



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

January 31, 2014

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

Private Health Insurance: The Range of Base Premiums for Individuals Age 19 and 64 in the Individual Market by State in January 2013

Dear Senator Hatch:

Millions of Americans obtain health coverage by purchasing private health insurance,¹ including over 11 million individuals who purchased individual market plans in 2011.² 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. In 2013, in most states, under applicable law, individual health insurance market premium rates could have varied on the basis of age, gender, health status, and other factors. In addition, states could have varied in their specific requirements for what insurers could consider in underwriting—the process of assessing the health status of the insurance applicant and setting the premium according to the health risk of that individual.³ Historically, with certain exceptions, when individuals purchasing coverage in the individual market went through the underwriting process, their coverage could have been denied, offered at a higher-than-average premium, or offered with a rider that excluded coverage of a preexisting condition.⁴

The Patient Protection and Affordable Care Act (PPACA) included a number of provisions that changed private health insurance requirements, and these changes could affect the cost of individual market health insurance premiums. For example, under PPACA, insurers may not deny coverage to individuals based on preexisting conditions or use gender or health status to set premium rates, and they are restricted in the amount they can vary premiums based on age and tobacco use.⁵ PPACA also included an individual mandate that requires most individuals to have health insurance coverage or pay a tax penalty.⁶ These PPACA provisions were not

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

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

³Bernadette Fernandez, Congressional Research Service, *Drivers of Premium Increases and Review of Health Insurance Rates* (Washington, D.C.: January 20, 2012).

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

⁵See the Patient Protection and Affordable Care Act (PPACA), Pub. L. No. 111-148, § 1201, 124 Stat. 119, 154 (2010) (codified at 42 U.S.C. § 300gg(a)(1)(A)).

⁶Pub. L. No. 111-148, §§ 1501, 10106, 124 Stat. 242, 907, as amended by the Health Care and Education Reconciliation Act of 2010, Pub. L. No. 111-152, §§ 1002, 1004, 124 Stat. 1029, 1032, 1034 (codified as amended at 26 U.S.C. § 5000A).

required to be met until 2014. As a result, beginning in January 2014, the way insurers calculate base premiums may change.⁷

The Center for Consumer Information and Insurance Oversight (CCIIO) within the Department of Health and Human Services' (HHS) Centers for Medicare & Medicaid Services (CMS) maintains an online portal—the HealthCare.gov Plan Finder—that displays insurers' premiums to assist consumers in comparing health insurance coverage options in the individual market.⁸ In January 2013, the data displayed on the HealthCare.gov Plan Finder included insurers' base premiums prior to underwriting. These premium amounts were not subject to the PPACA provisions that took effect in 2014. They represented the lowest premium amounts that would have been available to different categories of individuals at that time, and were subject to an underwriting process that could have resulted in higher premiums depending on an individual's health status, for example the presence of a preexisting condition.

In July 2013, we reported the range of base premiums for private health insurance coverage options for different categories of individuals in each of the 50 states and the District of Columbia as they were displayed for individuals on the HealthCare.gov Plan Finder in January of 2013.⁹ You asked us to expand our analysis to include ranges of base premiums for additional categories of individuals that would represent individuals whose premiums would be among the lowest and highest based on age. In the enclosures to this letter, we are reporting the range of base premiums that were displayed for young adults (age 19), and older adults not yet eligible for Medicare (age 64). For both age categories, we are reporting the range of base premiums displayed for nonsmoking and smoking individuals in each of the 50 states and the District of Columbia on the HealthCare.gov Plan Finder in the month of January 2013.

To examine the range of base premiums that was 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 2013.¹⁰ Because insurers may have established different rates for 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. Actual premium amounts could have been higher than the base rates, as they would have been determined after more complete underwriting for health conditions and other factors, and some individuals could have

⁷In addition, beginning January 1, 2014, premium tax credits and cost-sharing subsidies became available under PPACA for qualified individuals. Premium tax credits may be used to reduce monthly premiums, and cost-sharing subsidies decrease out-of-pocket expenses such as deductibles and copays.

⁸This online portal was established pursuant to a requirement in PPACA, Pub. L. No. 111–148, §§ 1103(a), 10102(b), 124 Stat. 119, 146, 892 (codified at 42 U.S.C. § 18003). The Plan Finder can be found at <http://finder.healthcare.gov/> (accessed December 23, 2013).

⁹See GAO, *Private Health Insurance: The Range of Base Premiums in the Individual Market by State in January 2013*, [GAO-13-712R](#) (Washington, D.C.: July 23, 2013). We reported the range of premiums for six categories of individuals, including 30-year-old nonsmoking and smoking males and females, a family of four, and a 55-year-old couple.

¹⁰Insurance 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.

been denied coverage, for example because of pre-existing conditions.¹¹ 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.¹² 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 categories 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. Although we selected zip codes within each state randomly, states were selected on the basis of geographic location and included one state from each of the four census regions.¹³ 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 CCIO, including the user manual and the business rules that govern how rates are rendered to consumers through the Plan Finder; and interviewed key CCIO 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 November 2013 to January 2014 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 for 19- and 64-year-old individuals in the individual market that was displayed on the HealthCare.gov Plan Finder as of January 2013 in each of the 50 states and the District of Columbia is 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

The Department of Health and Human Services reviewed a draft of this report and provided technical comments, which we incorporated as appropriate.

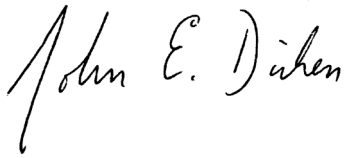
¹¹For example, GAO previously reported that, based on national data from the first quarter of 2010, on average, 19 percent of applicants for individual insurance coverage were denied coverage. See GAO, *Private Health Insurance: Data on Application and Coverage Denials*, [GAO-11-268](#) (Washington, D.C.: March 16, 2011).

¹²HealthCare.gov data included enrollment information at the product level. However, multiple plans may be associated with a single product; therefore, plan-level enrollment data were not available.

¹³Urban 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.

As arranged with your office, unless you publicly announce its contents earlier, we plan no further distribution of this report until 30 days after its issue date. At that time we will send 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. 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,

A handwritten signature in black ink that reads "John E. Dicken". The signature is written in a cursive style with a large initial "J" and "D".

John E. Dicken
Director, Health Care

Enclosures – 2

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 Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	512 plans available		
Premium amount (dollars)	719	1,226	2,683
Annual deductible (dollars)	10,000	5,000	2,000
Out-of-pocket maximum (dollars)	16,000	9,500	6,000
Coinsurance (percent)	30	30	20
Single male, smoker, age 19	512 plans available		
Premium amount (dollars)	780	1,516	3,318
Annual deductible (dollars)	3,250	5,000	2,000
Out-of-pocket maximum (dollars)	5,000	9,500	6,000
Coinsurance (percent)	20	30	20
Single female, nonsmoker, age 19	512 plans available		
Premium amount (dollars)	780	1,532	3,331
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
Single female, smoker, age 19	512 plans available		
Premium amount (dollars)	780	1,840	4,036
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

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.

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 Alabama, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	512 plans available		
Premium amount (dollars)	2,340	6,273	14,752
Annual deductible (dollars)	3,250	2,500	2,000
Out-of-pocket maximum (dollars)	5,000	6,500	6,000
Coinsurance (percent)	20	20	20
Single male, smoker, age 64	512 plans available		
Premium amount (dollars)	2,340	9,322	21,942
Annual deductible (dollars)	3,250	2,500	2,000
Out-of-pocket maximum (dollars)	5,000	6,500	6,000
Coinsurance (percent)	20	20	20
Single female, nonsmoker, age 64	512 plans available		
Premium amount (dollars)	2,340	5,508	12,853
Annual deductible (dollars)	3,250	2,500	2,000
Out-of-pocket maximum (dollars)	5,000	6,500	6,000
Coinsurance (percent)	20	20	20
Single female, smoker, age 64	512 plans available		
Premium amount (dollars)	2,340	8,099	18,930
Annual deductible (dollars)	3,250	2,500	2,000
Out-of-pocket maximum (dollars)	5,000	6,500	6,000
Coinsurance (percent)	20	20	20

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.

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 Alaska, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	178 plans available		
Premium amount (dollars)	911	1,635	4,128
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
Single male, smoker, age 19	178 plans available		
Premium amount (dollars)	1,048	1,872	4,128
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
Single female, nonsmoker, age 19	178 plans available		
Premium amount (dollars)	969	1,734	4,128
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
Single female, smoker, age 19	178 plans available		
Premium amount (dollars)	1,114	1,995	4,128
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

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.

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 Alaska, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	178 plans available		
Premium amount (dollars)	5,062	8,667	19,908
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
Single male, smoker, age 64	178 plans available		
Premium amount (dollars)	5,822	9,967	22,908
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
Single female, nonsmoker, age 64	178 plans available		
Premium amount (dollars)	4,849	8,312	17,640
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
Single female, smoker, age 64	178 plans available		
Premium amount (dollars)	5,576	9,559	20,328
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

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.

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 Arizona, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	736 plans available		
Premium amount (dollars)	384	892	6,643
Annual deductible (dollars)	10,000	2,000	3,900
Out-of-pocket maximum (dollars)	5,000	6,000	5,900
Coinsurance (percent)	40	20	20
Single male, smoker, age 19	736 plans available		
Premium amount (dollars)	422	1,069	7,612
Annual deductible (dollars)	10,000	5,000	3,900
Out-of-pocket maximum (dollars)	5,000	8,000	5,900
Coinsurance (percent)	40	20	20
Single female, nonsmoker, age 19	736 plans available		
Premium amount (dollars)	516	1,142	8,364
Annual deductible (dollars)	10,000	7,500	3,500
Out-of-pocket maximum (dollars)	5,000	10,500	3,500
Coinsurance (percent)	40	20	30
Single female, smoker, age 19	736 plans available		
Premium amount (dollars)	567	1,341	10,378
Annual deductible (dollars)	10,000	2,000	3,900
Out-of-pocket maximum (dollars)	5,000	6,000	5,900
Coinsurance (percent)	40	20	20

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.

