male, smoker, age 30</b>	<b>1,161 plans available</b>		
Premium amount (dollars)	631	2,004	6,676
Annual deductible (dollars)	10,000	1,000	3,000
Out-of-pocket maximum (dollars)	10,000	10,000	5,000
Coinsurance (percent)	0	0	20
<b>Single female, nonsmoker, age 30</b>	<b>1,161 plans available</b>		
Premium amount (dollars)	763	2,183	6,548
Annual deductible (dollars)	7,500	5,000	3,000
Out-of-pocket maximum (dollars)	10,500	7,000	5,000
Coinsurance (percent)	20	20	20
<b>Single female, smoker, age 30</b>	<b>1,161 plans available</b>		
Premium amount (dollars)	930	2,616	9,656
Annual deductible (dollars)	10,000	3,500	3,000
Out-of-pocket maximum (dollars)	10,000	6,500	5,000
Coinsurance (percent)	0	0	20
<b>Family of four, parents age 40</b>	<b>746 plans available</b>		
Premium amount (dollars)	3,155	9,338	21,340
Family annual deductible (dollars)	22,500	4,500	3,000
Family out-of-pocket maximum (dollars)	28,500	13,500	9,000
Coinsurance (percent)	20	30	20
<b>Couple, age 55</b>	<b>1,161 plans available</b>		
Premium amount (dollars)	578	9,416	29,646
Family annual deductible (dollars)	15,000	30,000	9,000
Family out-of-pocket maximum (dollars)	33,000	30,000	No Maximum
Coinsurance (percent)	30	0	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 44: In Texas, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>5,422 plans available</b>		
Premium amount (dollars)	363	1,358	4,875
Annual deductible (dollars)	10,000	10,000	500
Out-of-pocket maximum (dollars)	17,500	14,500	3,000
Coinsurance (percent)	50	30	20
<b>Single male, smoker, age 30</b>	<b>5,422 plans available</b>		
Premium amount (dollars)	495	1,713	5,880
Annual deductible (dollars)	10,000	4,000	250
Out-of-pocket maximum (dollars)	17,500	6,000	3,000
Coinsurance (percent)	50	20	15
<b>Single female, nonsmoker, age 30</b>	<b>5,422 plans available</b>		
Premium amount (dollars)	470	1,830	7,234
Annual deductible (dollars)	10,000	3,500	500
Out-of-pocket maximum (dollars)	17,500	3,500	3,000
Coinsurance (percent)	50	0	20
<b>Single female, smoker, age 30</b>	<b>5,422 plans available</b>		
Premium amount (dollars)	642	2,291	8,387
Annual deductible (dollars)	10,000	2,000	500
Out-of-pocket maximum (dollars)	17,500	9,500	3,000
Coinsurance (percent)	50	30	20
<b>Family of four, parents age 40</b>	<b>3,720 plans available</b>		
Premium amount (dollars)	1,845	6,054	22,800
Family annual deductible (dollars)	20,000	15,000	750
Family out-of-pocket maximum (dollars)	35,000	18,000	6,000
Coinsurance (percent)	50	30	15
<b>Couple, age 55</b>	<b>5,422 plans available</b>		
Premium amount (dollars)	2,227	7,338	26,616
Family annual deductible (dollars)	20,000	7,000	750
Family out-of-pocket maximum (dollars)	35,000	22,000	6,000
Coinsurance (percent)	50	30	15