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 Arizona, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	736 plans available		
Premium amount (dollars)	1,896	4,534	27,511
Annual deductible (dollars)	10,000	2,500	3,900
Out-of-pocket maximum (dollars)	5,000	6,500	5,900
Coinsurance (percent)	40	20	20
Single male, smoker, age 64	731 plans available		
Premium amount (dollars)	2,568	6,442	30,927
Annual deductible (dollars)	10,000	3,500	5,200
Out-of-pocket maximum (dollars)	3,000	9,500	7,200
Coinsurance (percent)	30	30	20
Single female, nonsmoker, age 64	736 plans available		
Premium amount (dollars)	1,716	3,982	27,870
Annual deductible (dollars)	10,000	2,500	3,900
Out-of-pocket maximum (dollars)	5,000	6,500	5,900
Coinsurance (percent)	40	20	20
Single female, smoker, age 64	736 plans available		
Premium amount (dollars)	2,136	5,644	36,381
Annual deductible (dollars)	10,000	3,500	3,900
Out-of-pocket maximum (dollars)	3,000	5,500	5,900
Coinsurance (percent)	30	30	20

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.

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 Arkansas, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	386 plans available		
Premium amount (dollars)	301	769	1,952
Annual deductible (dollars)	25,000	2,000	1,000
Out-of-pocket maximum (dollars)	25,000	6,000	4,000
Coinsurance (percent)	0	20	20
Single male, smoker, age 19	386 plans available		
Premium amount (dollars)	301	938	2,050
Annual deductible (dollars)	25,000	10,000	1,000
Out-of-pocket maximum (dollars)	25,000	13,000	4,000
Coinsurance (percent)	0	20	20
Single female, nonsmoker, age 19	386 plans available		
Premium amount (dollars)	479	971	2,458
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
Single female, smoker, age 19	386 plans available		
Premium amount (dollars)	479	1,161	2,581
Annual deductible (dollars)	25,000	10,000	1,000
Out-of-pocket maximum (dollars)	25,000	13,000	4,000
Coinsurance (percent)	0	20	20

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.

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 Arkansas, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	386 plans available		
Premium amount (dollars)	1,923	3,893	9,150
Annual deductible (dollars)	25,000	7,500	1,000
Out-of-pocket maximum (dollars)	25,000	10,500	4,000
Coinsurance (percent)	0	20	20
Single male, smoker, age 64	386 plans available		
Premium amount (dollars)	1,923	5,749	12,353
Annual deductible (dollars)	25,000	3,000	1,000
Out-of-pocket maximum (dollars)	25,000	6,000	4,000
Coinsurance (percent)	0	30	20
Single female, nonsmoker, age 64	386 plans available		
Premium amount (dollars)	1,811	3,434	8,816
Annual deductible (dollars)	25,000	10,000	1,000
Out-of-pocket maximum (dollars)	25,000	13,000	4,000
Coinsurance (percent)	0	20	20
Single female, smoker, age 64	386 plans available		
Premium amount (dollars)	1,811	5,016	11,902
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

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.

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 California, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	617 plans available		
Premium amount (dollars)	672	1,704	11,664
Annual deductible (dollars)	6,500	1,000	2,000
Out-of-pocket maximum (dollars)	9,500	2,000	3,000
Coinsurance (percent)	50	30	N/A
Single male, smoker, age 19	617 plans available		
Premium amount (dollars)	672	1,920	11,664
Annual deductible (dollars)	6,500	5,000	2,000
Out-of-pocket maximum (dollars)	9,500	0	3,000
Coinsurance (percent)	50	0	N/A
Single female, nonsmoker, age 19	617 plans available		
Premium amount (dollars)	672	1,704	11,664
Annual deductible (dollars)	6,500	1,000	2,000
Out-of-pocket maximum (dollars)	9,500	2,000	3,000
Coinsurance (percent)	50	30	N/A
Single female, smoker, age 19	617 plans available		
Premium amount (dollars)	672	1,920	11,664
Annual deductible (dollars)	6,500	5,000	2,000
Out-of-pocket maximum (dollars)	9,500	0	3,000
Coinsurance (percent)	50	0	N/A

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.

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 California, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	617 plans available		
Premium amount (dollars)	3,096	6,988	26,928
Annual deductible (dollars)	6,500	5,000	2,000
Out-of-pocket maximum (dollars)	9,500	7,000	3,000
Coinsurance (percent)	50	20	N/A
Single male, smoker, age 64	617 plans available		
Premium amount (dollars)	3,096	7,584	26,928
Annual deductible (dollars)	6,500	2,750	2,000
Out-of-pocket maximum (dollars)	9,500	7,500	3,000
Coinsurance (percent)	50	30	N/A
Single female, nonsmoker, age 64	617 plans available		
Premium amount (dollars)	3,096	6,988	26,928
Annual deductible (dollars)	6,500	5,000	2,000
Out-of-pocket maximum (dollars)	9,500	7,000	3,000
Coinsurance (percent)	50	20	N/A
Single female, smoker, age 64	617 plans available		
Premium amount (dollars)	3,096	7,584	26,928
Annual deductible (dollars)	6,500	2,750	2,000
Out-of-pocket maximum (dollars)	9,500	7,500	3,000
Coinsurance (percent)	50	30	N/A

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.

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 Colorado, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	2,571 plans available		
Premium amount (dollars)	581	1,930	9,908
Annual deductible (dollars)	10,000	2,000	500
Out-of-pocket maximum (dollars)	17,500	3,750	3,000
Coinsurance (percent)	50	30	20
Single male, smoker, age 19	2,571 plans available		
Premium amount (dollars)	684	2,241	10,898
Annual deductible (dollars)	10,000	3,250	500
Out-of-pocket maximum (dollars)	17,500	3,250	3,000
Coinsurance (percent)	50	0	20
Single female, nonsmoker, age 19	2,571 plans available		
Premium amount (dollars)	581	1,930	9,908
Annual deductible (dollars)	10,000	2,000	500
Out-of-pocket maximum (dollars)	17,500	3,750	3,000
Coinsurance (percent)	50	30	20
Single female, smoker, age 19	2,571 plans available		
Premium amount (dollars)	684	2,241	10,898
Annual deductible (dollars)	10,000	3,250	500
Out-of-pocket maximum (dollars)	17,500	3,250	3,000
Coinsurance (percent)	50	0	20

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.

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 Colorado, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	2,567 plans available		
Premium amount (dollars)	2,111	7,145	24,739
Annual deductible (dollars)	10,000	10,000	500
Out-of-pocket maximum (dollars)	17,500	3,000	3,000
Coinsurance (percent)	50	20	20
Single male, smoker, age 64	2,567 plans available		
Premium amount (dollars)	3,276	9,396	39,583
Annual deductible (dollars)	7,500	N/A	500
Out-of-pocket maximum (dollars)	11,000	N/A	3,000
Coinsurance (percent)	50	0	20
Single female, nonsmoker, age 64	2,567 plans available		
Premium amount (dollars)	2,111	7,145	24,739
Annual deductible (dollars)	10,000	10,000	500
Out-of-pocket maximum (dollars)	17,500	3,000	3,000
Coinsurance (percent)	50	20	20
Single female, smoker, age 64	2,567 plans available		
Premium amount (dollars)	3,276	9,396	39,583
Annual deductible (dollars)	7,500	N/A	500
Out-of-pocket maximum (dollars)	11,000	N/A	3,000
Coinsurance (percent)	50	0	20

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.

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 Connecticut, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	470 plans available		
Premium amount (dollars)	876	1,662	3,800
Annual deductible (dollars)	10,000	1,000	500
Out-of-pocket maximum (dollars)	12,500	10,000	3,500
Coinsurance (percent)	20	0	20
Single male, smoker, age 19	470 plans available		
Premium amount (dollars)	876	1,965	4,750
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	12,500	6,500	3,500
Coinsurance (percent)	20	50	20
Single female, nonsmoker, age 19	470 plans available		
Premium amount (dollars)	972	1,879	5,094
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	12,500	7,000	3,500
Coinsurance (percent)	20	20	20
Single female, smoker, age 19	470 plans available		
Premium amount (dollars)	972	2,227	6,368
Annual deductible (dollars)	10,000	1,500	500
Out-of-pocket maximum (dollars)	12,500	5,150	3,500
Coinsurance (percent)	20	20	20

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.

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 Connecticut, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	470 plans available		
Premium amount (dollars)	3,672	8,482	16,820
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	12,500	4,500	3,500
Coinsurance (percent)	20	20	20
Single male, smoker, age 64	470 plans available		
Premium amount (dollars)	3,672	9,755	21,025
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	12,500	4,500	3,500
Coinsurance (percent)	20	20	20
Single female, nonsmoker, age 64	470 plans available		
Premium amount (dollars)	2,676	7,844	16,122
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
Single female, smoker, age 64	470 plans available		
Premium amount (dollars)	2,676	9,356	19,605
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	12,500	4,500	3,500
Coinsurance (percent)	20	20	20

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.

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 Delaware, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	123 plans available		
Premium amount (dollars)	550	1,176	2,180
Annual deductible (dollars)	10,000	2,000	2,000
Out-of-pocket maximum (dollars)	3,000	6,000	6,000
Coinsurance (percent)	20	20	20
Single male, smoker, age 19	123 plans available		
Premium amount (dollars)	660	1,401	2,696
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
Single female, nonsmoker, age 19	123 plans available		
Premium amount (dollars)	565	1,338	2,706
Annual deductible (dollars)	10,000	3,500	2,000
Out-of-pocket maximum (dollars)	3,000	0	6,000
Coinsurance (percent)	20	0	20
Single female, smoker, age 19	123 plans available		
Premium amount (dollars)	678	1,596	3,279
Annual deductible (dollars)	10,000	7,500	2,000
Out-of-pocket maximum (dollars)	3,000	12,000	6,000
Coinsurance (percent)	20	30	20

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.