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 45: In Utah, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>524 plans available</b>		
Premium amount (dollars)	581	1,558	3,890
Annual deductible (dollars)	10,000	2,500	1,200
Out-of-pocket maximum (dollars)	5,000	7,500	3,600
Coinsurance (percent)	35	30	20
<b>Single male, smoker, age 30</b>	<b>524 plans available</b>		
Premium amount (dollars)	581	1,662	3,890
Annual deductible (dollars)	10,000	3,000	1,200
Out-of-pocket maximum (dollars)	5,000	3,000	3,600
Coinsurance (percent)	35	0	20
<b>Single female, nonsmoker, age 30</b>	<b>524 plans available</b>		
Premium amount (dollars)	696	1,693	4,398
Annual deductible (dollars)	10,000	3,500	1,200
Out-of-pocket maximum (dollars)	5,000	11,000	3,600
Coinsurance (percent)	35	30	20
<b>Single female, smoker, age 30</b>	<b>524 plans available</b>		
Premium amount (dollars)	696	1,798	4,398
Annual deductible (dollars)	10,000	3,500	1,200
Out-of-pocket maximum (dollars)	5,000	6,000	3,600
Coinsurance (percent)	35	20	20
<b>Family of four, parents age 40</b>	<b>434 plans available</b>		
Premium amount (dollars)	3,193	5,712	11,512
Family annual deductible (dollars)	22,500	5,000	1,500
Family out-of-pocket maximum (dollars)	32,500	5,000	6,500
Coinsurance (percent)	30	0	20
<b>Couple, age 55</b>	<b>524 plans available</b>		
Premium amount (dollars)	2,348	6,853	20,524
Family annual deductible (dollars)	30,000	20,000	2,400
Family out-of-pocket maximum (dollars)	15,000	20,000	7,200
Coinsurance (percent)	35	0	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.



**Table 46: In Vermont, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>5 plans available</b>		
Premium amount (dollars)	665	2,493	3,505
Annual deductible (dollars)	100,000	10,000	3,500
Out-of-pocket maximum (dollars)	No Maximum	No Maximum	No Maximum
Coinsurance (percent)	30	30	30
<b>Single male, smoker, age 30</b>	<b>5 plans available</b>		
Premium amount (dollars)	665	2,493	3,505
Annual deductible (dollars)	100,000	10,000	3,500
Out-of-pocket maximum (dollars)	No Maximum	No Maximum	No Maximum
Coinsurance (percent)	30	30	30
<b>Single female, nonsmoker, age 30</b>	<b>5 plans available</b>		
Premium amount (dollars)	665	2,493	3,505
Annual deductible (dollars)	100,000	10,000	3,500
Out-of-pocket maximum (dollars)	No Maximum	No Maximum	No Maximum
Coinsurance (percent)	30	30	30
<b>Single female, smoker, age 30</b>	<b>5 plans available</b>		
Premium amount (dollars)	665	2,493	3,505
Annual deductible (dollars)	100,000	10,000	3,500
Out-of-pocket maximum (dollars)	No Maximum	No Maximum	No Maximum
Coinsurance (percent)	30	30	30
<b>Family of four, parents age 40</b>	<b>0 plans available</b>		
Premium amount (dollars)	N/A	N/A	N/A
Family annual deductible (dollars)	N/A	N/A	N/A
Family out-of-pocket maximum (dollars)	N/A	N/A	N/A
Coinsurance (percent)	N/A	N/A	N/A
<b>Couple, age 55</b>	<b>5 plans available</b>		
Premium amount (dollars)	1,807	6,778	9,531
Family annual deductible (dollars)	200,000	20,000	7,000
Family out-of-pocket maximum (dollars)	No Maximum	No Maximum	No Maximum
Coinsurance (percent)	30	30	30

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 47: In Virginia, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>711 plans available</b>		
Premium amount (dollars)	456	1,350	13,488
Annual deductible (dollars)	7,500	2,500	100
Out-of-pocket maximum (dollars)	11,000	5,000	2,500
Coinsurance (percent)	50	20	10
<b>Single male, smoker, age 30</b>	<b>711 plans available</b>		
Premium amount (dollars)	564	1,680	13,488
Annual deductible (dollars)	7,500	N/A	100
Out-of-pocket maximum (dollars)	11,000	N/A	2,500
Coinsurance (percent)	50	20	10
<b>Single female, nonsmoker, age 30</b>	<b>711 plans available</b>		
Premium amount (dollars)	588	1,850	13,488
Annual deductible (dollars)	7,500	2,500	100
Out-of-pocket maximum (dollars)	11,000	5,000	2,500
Coinsurance (percent)	50	20	10
<b>Single female, smoker, age 30</b>	<b>711 plans available</b>		
Premium amount (dollars)	744	2,335	13,488
Annual deductible (dollars)	7,500	6,000	100
Out-of-pocket maximum (dollars)	11,000	8,000	2,500
Coinsurance (percent)	50	20	10
<b>Family of four, parents age 40</b>	<b>49 plans available</b>		
Premium amount (dollars)	2,688	11,244	44,064
Family annual deductible (dollars)	20,000	1,000	200
Family out-of-pocket maximum (dollars)	20,000	5,000	5,000
Coinsurance (percent)	0	20	10
<b>Couple, age 55</b>	<b>711 plans available</b>		
Premium amount (dollars)	2,028	7,616	64,620
Family annual deductible (dollars)	15,000	3,000	200
Family out-of-pocket maximum (dollars)	22,000	6,000	5,000
Coinsurance (percent)	50	30	10