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 Delaware, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	123 plans available		
Premium amount (dollars)	3,536	6,420	13,952
Annual deductible (dollars)	10,000	2,400	1,250
Out-of-pocket maximum (dollars)	3,000	4,400	600
Coinsurance (percent)	20	20	30
Single male, smoker, age 64	123 plans available		
Premium amount (dollars)	5,304	9,385	20,928
Annual deductible (dollars)	10,000	2,500	1,250
Out-of-pocket maximum (dollars)	3,000	6,500	600
Coinsurance (percent)	20	20	30
Single female, nonsmoker, age 64	123 plans available		
Premium amount (dollars)	2,637	5,164	10,442
Annual deductible (dollars)	10,000	3,000	2,000
Out-of-pocket maximum (dollars)	3,000	6,000	6,000
Coinsurance (percent)	20	30	20
Single female, smoker, age 64	123 plans available		
Premium amount (dollars)	3,956	7,591	15,379
Annual deductible (dollars)	10,000	5,000	2,000
Out-of-pocket maximum (dollars)	3,000	9,500	6,000
Coinsurance (percent)	20	30	20

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.

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 District of Columbia, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	309 plans available		
Premium amount (dollars)	614	1,617	12,056
Annual deductible (dollars)	10,000	2,850	100
Out-of-pocket maximum (dollars)	17,500	4,850	2,500
Coinsurance (percent)	50	20	10
Single male, smoker, age 19	309 plans available		
Premium amount (dollars)	961	1,957	12,056
Annual deductible (dollars)	10,000	2,500	100
Out-of-pocket maximum (dollars)	17,500	4,500	2,500
Coinsurance (percent)	50	20	10
Single female, nonsmoker, age 19	309 plans available		
Premium amount (dollars)	614	1,653	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
Single female, smoker, age 19	309 plans available		
Premium amount (dollars)	961	2,020	12,056
Annual deductible (dollars)	10,000	1,500	100
Out-of-pocket maximum (dollars)	17,500	3,000	2,500
Coinsurance (percent)	50	0	10

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.

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 District of Columbia, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	309 plans available		
Premium amount (dollars)	1,842	7,715	36,120
Annual deductible (dollars)	10,000	2,500	100
Out-of-pocket maximum (dollars)	17,500	4,500	2,500
Coinsurance (percent)	50	20	10
Single male, smoker, age 64	309 plans available		
Premium amount (dollars)	2,883	8,872	36,120
Annual deductible (dollars)	10,000	2,500	100
Out-of-pocket maximum (dollars)	17,500	4,500	2,500
Coinsurance (percent)	50	20	10
Single female, nonsmoker, age 64	309 plans available		
Premium amount (dollars)	1,842	7,428	36,120
Annual deductible (dollars)	10,000	2,500	100
Out-of-pocket maximum (dollars)	17,500	4,500	2,500
Coinsurance (percent)	50	20	10
Single female, smoker, age 64	309 plans available		
Premium amount (dollars)	2,883	8,542	36,120
Annual deductible (dollars)	10,000	2,500	100
Out-of-pocket maximum (dollars)	17,500	4,500	2,500
Coinsurance (percent)	50	20	10

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.

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 Florida, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	7,669 plans available		
Premium amount (dollars)	540	1,248	6,141
Annual deductible (dollars)	2,500	2,500	1,000
Out-of-pocket maximum (dollars)	7,500	15,000	3,000
Coinsurance (percent)	20	30	20
Single male, smoker, age 19	7,669 plans available		
Premium amount (dollars)	564	1,512	7,063
Annual deductible (dollars)	2,500	3,500	1,000
Out-of-pocket maximum (dollars)	7,500	7,000	3,000
Coinsurance (percent)	20	20	20
Single female, nonsmoker, age 19	7,669 plans available		
Premium amount (dollars)	588	1,812	6,580
Annual deductible (dollars)	2,500	500	500
Out-of-pocket maximum (dollars)	7,500	4,000	3,000
Coinsurance (percent)	20	20	20
Single female, smoker, age 19	7,669 plans available		
Premium amount (dollars)	612	2,128	7,524
Annual deductible (dollars)	2,500	1,000	1,000
Out-of-pocket maximum (dollars)	7,500	10,000	3,000
Coinsurance (percent)	20	0	20

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.

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 Florida, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	7,669 plans available		
Premium amount (dollars)	2,280	5,496	32,688
Annual deductible (dollars)	10,000	250	1,000
Out-of-pocket maximum (dollars)	20,000	2,500	3,000
Coinsurance (percent)	20	10	20
Single male, smoker, age 64	7,669 plans available		
Premium amount (dollars)	2,568	6,768	37,591
Annual deductible (dollars)	10,000	10,000	1,000
Out-of-pocket maximum (dollars)	12,500	0	3,000
Coinsurance (percent)	20	0	20
Single female, nonsmoker, age 64	7,669 plans available		
Premium amount (dollars)	1,800	5,916	31,352
Annual deductible (dollars)	10,000	2,500	1,000
Out-of-pocket maximum (dollars)	12,500	15,000	3,000
Coinsurance (percent)	20	30	20
Single female, smoker, age 64	7,669 plans available		
Premium amount (dollars)	1,800	7,104	36,054
Annual deductible (dollars)	10,000	3,500	1,000
Out-of-pocket maximum (dollars)	12,500	3,500	3,000
Coinsurance (percent)	20	0	20

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.

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 Georgia, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	4,209 plans available		
Premium amount (dollars)	363	1,145	7,866
Annual deductible (dollars)	10,000	2,000	500
Out-of-pocket maximum (dollars)	17,500	9,500	3,000
Coinsurance (percent)	40	40	20
Single male, smoker, age 19	4,196 plans available		
Premium amount (dollars)	422	1,317	8,351
Annual deductible (dollars)	10,000	7,500	500
Out-of-pocket maximum (dollars)	5,000	5,000	3,000
Coinsurance (percent)	30	25	20
Single female, nonsmoker, age 19	4,209 plans available		
Premium amount (dollars)	383	1,327	8,960
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	17,500	7,500	3,000
Coinsurance (percent)	40	30	20
Single female, smoker, age 19	4,196 plans available		
Premium amount (dollars)	450	1,533	9,853
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	17,500	10,000	3,000
Coinsurance (percent)	40	30	20

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.

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 Georgia, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	4,209 plans available		
Premium amount (dollars)	1,481	5,168	22,832
Annual deductible (dollars)	10,000	6,000	1,000
Out-of-pocket maximum (dollars)	17,500	6,000	2,500
Coinsurance (percent)	40	0	20
Single male, smoker, age 64	4,196 plans available		
Premium amount (dollars)	2,615	7,717	31,964
Annual deductible (dollars)	10,000	3,500	1,000
Out-of-pocket maximum (dollars)	17,500	7,000	2,500
Coinsurance (percent)	40	20	20
Single female, nonsmoker, age 64	4,209 plans available		
Premium amount (dollars)	1,635	4,943	20,529
Annual deductible (dollars)	10,000	4,000	1,000
Out-of-pocket maximum (dollars)	17,500	4,000	2,500
Coinsurance (percent)	40	0	20
Single female, smoker, age 64	4,196 plans available		
Premium amount (dollars)	2,196	7,397	30,748
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	12,500	3,000	3,000
Coinsurance (percent)	30	30	20

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.

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 Hawaii, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	37 plans available		
Premium amount (dollars)	570	3,540	4,938
Annual deductible (dollars)	2,500	N/A	0
Out-of-pocket maximum (dollars)	3,500	2,500	2,500
Coinsurance (percent)	20	N/A	20
Single male, smoker, age 19	37 plans available		
Premium amount (dollars)	570	3,540	4,938
Annual deductible (dollars)	2,500	N/A	0
Out-of-pocket maximum (dollars)	3,500	2,500	2,500
Coinsurance (percent)	20	N/A	20
Single female, nonsmoker, age 19	37 plans available		
Premium amount (dollars)	570	3,643	4,938
Annual deductible (dollars)	2,500	0	0
Out-of-pocket maximum (dollars)	3,500	2,500	2,500
Coinsurance (percent)	20	10	20
Single female, smoker, age 19	37 plans available		
Premium amount (dollars)	570	3,643	4,938
Annual deductible (dollars)	2,500	0	0
Out-of-pocket maximum (dollars)	3,500	2,500	2,500
Coinsurance (percent)	20	10	20

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.

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 Hawaii, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	36 plans available		
Premium amount (dollars)	1,428	11,729	17,279
Annual deductible (dollars)	2,500	N/A	0
Out-of-pocket maximum (dollars)	3,500	2,500	2,500
Coinsurance (percent)	20	N/A	20
Single male, smoker, age 64	36 plans available		
Premium amount (dollars)	1,428	11,729	17,279
Annual deductible (dollars)	2,500	N/A	0
Out-of-pocket maximum (dollars)	3,500	2,500	2,500
Coinsurance (percent)	20	N/A	20
Single female, nonsmoker, age 64	36 plans available		
Premium amount (dollars)	1,428	11,602	17,279
Annual deductible (dollars)	2,500	300	0
Out-of-pocket maximum (dollars)	3,500	3,000	2,500
Coinsurance (percent)	20	20	20
Single female, smoker, age 64	36 plans available		
Premium amount (dollars)	1,428	11,602	17,279
Annual deductible (dollars)	2,500	300	0
Out-of-pocket maximum (dollars)	3,500	3,000	2,500
Coinsurance (percent)	20	20	20

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.