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 48: In Washington, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>69 plans available</b>		
Premium amount (dollars)	1,248	2,016	4,836
Annual deductible (dollars)	10,000	1,000	1,800
Out-of-pocket maximum (dollars)	7,500	5,000	8,300
Coinsurance (percent)	30	20	35
<b>Single male, smoker, age 30</b>	<b>69 plans available</b>		
Premium amount (dollars)	1,440	2,340	5,568
Annual deductible (dollars)	10,000	3,500	1,800
Out-of-pocket maximum (dollars)	7,500	5,000	8,300
Coinsurance (percent)	30	20	35
<b>Single female, nonsmoker, age 30</b>	<b>69 plans available</b>		
Premium amount (dollars)	1,248	2,016	4,836
Annual deductible (dollars)	10,000	1,000	1,800
Out-of-pocket maximum (dollars)	7,500	5,000	8,300
Coinsurance (percent)	30	20	35
<b>Single female, smoker, age 30</b>	<b>69 plans available</b>		
Premium amount (dollars)	1,440	2,340	5,568
Annual deductible (dollars)	10,000	3,500	1,800
Out-of-pocket maximum (dollars)	7,500	5,000	8,300
Coinsurance (percent)	30	20	35
<b>Family of four, parents age 40</b>	<b>20 plans available</b>		
Premium amount (dollars)	5,424	10,296	20,112
Family annual deductible (dollars)	10,000	N/A	1,800
Family out-of-pocket maximum (dollars)	10,000	N/A	8,300
Coinsurance (percent)	0	25	35
<b>Couple, age 55</b>	<b>67 plans available</b>		
Premium amount (dollars)	5,880	9,528	22,992
Family annual deductible (dollars)	30,000	7,000	1,800
Family out-of-pocket maximum (dollars)	22,500	10,000	8,300
Coinsurance (percent)	30	20	35

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 49: In West Virginia, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>1,766 plans available</b>		
Premium amount (dollars)	511	1,476	5,958
Annual deductible (dollars)	10,000	2,850	2,500
Out-of-pocket maximum (dollars)	17,500	5,350	5,000
Coinsurance (percent)	50	50	20
<b>Single male, smoker, age 30</b>	<b>1,766 plans available</b>		
Premium amount (dollars)	697	1,800	6,228
Annual deductible (dollars)	10,000	10,000	2,500
Out-of-pocket maximum (dollars)	17,500	3,000	5,000
Coinsurance (percent)	50	20	20
<b>Single female, nonsmoker, age 30</b>	<b>1,766 plans available</b>		
Premium amount (dollars)	654	1,825	6,624
Annual deductible (dollars)	10,000	10,000	2,500
Out-of-pocket maximum (dollars)	17,500	3,000	5,000
Coinsurance (percent)	50	20	20
<b>Single female, smoker, age 30</b>	<b>1,766 plans available</b>		
Premium amount (dollars)	893	2,228	6,993
Annual deductible (dollars)	10,000	10,000	2,500
Out-of-pocket maximum (dollars)	17,500	3,000	5,000
Coinsurance (percent)	50	20	20
<b>Family of four, parents age 40</b>	<b>1,579 plans available</b>		
Premium amount (dollars)	2,391	6,409	16,987
Family annual deductible (dollars)	20,000	15,000	3,000
Family out-of-pocket maximum (dollars)	35,000	21,000	9,000
Coinsurance (percent)	50	20	20
<b>Couple, age 55</b>	<b>1,766 plans available</b>		
Premium amount (dollars)	3,099	8,429	20,901
Family annual deductible (dollars)	20,000	4,000	3,000
Family out-of-pocket maximum (dollars)	35,000	11,000	9,000
Coinsurance (percent)	50	50	20

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 50: In Wisconsin, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>18,151 plans available</b>		
Premium amount (dollars)	468	1,295	3,924
Annual deductible (dollars)	3,500	2,500	500
Out-of-pocket maximum (dollars)	4,500	5,500	3,000
Coinsurance (percent)	20	0	20
<b>Single male, smoker, age 30</b>	<b>18,151 plans available</b>		
Premium amount (dollars)	539	1,839	5,537
Annual deductible (dollars)	3,500	2,000	500
Out-of-pocket maximum (dollars)	4,500	5,000	3,000
Coinsurance (percent)	20	20	20
<b>Single female, nonsmoker, age 30</b>	<b>18,151 plans available</b>		
Premium amount (dollars)	616	1,723	6,612
Annual deductible (dollars)	3,500	2,500	0
Out-of-pocket maximum (dollars)	4,500	2,500	500
Coinsurance (percent)	20	0	N/A
<b>Single female, smoker, age 30</b>	<b>18,151 plans available</b>		
Premium amount (dollars)	709	2,418	8,655
Annual deductible (dollars)	3,500	2,500	2,500
Out-of-pocket maximum (dollars)	4,500	3,500	2,500
Coinsurance (percent)	20	0	0
<b>Family of four, parents age 40</b>	<b>1,512 plans available</b>		
Premium amount (dollars)	2,375	6,806	17,858
Family annual deductible (dollars)	30,000	4,000	3,000
Family out-of-pocket maximum (dollars)	50,000	8,000	9,000
Coinsurance (percent)	50	20	20
<b>Couple, age 55</b>	<b>18,079 plans available</b>		
Premium amount (dollars)	160	7,028	21,972
Family annual deductible (dollars)	30,000	4,500	3,000
Family out-of-pocket maximum (dollars)	30,000	24,500	9,000
Coinsurance (percent)	0	50	20

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 51: In Wyoming, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>528 plans available</b>		
Premium amount (dollars)	1,064	2,046	3,930
Annual deductible (dollars)	20,000	2,600	1,000
Out-of-pocket maximum (dollars)	20,000	5,000	3,000
Coinsurance (percent)	0	20	20
<b>Single male, smoker, age 30</b>	<b>528 plans available</b>		
Premium amount (dollars)	1,232	2,346	4,519
Annual deductible (dollars)	7,500	1,000	1,000
Out-of-pocket maximum (dollars)	10,500	2,000	3,000
Coinsurance (percent)	30	20	20
<b>Single female, nonsmoker, age 30</b>	<b>528 plans available</b>		
Premium amount (dollars)	1,298	2,500	4,819
Annual deductible (dollars)	7,500	1,000	1,000
Out-of-pocket maximum (dollars)	10,500	10,000	2,000
Coinsurance (percent)	30	0	20
<b>Single female, smoker, age 30</b>	<b>528 plans available</b>		
Premium amount (dollars)	1,493	2,875	5,559
Annual deductible (dollars)	7,500	1,000	500
Out-of-pocket maximum (dollars)	10,500	10,000	1,500
Coinsurance (percent)	30	0	20
<b>Family of four, parents age 40</b>	<b>464 plans available</b>		
Premium amount (dollars)	5,028	9,424	18,592
Family annual deductible (dollars)	22,500	5,000	3,000
Family out-of-pocket maximum (dollars)	31,500	9,000	9,000
Coinsurance (percent)	30	20	20
<b>Couple, age 55</b>	<b>524 plans available</b>		
Premium amount (dollars)	5,559	12,255	22,874
Family annual deductible (dollars)	40,000	N/A	3,000
Family out-of-pocket maximum (dollars)	40,000	N/A	9,000
Coinsurance (percent)	0	0	20