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 Idaho, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	245 plans available		
Premium amount (dollars)	552	1,320	3,901
Annual deductible (dollars)	5,000	1,500	2,850
Out-of-pocket maximum (dollars)	2,000	5,000	2,850
Coinsurance (percent)	20	20	0
Single male, smoker, age 19	245 plans available		
Premium amount (dollars)	613	1,524	4,590
Annual deductible (dollars)	5,000	10,000	2,850
Out-of-pocket maximum (dollars)	2,000	13,500	2,850
Coinsurance (percent)	20	50	0
Single female, nonsmoker, age 19	245 plans available		
Premium amount (dollars)	660	1,416	3,692
Annual deductible (dollars)	10,000	10,000	2,850
Out-of-pocket maximum (dollars)	12,500	10,000	2,850
Coinsurance (percent)	40	0	0
Single female, smoker, age 19	245 plans available		
Premium amount (dollars)	718	1,603	4,344
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

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.

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 Idaho, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	245 plans available		
Premium amount (dollars)	2,694	5,916	14,632
Annual deductible (dollars)	5,000	10,000	2,850
Out-of-pocket maximum (dollars)	2,000	12,000	2,850
Coinsurance (percent)	20	50	0
Single male, smoker, age 64	245 plans available		
Premium amount (dollars)	2,992	8,136	25,822
Annual deductible (dollars)	5,000	2,500	2,850
Out-of-pocket maximum (dollars)	2,000	8,000	2,850
Coinsurance (percent)	20	30	0
Single female, nonsmoker, age 64	245 plans available		
Premium amount (dollars)	2,451	5,772	15,552
Annual deductible (dollars)	5,000	3,500	2,850
Out-of-pocket maximum (dollars)	2,000	5,000	2,850
Coinsurance (percent)	20	20	0
Single female, smoker, age 64	245 plans available		
Premium amount (dollars)	2,723	8,023	27,446
Annual deductible (dollars)	5,000	10,000	2,850
Out-of-pocket maximum (dollars)	2,000	17,500	2,850
Coinsurance (percent)	20	30	0

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.

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 Illinois, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	1,854 plans available		
Premium amount (dollars)	485	1,170	4,091
Annual deductible (dollars)	10,000	5,000	0
Out-of-pocket maximum (dollars)	16,000	8,000	1,000
Coinsurance (percent)	30	20	0
Single male, smoker, age 19	1,854 plans available		
Premium amount (dollars)	535	1,377	5,114
Annual deductible (dollars)	7,500	2,500	0
Out-of-pocket maximum (dollars)	22,500	5,500	1,000
Coinsurance (percent)	0	20	0
Single female, nonsmoker, age 19	1,854 plans available		
Premium amount (dollars)	646	1,614	14,184
Annual deductible (dollars)	10,000	6,000	0
Out-of-pocket maximum (dollars)	16,000	6,000	3,000
Coinsurance (percent)	30	0	0
Single female, smoker, age 19	1,854 plans available		
Premium amount (dollars)	684	1,859	17,430
Annual deductible (dollars)	7,500	0	0
Out-of-pocket maximum (dollars)	22,500	3,000	1,000
Coinsurance (percent)	0	0	0

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.

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 Illinois, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	1,854 plans available		
Premium amount (dollars)	2,478	5,916	21,212
Annual deductible (dollars)	10,000	2,000	0
Out-of-pocket maximum (dollars)	16,000	6,000	1,000
Coinsurance (percent)	30	0	0
Single male, smoker, age 64	1,854 plans available		
Premium amount (dollars)	2,690	7,464	26,515
Annual deductible (dollars)	7,500	3,000	0
Out-of-pocket maximum (dollars)	22,500	6,000	1,000
Coinsurance (percent)	0	20	0
Single female, nonsmoker, age 64	1,854 plans available		
Premium amount (dollars)	2,052	5,313	23,733
Annual deductible (dollars)	7,500	2,000	0
Out-of-pocket maximum (dollars)	22,500	6,000	1,000
Coinsurance (percent)	0	20	0
Single female, smoker, age 64	1,854 plans available		
Premium amount (dollars)	2,052	6,564	29,667
Annual deductible (dollars)	7,500	500	0
Out-of-pocket maximum (dollars)	22,500	2,000	1,000
Coinsurance (percent)	0	0	0

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.

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 Indiana, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	2,278 plans available		
Premium amount (dollars)	476	1,474	4,290
Annual deductible (dollars)	N/A	1,500	1,000
Out-of-pocket maximum (dollars)	N/A	5,150	3,000
Coinsurance (percent)	0	20	20
Single male, smoker, age 19	2,278 plans available		
Premium amount (dollars)	619	1,768	4,841
Annual deductible (dollars)	N/A	3,500	1,000
Out-of-pocket maximum (dollars)	N/A	7,000	3,000
Coinsurance (percent)	0	30	20
Single female, nonsmoker, age 19	2,278 plans available		
Premium amount (dollars)	587	1,775	7,515
Annual deductible (dollars)	N/A	1,500	500
Out-of-pocket maximum (dollars)	N/A	3,500	2,500
Coinsurance (percent)	0	30	20
Single female, smoker, age 19	2,278 plans available		
Premium amount (dollars)	763	2,204	8,393
Annual deductible (dollars)	N/A	2,500	500
Out-of-pocket maximum (dollars)	N/A	6,000	2,500
Coinsurance (percent)	0	50	20

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.

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 Indiana, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	2,278 plans available		
Premium amount (dollars)	2,666	6,628	17,082
Annual deductible (dollars)	N/A	5,000	1,000
Out-of-pocket maximum (dollars)	N/A	7,000	3,000
Coinsurance (percent)	0	20	20
Single male, smoker, age 64	2,278 plans available		
Premium amount (dollars)	3,465	8,195	20,237
Annual deductible (dollars)	N/A	N/A	1,000
Out-of-pocket maximum (dollars)	N/A	N/A	3,000
Coinsurance (percent)	0	20	20
Single female, nonsmoker, age 64	2,278 plans available		
Premium amount (dollars)	2,108	6,488	16,384
Annual deductible (dollars)	N/A	5,000	1,000
Out-of-pocket maximum (dollars)	N/A	7,000	3,000
Coinsurance (percent)	0	20	20
Single female, smoker, age 64	2,278 plans available		
Premium amount (dollars)	2,740	7,987	19,002
Annual deductible (dollars)	N/A	2,500	1,000
Out-of-pocket maximum (dollars)	N/A	4,500	3,000
Coinsurance (percent)	0	20	20

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.

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 Iowa, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	1,404 plans available		
Premium amount (dollars)	272	1,174	2,575
Annual deductible (dollars)	5,000	2,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	40	20	20
Single male, smoker, age 19	1,404 plans available		
Premium amount (dollars)	368	1,357	2,961
Annual deductible (dollars)	5,000	1,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	40	30	20
Single female, nonsmoker, age 19	1,404 plans available		
Premium amount (dollars)	306	1,251	2,743
Annual deductible (dollars)	5,000	2,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	40	20	20
Single female, smoker, age 19	1,404 plans available		
Premium amount (dollars)	413	1,455	3,154
Annual deductible (dollars)	5,000	2,600	1,000
Out-of-pocket maximum (dollars)	10,000	2,600	3,000
Coinsurance (percent)	40	0	20

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.

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 Iowa, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	1,404 plans available		
Premium amount (dollars)	1,412	6,253	13,706
Annual deductible (dollars)	5,000	2,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	40	20	20
Single male, smoker, age 64	1,404 plans available		
Premium amount (dollars)	1,907	7,280	15,762
Annual deductible (dollars)	5,000	1,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	40	30	20
Single female, nonsmoker, age 64	1,404 plans available		
Premium amount (dollars)	1,277	5,985	13,145
Annual deductible (dollars)	5,000	1,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	40	30	20
Single female, smoker, age 64	1,404 plans available		
Premium amount (dollars)	1,724	6,897	15,117
Annual deductible (dollars)	5,000	2,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	40	20	20

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.

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 Kansas, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	1,727 plans available		
Premium amount (dollars)	289	1,343	9,684
Annual deductible (dollars)	10,000	1,000	2,500
Out-of-pocket maximum (dollars)	11,000	10,000	5,000
Coinsurance (percent)	20	0	20
Single male, smoker, age 19	1,727 plans available		
Premium amount (dollars)	289	1,573	9,684
Annual deductible (dollars)	10,000	3,000	2,500
Out-of-pocket maximum (dollars)	11,000	3,000	5,000
Coinsurance (percent)	20	0	20
Single female, nonsmoker, age 19	1,727 plans available		
Premium amount (dollars)	387	1,466	10,416
Annual deductible (dollars)	10,000	2,850	2,500
Out-of-pocket maximum (dollars)	17,500	4,850	5,000
Coinsurance (percent)	50	20	20
Single female, smoker, age 19	1,727 plans available		
Premium amount (dollars)	456	1,732	10,416
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

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.

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 Kansas, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	1,727 plans available		
Premium amount (dollars)	1,453	6,374	17,939
Annual deductible (dollars)	10,000	3,500	1,000
Out-of-pocket maximum (dollars)	17,500	6,500	3,000
Coinsurance (percent)	50	30	20
Single male, smoker, age 64	1,727 plans available		
Premium amount (dollars)	1,666	8,411	24,172
Annual deductible (dollars)	10,000	3,500	1,000
Out-of-pocket maximum (dollars)	11,000	7,000	2,000
Coinsurance (percent)	20	20	20
Single female, nonsmoker, age 64	1,727 plans available		
Premium amount (dollars)	1,382	6,137	17,206
Annual deductible (dollars)	10,000	3,500	1,000
Out-of-pocket maximum (dollars)	15,000	6,500	3,000
Coinsurance (percent)	20	30	20
Single female, smoker, age 64	1,727 plans available		
Premium amount (dollars)	1,448	8,066	21,271
Annual deductible (dollars)	10,000	2,000	1,000
Out-of-pocket maximum (dollars)	11,000	3,250	3,000
Coinsurance (percent)	20	50	20

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.