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of the Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

The number of plans available state-wide may not reflect the total number of plans available to all individuals in the state, as insurers may offer some plans only in specific regions of a state. A single insurer may offer several plans within a state, and these plans may vary in the base premium or in the plan details, such as network and cost-sharing options.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Base Premiums Prior to Underwriting for Urban and Rural Zip Codes  
for Selected States and Consumer Categories**

**Table 52: In Illinois, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market in One Urban and One Rural Zip Code for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Urban Zip 60610 Chicago, IL			Rural Zip 60945 Iroquois, IL		
	Plan with minimum premium	Plan with median premium	Plan with maximum premium	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>194 plans available</b>			<b>434 plans available</b>		
Premium amount (dollars)	742	1,901	5,632	677	1,612	4,172
Annual deductible (dollars)	10,000	5,000	0	10,000	4,000	0
Out-of-pocket maximum (dollars)	16,000	6,000	1,000	16,000	6,000	1,000
Coinsurance (percent)	30	30	0	30	20	0
<b>Single male, smoker, age 30</b>	<b>194 plans available</b>			<b>434 plans available</b>		
Premium amount (dollars)	930	2,393	7,040	696	1,784	5,215
Annual deductible (dollars)	10,000	1,250	0	7,500	0	0
Out-of-pocket maximum (dollars)	16,000	4,250	1,000	22,500	3,000	1,000
Coinsurance (percent)	30	20	0	0	0	0
<b>Single female, nonsmoker, age 30</b>	<b>194 plans available</b>			<b>434 plans available</b>		
Premium amount (dollars)	1,058	3,146	14,578	948	2,560	10,798
Annual deductible (dollars)	10,000	500	0	7,500	3,000	0
Out-of-pocket maximum (dollars)	16,000	3,000	1,000	22,500	6,000	1,000
Coinsurance (percent)	30	20	0	0	30	0
<b>Single female, smoker, age 30</b>	<b>194 plans available</b>			<b>434 plans available</b>		
Premium amount (dollars)	1,292	3,932	18,223	948	2,736	13,498
Annual deductible (dollars)	10,000	500	0	7,500	1,750	0
Out-of-pocket maximum (dollars)	16,000	3,000	1,000	22,500	4,750	1,000
Coinsurance (percent)	30	20	0	0	0	0
<b>Family of four, parents age 40</b>	<b>178 plans available</b>			<b>178 plans available</b>		
Premium amount (dollars)	3,489	8,905	31,536	3,187	6,929	23,358
Family annual deductible (dollars)	30,000	3,500	0	30,000	5,200	0
Family out-of-pocket maximum (dollars)	48,000	6,000	3,000	48,000	10,000	3,000
Coinsurance (percent)	30	20	0	30	0	0
<b>Couple, age 55</b>	<b>194 plans available</b>			<b>194 plans available</b>		
Premium amount (dollars)	3,921	11,129	37,790	3,582	8,418	27,991
Family annual deductible (dollars)	30,000	9,000	0	30,000	3,500	0
Family out-of-pocket maximum (dollars)	48,000	18,000	3,000	48,000	9,500	3,000
Coinsurance (percent)	30	30	0	30	0	0

Source: GAO analysis of Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

## Enclosure II

Urban and rural classifications were based on the Rural-Urban Commuting Area (RUCA) codes developed by the Department of Agriculture's Economic Research Service which are based on patterns of urbanization, population density, and daily commuting patterns. Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.



**Table 53: In Nevada, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market in One Urban and One Rural Zip Code for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Urban Zip 89002 Henderson, NV			Rural Zip 89444 Wellington, NV		
	Plan with minimum premium	Plan with median premium	Plan with maximum premium	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>122 plans available</b>			<b>90 plans available</b>		
Premium amount (dollars)	427	1,252	5,486	520	1,303	5,986
Annual deductible (dollars)	2,000	3,000	1,500	10,000	3,500	1,500
Out-of-pocket maximum (dollars)	4,000	6,000	4,500	3,000	0	4,500
Coinsurance (percent)	50	20	30	20	0	30
<b>Single male, smoker, age 30</b>	<b>113 plans available</b>			<b>82 plans available</b>		
Premium amount (dollars)	513	1,449	7,410	626	1,559	8,085
Annual deductible (dollars)	2,000	7,500	1,500	10,000	2,500	1,500
Out-of-pocket maximum (dollars)	4,000	0	4,500	3,000	600	4,500
Coinsurance (percent)	50	0	30	20	30	30
<b>Single female, nonsmoker, age 30</b>	<b>122 plans available</b>			<b>90 plans available</b>		
Premium amount (dollars)	627	1,723	9,497	688	1,709	10,333
Annual deductible (dollars)	2,000	3,500	1,500	10,000	3,000	1,500
Out-of-pocket maximum (dollars)	4,000	3,500	4,500	3,000	0	4,500
Coinsurance (percent)	50	0	30	20	0	30
<b>Single female, smoker, age 30</b>	<b>113 plans available</b>			<b>82 plans available</b>		
Premium amount (dollars)	752	2,009	12,823	828	2,040	13,952
Annual deductible (dollars)	2,000	N/A	1,500	10,000	10,000	1,500
Out-of-pocket maximum (dollars)	4,000	0	4,500	3,000	12,500	4,500
Coinsurance (percent)	50	0	30	20	20	30
<b>Family of four, parents age 40</b>	<b>9 plans available</b>			<b>8 plans available</b>		
Premium amount (dollars)	3,276	8,688	15,552	3,936	11,064	17,112
Family annual deductible (dollars)	9,000	0	1,500	9,000	0	1,500
Family out-of-pocket maximum (dollars)	21,000	4,000	6,000	21,000	10,000	6,000
Coinsurance (percent)	30	N/A	20	30	N/A	20
<b>Couple, age 55</b>	<b>113 plans available</b>			<b>81 plans available</b>		
Premium amount (dollars)	3,198	7,531	28,139	3,198	7,360	30,165
Family annual deductible (dollars)	20,000	5,000	3,000	20,000	7,000	3,000
Family out-of-pocket maximum (dollars)	3,000	3,000	9,000	3,000	3,000	9,000
Coinsurance (percent)	20	20	30	20	20	30

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

Urban and rural classifications were based on the Rural-Urban Commuting Area (RUCA) codes developed by the Department of Agriculture's Economic Research Service which are based on patterns of urbanization, population density, and daily commuting patterns.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 54: In Pennsylvania, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market in One Urban and One Rural Zip Code for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Urban Zip 15028 Coulters, PA			Rural Zip 17212 Big Cove Tannery, PA		
	Plan with minimum premium	Plan with median premium	Plan with maximum premium	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>86 plans available</b>			<b>96 plans available</b>		
Premium amount (dollars)	619	1,511	9,105	636	1,555	9,081
Annual deductible (dollars)	5,000	10,000	1,500	5,000	5,000	1,000
Out-of-pocket maximum (dollars)	10,000	10,000	5,500	10,000	6,000	3,000
Coinsurance (percent)	15	0	20	20	20	20
<b>Single male, smoker, age 30</b>	<b>86 plans available</b>			<b>96 plans available</b>		
Premium amount (dollars)	712	1,651	9,105	636	1,752	9,081
Annual deductible (dollars)	5,000	250	1,500	5,000	N/A	1,000
Out-of-pocket maximum (dollars)	10,000	2,000	5,500	10,000	N/A	3,000
Coinsurance (percent)	15	10	20	20	0	20
<b>Single female, nonsmoker, age 30</b>	<b>86 plans available</b>			<b>96 plans available</b>		
Premium amount (dollars)	1,042	2,140	9,105	1,083	2,405	11,288
Annual deductible (dollars)	5,000	0	1,500	5,000	5,000	500
Out-of-pocket maximum (dollars)	10,000	N/A	5,500	10,000	5,000	1,500
Coinsurance (percent)	15	0	20	20	0	15
<b>Single female, smoker, age 30</b>	<b>86 plans available</b>			<b>96 plans available</b>		
Premium amount (dollars)	1,199	2,342	9,105	1,083	2,580	11,288
Annual deductible (dollars)	5,000	1,500	1,500	5,000	10,000	500
Out-of-pocket maximum (dollars)	10,000	4,500	5,500	10,000	10,000	1,500
Coinsurance (percent)	15	20	20	20	0	15
<b>Family of four, parents age 40</b>	<b>53 plans available</b>			<b>71 plans available</b>		
Premium amount (dollars)	3,929	7,406	27,129	3,349	7,126	32,271
Family annual deductible (dollars)	7,000	30,000	3,000	10,000	3,000	1,500
Family out-of-pocket maximum (dollars)	10,000	30,000	11,000	20,000	4,500	4,500
Coinsurance (percent)	20	0	20	20	15	15
<b>Couple, age 55</b>	<b>78 plans available</b>			<b>96 plans available</b>		
Premium amount (dollars)	3,638	9,186	23,266	3,645	8,635	44,625
Family annual deductible (dollars)	10,000	N/A	3,000	0	2,400	1,500
Family out-of-pocket maximum (dollars)	20,000	N/A	6,000	0	4,400	4,500
Coinsurance (percent)	15	20	20	0	10	15