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 Kentucky, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	2,222 plans available		
Premium amount (dollars)	395	1,167	3,189
Annual deductible (dollars)	10,000	N/A	500
Out-of-pocket maximum (dollars)	17,500	N/A	3,000
Coinsurance (percent)	50	50	20
Single male, smoker, age 19	2,222 plans available		
Premium amount (dollars)	464	1,542	4,295
Annual deductible (dollars)	10,000	500	500
Out-of-pocket maximum (dollars)	17,500	4,000	3,000
Coinsurance (percent)	50	50	20
Single female, nonsmoker, age 19	2,222 plans available		
Premium amount (dollars)	417	1,420	6,342
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	17,500	5,000	2,500
Coinsurance (percent)	50	20	20
Single female, smoker, age 19	2,222 plans available		
Premium amount (dollars)	490	1,889	6,988
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	17,500	5,000	2,500
Coinsurance (percent)	50	20	20

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.

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 Kentucky, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	2,222 plans available		
Premium amount (dollars)	1,619	4,294	11,553
Annual deductible (dollars)	10,000	1,000	1,000
Out-of-pocket maximum (dollars)	17,500	4,500	2,000
Coinsurance (percent)	50	30	20
Single male, smoker, age 64	2,222 plans available		
Premium amount (dollars)	2,276	6,455	17,329
Annual deductible (dollars)	7,500	N/A	1,000
Out-of-pocket maximum (dollars)	12,500	N/A	2,000
Coinsurance (percent)	30	0	20
Single female, nonsmoker, age 64	2,222 plans available		
Premium amount (dollars)	1,784	4,361	10,641
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	17,500	5,000	3,000
Coinsurance (percent)	50	0	20
Single female, smoker, age 64	2,222 plans available		
Premium amount (dollars)	2,418	6,642	15,670
Annual deductible (dollars)	7,500	500	1,000
Out-of-pocket maximum (dollars)	12,500	4,000	2,000
Coinsurance (percent)	30	30	20

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.

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 Louisiana, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	1,931 plans available		
Premium amount (dollars)	332	1,329	3,913
Annual deductible (dollars)	5,000	7,500	500
Out-of-pocket maximum (dollars)	1,000	7,500	3,000
Coinsurance (percent)	20	0	20
Single male, smoker, age 19	1,931 plans available		
Premium amount (dollars)	365	1,541	4,304
Annual deductible (dollars)	5,000	5,000	500
Out-of-pocket maximum (dollars)	1,000	12,500	3,000
Coinsurance (percent)	20	30	20
Single female, nonsmoker, age 19	1,931 plans available		
Premium amount (dollars)	468	1,528	7,383
Annual deductible (dollars)	5,000	500	500
Out-of-pocket maximum (dollars)	1,000	1,000	2,000
Coinsurance (percent)	20	20	20
Single female, smoker, age 19	1,931 plans available		
Premium amount (dollars)	515	1,793	7,737
Annual deductible (dollars)	5,000	5,000	500
Out-of-pocket maximum (dollars)	1,000	7,500	2,000
Coinsurance (percent)	20	20	20

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.

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 Louisiana, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	1,931 plans available		
Premium amount (dollars)	1,689	5,961	17,928
Annual deductible (dollars)	5,000	5,000	500
Out-of-pocket maximum (dollars)	1,000	8,500	1,500
Coinsurance (percent)	20	50	20
Single male, smoker, age 64	1,931 plans available		
Premium amount (dollars)	2,067	9,554	25,894
Annual deductible (dollars)	5,000	3,500	1,250
Out-of-pocket maximum (dollars)	1,000	8,500	600
Coinsurance (percent)	20	50	30
Single female, nonsmoker, age 64	1,879 plans available		
Premium amount (dollars)	1,446	5,791	15,510
Annual deductible (dollars)	5,000	2,500	500
Out-of-pocket maximum (dollars)	1,000	5,000	1,500
Coinsurance (percent)	20	20	20
Single female, smoker, age 64	1,905 plans available		
Premium amount (dollars)	1,773	9,305	21,333
Annual deductible (dollars)	5,000	5,000	2,850
Out-of-pocket maximum (dollars)	1,000	8,500	2,850
Coinsurance (percent)	20	50	0

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.

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 Maine, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	11 plans available		
Premium amount (dollars)	1,287	9,286	20,582
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
Single male, smoker, age 19	11 plans available		
Premium amount (dollars)	1,287	9,286	20,582
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
Single female, nonsmoker, age 19	11 plans available		
Premium amount (dollars)	1,287	9,286	20,582
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
Single female, smoker, age 19	11 plans available		
Premium amount (dollars)	1,287	9,286	20,582
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

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.

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 Maine, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	11 plans available		
Premium amount (dollars)	3,860	13,929	29,124
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
Single male, smoker, age 64	11 plans available		
Premium amount (dollars)	3,860	13,929	29,124
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
Single female, nonsmoker, age 64	11 plans available		
Premium amount (dollars)	3,860	13,929	29,124
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
Single female, smoker, age 64	11 plans available		
Premium amount (dollars)	3,860	13,929	29,124
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

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.

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 Maryland, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	55 plans available		
Premium amount (dollars)	636	1,680	5,208
Annual deductible (dollars)	5,000	2,500	100
Out-of-pocket maximum (dollars)	6,050	4,000	2,500
Coinsurance (percent)	0	20	10
Single male, smoker, age 19	55 plans available		
Premium amount (dollars)	636	1,680	5,208
Annual deductible (dollars)	5,000	2,500	100
Out-of-pocket maximum (dollars)	6,050	4,000	2,500
Coinsurance (percent)	0	20	10
Single female, nonsmoker, age 19	55 plans available		
Premium amount (dollars)	648	2,160	5,208
Annual deductible (dollars)	10,000	10,000	100
Out-of-pocket maximum (dollars)	10,000	10,000	2,500
Coinsurance (percent)	0	0	10
Single female, smoker, age 19	55 plans available		
Premium amount (dollars)	648	2,160	5,208
Annual deductible (dollars)	10,000	10,000	100
Out-of-pocket maximum (dollars)	10,000	10,000	2,500
Coinsurance (percent)	0	0	10

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.

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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 Maryland, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	55 plans available		
Premium amount (dollars)	1,908	6,624	17,556
Annual deductible (dollars)	10,000	2,700	100
Out-of-pocket maximum (dollars)	10,000	3,200	2,500
Coinsurance (percent)	20	0	10
Single male, smoker, age 64	55 plans available		
Premium amount (dollars)	1,908	6,624	17,556
Annual deductible (dollars)	10,000	2,700	100
Out-of-pocket maximum (dollars)	10,000	3,200	2,500
Coinsurance (percent)	20	0	10
Single female, nonsmoker, age 64	55 plans available		
Premium amount (dollars)	1,908	6,060	17,556
Annual deductible (dollars)	10,000	2,500	100
Out-of-pocket maximum (dollars)	10,000	5,000	2,500
Coinsurance (percent)	20	30	10
Single female, smoker, age 64	55 plans available		
Premium amount (dollars)	1,908	6,060	17,556
Annual deductible (dollars)	10,000	2,500	100
Out-of-pocket maximum (dollars)	10,000	5,000	2,500
Coinsurance (percent)	20	30	10

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.

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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 Massachusetts, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	128 plans available		
Premium amount (dollars)	2,032	3,022	5,069
Annual deductible (dollars)	2,000	2,000	N/A
Out-of-pocket maximum (dollars)	5,000	5,000	No Maximum
Coinsurance (percent)	20	0	0
Single male, smoker, age 19	128 plans available		
Premium amount (dollars)	2,032	3,022	5,069
Annual deductible (dollars)	2,000	2,000	N/A
Out-of-pocket maximum (dollars)	5,000	5,000	No Maximum
Coinsurance (percent)	20	0	0
Single female, nonsmoker, age 19	128 plans available		
Premium amount (dollars)	2,032	3,022	5,069
Annual deductible (dollars)	2,000	2,000	N/A
Out-of-pocket maximum (dollars)	5,000	5,000	No Maximum
Coinsurance (percent)	20	0	0
Single female, smoker, age 19	128 plans available		
Premium amount (dollars)	2,032	3,022	5,069
Annual deductible (dollars)	2,000	2,000	N/A
Out-of-pocket maximum (dollars)	5,000	5,000	No Maximum
Coinsurance (percent)	20	0	0

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.

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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 Massachusetts, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64		96 plans available	
Premium amount (dollars)	5,128	6,877	10,138
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
Single male, smoker, age 64		96 plans available	
Premium amount (dollars)	5,128	6,877	10,138
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
Single female, nonsmoker, age 64		96 plans available	
Premium amount (dollars)	5,128	6,877	10,138
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
Single female, smoker, age 64		96 plans available	
Premium amount (dollars)	5,128	6,877	10,138
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

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.

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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 Michigan, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	722 plans available		
Premium amount (dollars)	436	907	6,006
Annual deductible (dollars)	5,000	2,500	N/A
Out-of-pocket maximum (dollars)	10,000	6,500	1,000
Coinsurance (percent)	20	20	20
Single male, smoker, age 19	722 plans available		
Premium amount (dollars)	436	1,051	6,006
Annual deductible (dollars)	5,000	2,500	N/A
Out-of-pocket maximum (dollars)	10,000	6,500	1,000
Coinsurance (percent)	20	30	20
Single female, nonsmoker, age 19	722 plans available		
Premium amount (dollars)	504	1,074	6,006
Annual deductible (dollars)	10,000	3,000	N/A
Out-of-pocket maximum (dollars)	12,000	6,000	1,000
Coinsurance (percent)	20	30	20
Single female, smoker, age 19	722 plans available		
Premium amount (dollars)	504	1,237	6,006
Annual deductible (dollars)	10,000	7,500	N/A
Out-of-pocket maximum (dollars)	12,000	10,500	1,000
Coinsurance (percent)	20	20	20

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.