Legend: N/A=Not applicable (value was not reported by the insurer)

Source: GAO analysis of Center for Consumer Information and Insurance Oversight (CCIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

Urban and rural classifications were based on the Rural-Urban Commuting Area (RUCA) codes developed by the Department of Agriculture's Economic Research Service which are based on patterns of urbanization, population density, and daily commuting patterns.

Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

**Table 55: In Texas, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market in One Urban and One Rural Zip Code for Selected Consumers Displayed on the HealthCare.gov Plan Finder in January 2013**

Consumer type	Urban Zip 75248 Dallas, TX			Rural Zip 79506 Blackwell, TX		
	Plan with minimum premium	Plan with median premium	Plan with maximum premium	Plan with minimum premium	Plan with median premium	Plan with maximum premium
<b>Single male, nonsmoker, age 30</b>	<b>228 plans available</b>			<b>229 plans available</b>		
Premium amount (dollars)	566	1,454	4,236	653	1,452	3,744
Annual deductible (dollars)	10,000	6,000	250	10,000	1,750	250
Out-of-pocket maximum (dollars)	17,500	6,000	3,000	17,500	3,000	3,000
Coinsurance (percent)	50	0	15	50	10	15
<b>Single male, smoker, age 30</b>	<b>228 plans available</b>			<b>229 plans available</b>		
Premium amount (dollars)	773	1,820	5,304	773	1,824	4,668
Annual deductible (dollars)	10,000	10,000	250	10,000	1,500	250
Out-of-pocket maximum (dollars)	17,500	13,000	3,000	5,000	3,000	3,000
Coinsurance (percent)	50	20	15	0	25	15
<b>Single female, nonsmoker, age 30</b>	<b>228 plans available</b>			<b>229 plans available</b>		
Premium amount (dollars)	733	1,971	5,957	845	1,953	5,136
Annual deductible (dollars)	10,000	10,000	500	10,000	5,000	500
Out-of-pocket maximum (dollars)	17,500	13,000	3,000	17,500	6,000	3,000
Coinsurance (percent)	50	20	20	50	30	20
<b>Single female, smoker, age 30</b>	<b>228 plans available</b>			<b>229 plans available</b>		
Premium amount (dollars)	1,001	2,435	7,212	1,139	2,439	6,348
Annual deductible (dollars)	10,000	10,000	250	10,000	2,850	250
Out-of-pocket maximum (dollars)	17,500	13,000	3,000	5,000	5,350	3,000
Coinsurance (percent)	50	20	15	0	50	15
<b>Family of four, parents age 40</b>	<b>159 plans available</b>			<b>159 plans available</b>		
Premium amount (dollars)	2,878	6,408	20,556	3,317	6,590	18,120
Family annual deductible (dollars)	20,000	15,000	750	20,000	10,500	750
Family out-of-pocket maximum (dollars)	35,000	33,000	6,000	35,000	28,500	6,000
Coinsurance (percent)	50	30	15	50	30	15
<b>Couple, age 55</b>	<b>228 plans available</b>			<b>229 plans available</b>		
Premium amount (dollars)	3,473	7,723	24,000	4,002	7,760	21,156
Family annual deductible (dollars)	20,000	7,000	750	22,500	15,000	750
Family out-of-pocket maximum (dollars)	35,000	14,000	6,000	25,000	20,000	6,000
Coinsurance (percent)	50	20	15	30	20	15

Source: GAO analysis of Center for Consumer Information and Insurance Oversight (CCIIO) data.

Notes: Because insurers can impose different premiums on individuals on the basis of a variety of factors, the data represent the base premium amount, rather than the actual premium amount an individual would be charged. Actual premiums could be higher because they would be determined after more complete underwriting for health conditions and other individual factors.

## Enclosure II

Urban and rural classifications were based on the Rural-Urban Commuting Area (RUCA) codes developed by the Department of Agriculture's Economic Research Service which are based on patterns of urbanization, population density, and daily commuting patterns. Data reflect available information for all plans for which data were displayed on HealthCare.gov as of January 2013 and may include plans with little or no enrollment.

(291124)

---

---

This is a work of the U.S. government and is not subject to copyright protection in the United States. The published product may be reproduced and distributed in its entirety without further permission from GAO. However, because this work may contain copyrighted images or other material, permission from the copyright holder may be necessary if you wish to reproduce this material separately.

---

## GAO's Mission

The Government Accountability Office, the audit, evaluation, and investigative arm of Congress, exists to support Congress in meeting its constitutional responsibilities and to help improve the performance and accountability of the federal government for the American people. GAO examines the use of public funds; evaluates federal programs and policies; and provides analyses, recommendations, and other assistance to help Congress make informed oversight, policy, and funding decisions. GAO's commitment to good government is reflected in its core values of accountability, integrity, and reliability.

---

## Obtaining Copies of GAO Reports and Testimony

The fastest and easiest way to obtain copies of GAO documents at no cost is through GAO's website ([www.gao.gov](http://www.gao.gov)). Each weekday afternoon, GAO posts on its website newly released reports, testimony, and correspondence. To have GAO e-mail you a list of newly posted products, go to [www.gao.gov](http://www.gao.gov) and select "E-mail Updates."

---

## Order by Phone

The price of each GAO publication reflects GAO's actual cost of production and distribution and depends on the number of pages in the publication and whether the publication is printed in color or black and white. Pricing and ordering information is posted on GAO's website, <http://www.gao.gov/ordering.htm>.

Place orders by calling (202) 512-6000, toll free (866) 801-7077, or TDD (202) 512-2537.

Orders may be paid for using American Express, Discover Card, MasterCard, Visa, check, or money order. Call for additional information.

---

## Connect with GAO

Connect with GAO on [Facebook](#), [Flickr](#), [Twitter](#), and [YouTube](#). Subscribe to our [RSS Feeds](#) or [E-mail Updates](#). Listen to our [Podcasts](#). Visit GAO on the web at [www.gao.gov](http://www.gao.gov).

---

## To Report Fraud, Waste, and Abuse in Federal Programs

Contact:

Website: [www.gao.gov/fraudnet/fraudnet.htm](http://www.gao.gov/fraudnet/fraudnet.htm)

E-mail: [fraudnet@gao.gov](mailto:fraudnet@gao.gov)

Automated answering system: (800) 424-5454 or (202) 512-7470

---

## Congressional Relations

Katherine Siggerud, Managing Director, [siggerudk@gao.gov](mailto:siggerudk@gao.gov), (202) 512-4400, U.S. Government Accountability Office, 441 G Street NW, Room 7125, Washington, DC 20548

---

## Public Affairs

Chuck Young, Managing Director, [youngc1@gao.gov](mailto:youngc1@gao.gov), (202) 512-4800 U.S. Government Accountability Office, 441 G Street NW, Room 7149 Washington, DC 20548