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 Michigan, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	734 plans available		
Premium amount (dollars)	2,088	4,390	13,356
Annual deductible (dollars)	10,000	4,000	1,500
Out-of-pocket maximum (dollars)	12,000	6,000	4,000
Coinsurance (percent)	20	20	20
Single male, smoker, age 64	734 plans available		
Premium amount (dollars)	2,088	5,765	16,663
Annual deductible (dollars)	10,000	10,000	1,500
Out-of-pocket maximum (dollars)	12,000	13,000	5,000
Coinsurance (percent)	20	20	20
Single female, nonsmoker, age 64	734 plans available		
Premium amount (dollars)	1,980	3,885	13,356
Annual deductible (dollars)	10,000	5,000	1,500
Out-of-pocket maximum (dollars)	12,500	9,500	4,000
Coinsurance (percent)	20	30	20
Single female, smoker, age 64	734 plans available		
Premium amount (dollars)	1,980	5,113	15,374
Annual deductible (dollars)	10,000	10,000	1,500
Out-of-pocket maximum (dollars)	12,500	13,000	5,000
Coinsurance (percent)	20	20	20

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.

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 Minnesota, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	1,098 plans available		
Premium amount (dollars)	632	1,438	6,926
Annual deductible (dollars)	15,000	5,000	150
Out-of-pocket maximum (dollars)	17,500	7,000	1,650
Coinsurance (percent)	20	50	20
Single male, smoker, age 19	1,098 plans available		
Premium amount (dollars)	832	1,903	9,235
Annual deductible (dollars)	12,600	4,000	150
Out-of-pocket maximum (dollars)	13,600	4,000	1,650
Coinsurance (percent)	20	0	20
Single female, nonsmoker, age 19	1,098 plans available		
Premium amount (dollars)	632	1,438	6,926
Annual deductible (dollars)	15,000	5,000	150
Out-of-pocket maximum (dollars)	17,500	7,000	1,650
Coinsurance (percent)	20	50	20
Single female, smoker, age 19	1,098 plans available		
Premium amount (dollars)	832	1,903	9,235
Annual deductible (dollars)	12,600	4,000	150
Out-of-pocket maximum (dollars)	13,600	4,000	1,650
Coinsurance (percent)	20	0	20

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.

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 Minnesota, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	1,098 plans available		
Premium amount (dollars)	1,851	4,182	20,289
Annual deductible (dollars)	15,000	4,000	150
Out-of-pocket maximum (dollars)	17,500	4,000	1,650
Coinsurance (percent)	20	0	20
Single male, smoker, age 64	1,098 plans available		
Premium amount (dollars)	2,422	5,580	27,052
Annual deductible (dollars)	12,600	10,000	150
Out-of-pocket maximum (dollars)	13,600	12,000	1,650
Coinsurance (percent)	20	50	20
Single female, nonsmoker, age 64	1,098 plans available		
Premium amount (dollars)	1,851	4,182	20,289
Annual deductible (dollars)	15,000	4,000	150
Out-of-pocket maximum (dollars)	17,500	4,000	1,650
Coinsurance (percent)	20	0	20
Single female, smoker, age 64	1,098 plans available		
Premium amount (dollars)	2,422	5,580	27,052
Annual deductible (dollars)	12,600	10,000	150
Out-of-pocket maximum (dollars)	13,600	12,000	1,650
Coinsurance (percent)	20	50	20

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.

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 Mississippi, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	578 plans available		
Premium amount (dollars)	607	1,394	5,593
Annual deductible (dollars)	10,000	2,000	500
Out-of-pocket maximum (dollars)	10,000	6,000	3,000
Coinsurance (percent)	0	20	20
Single male, smoker, age 19	578 plans available		
Premium amount (dollars)	665	1,624	6,149
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	10,000	8,000	3,000
Coinsurance (percent)	0	20	20
Single female, nonsmoker, age 19	578 plans available		
Premium amount (dollars)	747	1,674	7,381
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	10,000	6,500	3,000
Coinsurance (percent)	0	20	20
Single female, smoker, age 19	578 plans available		
Premium amount (dollars)	818	1,954	8,117
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	10,000	8,500	3,000
Coinsurance (percent)	0	20	20

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.

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 Mississippi, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	578 plans available		
Premium amount (dollars)	2,396	6,377	18,382
Annual deductible (dollars)	7,500	5,000	500
Out-of-pocket maximum (dollars)	12,500	8,000	3,000
Coinsurance (percent)	30	20	20
Single male, smoker, age 64	578 plans available		
Premium amount (dollars)	3,817	9,809	29,394
Annual deductible (dollars)	7,500	2,500	500
Out-of-pocket maximum (dollars)	12,500	7,500	3,000
Coinsurance (percent)	30	30	20
Single female, nonsmoker, age 64	578 plans available		
Premium amount (dollars)	2,460	5,968	17,485
Annual deductible (dollars)	7,500	5,000	500
Out-of-pocket maximum (dollars)	12,500	7,500	3,000
Coinsurance (percent)	30	20	20
Single female, smoker, age 64	578 plans available		
Premium amount (dollars)	3,919	8,974	27,959
Annual deductible (dollars)	7,500	2,000	500
Out-of-pocket maximum (dollars)	12,500	6,000	3,000
Coinsurance (percent)	30	20	20

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.

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 Missouri, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	1,547 plans available		
Premium amount (dollars)	293	1,310	3,512
Annual deductible (dollars)	10,000	3,000	5,000
Out-of-pocket maximum (dollars)	11,000	6,000	6,000
Coinsurance (percent)	20	30	30
Single male, smoker, age 19	1,547 plans available		
Premium amount (dollars)	293	1,590	4,039
Annual deductible (dollars)	10,000	4,000	5,000
Out-of-pocket maximum (dollars)	11,000	6,000	6,000
Coinsurance (percent)	20	20	30
Single female, nonsmoker, age 19	1,547 plans available		
Premium amount (dollars)	536	1,637	6,048
Annual deductible (dollars)	N/A	2,000	500
Out-of-pocket maximum (dollars)	N/A	6,000	3,000
Coinsurance (percent)	0	20	10
Single female, smoker, age 19	1,547 plans available		
Premium amount (dollars)	572	1,954	7,320
Annual deductible (dollars)	10,000	1,500	500
Out-of-pocket maximum (dollars)	11,000	2,000	3,000
Coinsurance (percent)	20	0	10

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.

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 52: In Missouri, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	1,547 plans available		
Premium amount (dollars)	1,673	5,909	19,503
Annual deductible (dollars)	10,000	4,000	5,000
Out-of-pocket maximum (dollars)	11,000	6,000	6,000
Coinsurance (percent)	20	20	30
Single male, smoker, age 64	1,547 plans available		
Premium amount (dollars)	1,673	7,186	22,429
Annual deductible (dollars)	10,000	500	5,000
Out-of-pocket maximum (dollars)	11,000	5,500	6,000
Coinsurance (percent)	20	30	30
Single female, nonsmoker, age 64	1,547 plans available		
Premium amount (dollars)	1,438	5,709	18,681
Annual deductible (dollars)	10,000	2,500	5,000
Out-of-pocket maximum (dollars)	11,000	2,500	6,000
Coinsurance (percent)	20	0	30
Single female, smoker, age 64	1,547 plans available		
Premium amount (dollars)	1,438	6,942	21,483
Annual deductible (dollars)	10,000	1,500	5,000
Out-of-pocket maximum (dollars)	11,000	3,000	6,000
Coinsurance (percent)	20	10	30

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.

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 53: In Montana, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	176 plans available		
Premium amount (dollars)	696	1,284	3,686
Annual deductible (dollars)	10,000	3,500	2,850
Out-of-pocket maximum (dollars)	15,000	8,500	2,850
Coinsurance (percent)	40	50	0
Single male, smoker, age 19	176 plans available		
Premium amount (dollars)	696	1,508	4,337
Annual deductible (dollars)	10,000	5,000	2,850
Out-of-pocket maximum (dollars)	15,000	8,500	2,850
Coinsurance (percent)	40	20	0
Single female, nonsmoker, age 19	176 plans available		
Premium amount (dollars)	696	1,284	3,686
Annual deductible (dollars)	10,000	3,500	2,850
Out-of-pocket maximum (dollars)	15,000	8,500	2,850
Coinsurance (percent)	40	50	0
Single female, smoker, age 19	176 plans available		
Premium amount (dollars)	696	1,508	4,337
Annual deductible (dollars)	10,000	5,000	2,850
Out-of-pocket maximum (dollars)	15,000	8,500	2,850
Coinsurance (percent)	40	20	0

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.

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 54: In Montana, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	176 plans available		
Premium amount (dollars)	2,382	4,194	11,920
Annual deductible (dollars)	10,000	3,500	2,850
Out-of-pocket maximum (dollars)	17,500	8,500	2,850
Coinsurance (percent)	50	50	0
Single male, smoker, age 64	176 plans available		
Premium amount (dollars)	2,592	7,193	21,036
Annual deductible (dollars)	10,000	5,000	2,850
Out-of-pocket maximum (dollars)	15,000	7,000	2,850
Coinsurance (percent)	40	50	0
Single female, nonsmoker, age 64	176 plans available		
Premium amount (dollars)	2,382	4,194	11,920
Annual deductible (dollars)	10,000	3,500	2,850
Out-of-pocket maximum (dollars)	17,500	8,500	2,850
Coinsurance (percent)	50	50	0
Single female, smoker, age 64	176 plans available		
Premium amount (dollars)	2,592	7,193	21,036
Annual deductible (dollars)	10,000	5,000	2,850
Out-of-pocket maximum (dollars)	15,000	7,000	2,850
Coinsurance (percent)	40	50	0

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.

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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 Nebraska, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	1,071 plans available		
Premium amount (dollars)	288	1,507	3,449
Annual deductible (dollars)	5,000	1,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	20	30	20
Single male, smoker, age 19	1,071 plans available		
Premium amount (dollars)	361	1,780	3,967
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
Single female, nonsmoker, age 19	1,071 plans available		
Premium amount (dollars)	323	1,684	4,028
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
Single female, smoker, age 19	1,071 plans available		
Premium amount (dollars)	404	2,001	5,086
Annual deductible (dollars)	5,000	3,500	1,000
Out-of-pocket maximum (dollars)	10,000	3,500	3,000
Coinsurance (percent)	20	0	20

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.

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 56: In Nebraska, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	1,071 plans available		
Premium amount (dollars)	1,635	7,939	18,361
Annual deductible (dollars)	5,000	1,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	20	30	20
Single male, smoker, age 64	1,071 plans available		
Premium amount (dollars)	2,044	9,474	21,115
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
Single female, nonsmoker, age 64	1,071 plans available		
Premium amount (dollars)	1,585	7,643	17,610
Annual deductible (dollars)	5,000	1,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	20	30	20
Single female, smoker, age 64	1,071 plans available		
Premium amount (dollars)	1,982	9,029	20,252
Annual deductible (dollars)	5,000	10,000	1,000
Out-of-pocket maximum (dollars)	10,000	3,000	3,000
Coinsurance (percent)	20	20	20

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.

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 57: In Nevada, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	209 plans available		
Premium amount (dollars)	318	1,219	7,124
Annual deductible (dollars)	2,000	1,500	1,500
Out-of-pocket maximum (dollars)	4,000	1,500	4,500
Coinsurance (percent)	50	0	30
Single male, smoker, age 19	192 plans available		
Premium amount (dollars)	382	1,452	9,622
Annual deductible (dollars)	2,000	3,000	1,500
Out-of-pocket maximum (dollars)	4,000	3,000	4,500
Coinsurance (percent)	50	0	30
Single female, nonsmoker, age 19	209 plans available		
Premium amount (dollars)	408	1,539	10,763
Annual deductible (dollars)	2,000	6,000	1,500
Out-of-pocket maximum (dollars)	4,000	8,000	4,500
Coinsurance (percent)	50	20	30
Single female, smoker, age 19	192 plans available		
Premium amount (dollars)	490	1,777	14,535
Annual deductible (dollars)	2,000	4,000	1,500
Out-of-pocket maximum (dollars)	4,000	4,000	4,500
Coinsurance (percent)	50	0	30

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.

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 58: In Nevada, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	209 plans available		
Premium amount (dollars)	2,484	6,399	27,065
Annual deductible (dollars)	3,000	3,000	1,500
Out-of-pocket maximum (dollars)	7,000	600	4,500
Coinsurance (percent)	30	30	30
Single male, smoker, age 64	192 plans available		
Premium amount (dollars)	3,392	8,076	36,540
Annual deductible (dollars)	2,000	2,500	1,500
Out-of-pocket maximum (dollars)	4,000	5,000	4,500
Coinsurance (percent)	50	20	30
Single female, nonsmoker, age 64	209 plans available		
Premium amount (dollars)	2,096	5,237	24,461
Annual deductible (dollars)	10,000	3,000	1,500
Out-of-pocket maximum (dollars)	3,000	0	4,500
Coinsurance (percent)	20	0	30
Single female, smoker, age 64	192 plans available		
Premium amount (dollars)	2,652	6,634	33,020
Annual deductible (dollars)	3,000	5,000	1,500
Out-of-pocket maximum (dollars)	5,000	0	4,500
Coinsurance (percent)	20	0	30

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.

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 59: In New Hampshire, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	136 plans available		
Premium amount (dollars)	833	1,870	14,915
Annual deductible (dollars)	10,000	3,500	500
Out-of-pocket maximum (dollars)	17,500	7,000	2,500
Coinsurance (percent)	50	20	20
Single male, smoker, age 19	136 plans available		
Premium amount (dollars)	1,225	2,751	22,372
Annual deductible (dollars)	10,000	3,500	500
Out-of-pocket maximum (dollars)	17,500	7,000	2,500
Coinsurance (percent)	50	20	20
Single female, nonsmoker, age 19	136 plans available		
Premium amount (dollars)	833	1,870	14,915
Annual deductible (dollars)	10,000	3,500	500
Out-of-pocket maximum (dollars)	17,500	7,000	2,500
Coinsurance (percent)	50	20	20
Single female, smoker, age 19	136 plans available		
Premium amount (dollars)	1,225	2,751	22,372
Annual deductible (dollars)	10,000	3,500	500
Out-of-pocket maximum (dollars)	17,500	7,000	2,500
Coinsurance (percent)	50	20	20

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.

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 60: In New Hampshire, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	136 plans available		
Premium amount (dollars)	3,285	7,193	23,718
Annual deductible (dollars)	10,000	4,000	500
Out-of-pocket maximum (dollars)	17,500	4,000	2,500
Coinsurance (percent)	50	0	20
Single male, smoker, age 64	136 plans available		
Premium amount (dollars)	4,831	10,617	35,577
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	17,500	5,000	2,500
Coinsurance (percent)	50	0	20
Single female, nonsmoker, age 64	136 plans available		
Premium amount (dollars)	3,285	7,193	23,718
Annual deductible (dollars)	10,000	4,000	500
Out-of-pocket maximum (dollars)	17,500	4,000	2,500
Coinsurance (percent)	50	0	20
Single female, smoker, age 64	136 plans available		
Premium amount (dollars)	4,831	10,617	35,577
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	17,500	5,000	2,500
Coinsurance (percent)	50	0	20

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.

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 61: In New Jersey, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	65 plans available		
Premium amount (dollars)	1,776	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
Single male, smoker, age 19	65 plans available		
Premium amount (dollars)	1,776	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
Single female, nonsmoker, age 19	65 plans available		
Premium amount (dollars)	1,992	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
Single female, smoker, age 19	65 plans available		
Premium amount (dollars)	1,992	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

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.

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 62: In New Jersey, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	65 plans available		
Premium amount (dollars)	5,304	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
Single male, smoker, age 64	65 plans available		
Premium amount (dollars)	5,304	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
Single female, nonsmoker, age 64	65 plans available		
Premium amount (dollars)	5,040	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
Single female, smoker, age 64	65 plans available		
Premium amount (dollars)	5,040	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

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.

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 63: In New Mexico, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	828 plans available		
Premium amount (dollars)	410	1,301	2,852
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
Single male, smoker, age 19	828 plans available		
Premium amount (dollars)	456	1,462	3,280
Annual deductible (dollars)	7,500	3,500	1,500
Out-of-pocket maximum (dollars)	7,500	3,000	1,500
Coinsurance (percent)	0	15	0
Single female, nonsmoker, age 19	828 plans available		
Premium amount (dollars)	430	1,301	2,852
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
Single female, smoker, age 19	828 plans available		
Premium amount (dollars)	467	1,496	3,280
Annual deductible (dollars)	10,000	2,500	1,500
Out-of-pocket maximum (dollars)	4,500	4,500	1,500
Coinsurance (percent)	30	20	0

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.

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 64: In New Mexico, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	828 plans available		
Premium amount (dollars)	1,136	3,934	8,680
Annual deductible (dollars)	7,500	3,500	1,500
Out-of-pocket maximum (dollars)	7,500	3,000	1,500
Coinsurance (percent)	0	15	0
Single male, smoker, age 64	828 plans available		
Premium amount (dollars)	1,238	4,481	9,982
Annual deductible (dollars)	5,000	5,000	1,500
Out-of-pocket maximum (dollars)	3,000	3,000	1,500
Coinsurance (percent)	20	15	0
Single female, nonsmoker, age 64	828 plans available		
Premium amount (dollars)	1,132	3,934	8,680
Annual deductible (dollars)	7,500	3,500	1,500
Out-of-pocket maximum (dollars)	7,500	3,000	1,500
Coinsurance (percent)	0	15	0
Single female, smoker, age 64	828 plans available		
Premium amount (dollars)	1,238	4,461	9,982
Annual deductible (dollars)	5,000	1,200	1,500
Out-of-pocket maximum (dollars)	3,000	2,500	1,500
Coinsurance (percent)	20	20	0

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.

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 65: In New York, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	120 plans available		
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
Single male, smoker, age 19	120 plans available		
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
Single female, nonsmoker, age 19	120 plans available		
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
Single female, smoker, age 19	120 plans available		
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

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.

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 66: In New York, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	120 plans available		
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
Single male, smoker, age 64	120 plans available		
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
Single female, nonsmoker, age 64	120 plans available		
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
Single female, smoker, age 64	120 plans available		
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

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.

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 67: In North Carolina, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	2,062 plans available		
Premium amount (dollars)	505	1,368	6,618
Annual deductible (dollars)	10,000	1,500	3,000
Out-of-pocket maximum (dollars)	17,500	5,000	5,000
Coinsurance (percent)	50	0	20
Single male, smoker, age 19	2,062 plans available		
Premium amount (dollars)	595	1,617	7,431
Annual deductible (dollars)	10,000	2,000	3,000
Out-of-pocket maximum (dollars)	17,500	7,000	5,000
Coinsurance (percent)	50	50	20
Single female, nonsmoker, age 19	2,062 plans available		
Premium amount (dollars)	537	1,495	7,585
Annual deductible (dollars)	10,000	2,850	3,000
Out-of-pocket maximum (dollars)	17,500	5,350	5,000
Coinsurance (percent)	50	50	20
Single female, smoker, age 19	2,062 plans available		
Premium amount (dollars)	632	1,767	9,919
Annual deductible (dollars)	10,000	2,600	3,000
Out-of-pocket maximum (dollars)	17,500	5,000	5,000
Coinsurance (percent)	50	20	20

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.

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 68: In North Carolina, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	2,062 plans available		
Premium amount (dollars)	2,043	6,263	27,707
Annual deductible (dollars)	10,000	3,500	3,000
Out-of-pocket maximum (dollars)	17,500	5,500	5,000
Coinsurance (percent)	50	20	20
Single male, smoker, age 64	2,062 plans available		
Premium amount (dollars)	3,024	8,746	37,283
Annual deductible (dollars)	10,000	3,500	3,000
Out-of-pocket maximum (dollars)	12,500	11,000	5,000
Coinsurance (percent)	30	50	20
Single female, nonsmoker, age 64	2,062 plans available		
Premium amount (dollars)	2,112	6,159	27,787
Annual deductible (dollars)	10,000	5,000	3,000
Out-of-pocket maximum (dollars)	12,500	5,000	5,000
Coinsurance (percent)	30	0	20
Single female, smoker, age 64	2,062 plans available		
Premium amount (dollars)	2,112	8,700	36,659
Annual deductible (dollars)	10,000	1,000	3,000
Out-of-pocket maximum (dollars)	12,500	5,000	5,000
Coinsurance (percent)	30	0	20

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.

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 69: In North Dakota, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	250 plans available		
Premium amount (dollars)	490	1,233	3,271
Annual deductible (dollars)	7,500	2,850	250
Out-of-pocket maximum (dollars)	10,000	5,350	2,000
Coinsurance (percent)	30	50	20
Single male, smoker, age 19	250 plans available		
Premium amount (dollars)	490	1,342	3,271
Annual deductible (dollars)	7,500	3,500	250
Out-of-pocket maximum (dollars)	10,000	11,000	2,000
Coinsurance (percent)	30	30	20
Single female, nonsmoker, age 19	250 plans available		
Premium amount (dollars)	490	1,233	3,271
Annual deductible (dollars)	7,500	2,850	250
Out-of-pocket maximum (dollars)	10,000	5,350	2,000
Coinsurance (percent)	30	50	20
Single female, smoker, age 19	250 plans available		
Premium amount (dollars)	490	1,342	3,271
Annual deductible (dollars)	7,500	3,500	250
Out-of-pocket maximum (dollars)	10,000	11,000	2,000
Coinsurance (percent)	30	30	20

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.

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 70: In North Dakota, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	248 plans available		
Premium amount (dollars)	2,064	4,329	8,745
Annual deductible (dollars)	7,500	3,650	250
Out-of-pocket maximum (dollars)	10,000	3,650	2,000
Coinsurance (percent)	30	0	20
Single male, smoker, age 64	248 plans available		
Premium amount (dollars)	2,064	6,430	13,562
Annual deductible (dollars)	7,500	5,000	2,850
Out-of-pocket maximum (dollars)	10,000	12,500	2,850
Coinsurance (percent)	30	30	0
Single female, nonsmoker, age 64	248 plans available		
Premium amount (dollars)	2,064	4,329	8,745
Annual deductible (dollars)	7,500	3,650	250
Out-of-pocket maximum (dollars)	10,000	3,650	2,000
Coinsurance (percent)	30	0	20
Single female, smoker, age 64	248 plans available		
Premium amount (dollars)	2,064	6,430	13,562
Annual deductible (dollars)	7,500	5,000	2,850
Out-of-pocket maximum (dollars)	10,000	12,500	2,850
Coinsurance (percent)	30	30	0

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.

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 71: In Ohio, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	2,440 plans available		
Premium amount (dollars)	444	1,368	6,872
Annual deductible (dollars)	7,500	N/A	750
Out-of-pocket maximum (dollars)	7,500	N/A	3,750
Coinsurance (percent)	0	0	20
Single male, smoker, age 19	2,440 plans available		
Premium amount (dollars)	444	1,646	6,872
Annual deductible (dollars)	7,500	10,000	750
Out-of-pocket maximum (dollars)	7,500	10,000	3,750
Coinsurance (percent)	0	0	20
Single female, nonsmoker, age 19	2,440 plans available		
Premium amount (dollars)	552	1,609	8,044
Annual deductible (dollars)	7,500	5,000	750
Out-of-pocket maximum (dollars)	7,500	5,000	3,750
Coinsurance (percent)	0	0	20
Single female, smoker, age 19	2,440 plans available		
Premium amount (dollars)	552	1,973	8,044
Annual deductible (dollars)	7,500	2,600	750
Out-of-pocket maximum (dollars)	7,500	2,600	3,750
Coinsurance (percent)	0	0	20

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.

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 72: In Ohio, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	2,440 plans available		
Premium amount (dollars)	2,207	6,364	30,759
Annual deductible (dollars)	N/A	1,500	750
Out-of-pocket maximum (dollars)	N/A	4,500	3,750
Coinsurance (percent)	0	20	20
Single male, smoker, age 64	2,440 plans available		
Premium amount (dollars)	2,268	7,860	30,759
Annual deductible (dollars)	7,500	2,500	750
Out-of-pocket maximum (dollars)	7,500	4,500	3,750
Coinsurance (percent)	0	20	20
Single female, nonsmoker, age 64	2,440 plans available		
Premium amount (dollars)	2,148	6,264	28,919
Annual deductible (dollars)	7,500	500	750
Out-of-pocket maximum (dollars)	7,500	4,000	3,750
Coinsurance (percent)	0	30	20
Single female, smoker, age 64	2,440 plans available		
Premium amount (dollars)	2,148	7,650	28,919
Annual deductible (dollars)	7,500	500	750
Out-of-pocket maximum (dollars)	7,500	4,000	3,750
Coinsurance (percent)	0	50	20

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.

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 73: In Oklahoma, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	1,101 plans available		
Premium amount (dollars)	504	1,528	4,584
Annual deductible (dollars)	10,000	2,500	1,000
Out-of-pocket maximum (dollars)	No Maximum	4,500	3,000
Coinsurance (percent)	30	20	20
Single male, smoker, age 19	1,087 plans available		
Premium amount (dollars)	600	1,800	5,191
Annual deductible (dollars)	10,000	2,500	1,000
Out-of-pocket maximum (dollars)	No Maximum	5,000	3,000
Coinsurance (percent)	30	20	20
Single female, nonsmoker, age 19	1,101 plans available		
Premium amount (dollars)	612	1,718	8,760
Annual deductible (dollars)	10,000	1,000	200
Out-of-pocket maximum (dollars)	No Maximum	10,000	1,000
Coinsurance (percent)	30	0	20
Single female, smoker, age 19	1,087 plans available		
Premium amount (dollars)	732	2,033	10,404
Annual deductible (dollars)	10,000	5,000	200
Out-of-pocket maximum (dollars)	No Maximum	5,000	1,000
Coinsurance (percent)	30	0	20

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.

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 74: In Oklahoma, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	1,101 plans available		
Premium amount (dollars)	3,060	7,959	19,812
Annual deductible (dollars)	10,000	2,600	200
Out-of-pocket maximum (dollars)	No Maximum	5,000	1,000
Coinsurance (percent)	30	20	20
Single male, smoker, age 64	1,087 plans available		
Premium amount (dollars)	3,636	9,559	23,544
Annual deductible (dollars)	10,000	2,600	200
Out-of-pocket maximum (dollars)	No Maximum	5,000	1,000
Coinsurance (percent)	30	20	20
Single female, nonsmoker, age 64	1,101 plans available		
Premium amount (dollars)	2,616	7,624	17,098
Annual deductible (dollars)	10,000	2,600	1,000
Out-of-pocket maximum (dollars)	No Maximum	5,000	3,000
Coinsurance (percent)	30	20	20
Single female, smoker, age 64	1,087 plans available		
Premium amount (dollars)	2,868	9,104	21,561
Annual deductible (dollars)	5,000	1,500	1,500
Out-of-pocket maximum (dollars)	12,500	4,500	1,500
Coinsurance (percent)	20	30	0

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.

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 75: In Oregon, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	725 plans available		
Premium amount (dollars)	432	1,325	2,832
Annual deductible (dollars)	10,000	3,500	1,000
Out-of-pocket maximum (dollars)	7,500	11,000	5,000
Coinsurance (percent)	30	30	20
Single male, smoker, age 19	131 plans available		
Premium amount (dollars)	432	1,140	2,832
Annual deductible (dollars)	10,000	2,500	1,000
Out-of-pocket maximum (dollars)	7,500	7,500	5,000
Coinsurance (percent)	30	30	20
Single female, nonsmoker, age 19	725 plans available		
Premium amount (dollars)	432	1,325	2,832
Annual deductible (dollars)	10,000	3,500	1,000
Out-of-pocket maximum (dollars)	7,500	11,000	5,000
Coinsurance (percent)	30	30	20
Single female, smoker, age 19	131 plans available		
Premium amount (dollars)	432	1,140	2,832
Annual deductible (dollars)	10,000	2,500	1,000
Out-of-pocket maximum (dollars)	7,500	7,500	5,000
Coinsurance (percent)	30	30	20

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.

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 76: In Oregon, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	725 plans available		
Premium amount (dollars)	1,956	4,928	11,964
Annual deductible (dollars)	10,000	5,000	1,000
Out-of-pocket maximum (dollars)	15,000	6,250	5,000
Coinsurance (percent)	40	50	20
Single male, smoker, age 64	131 plans available		
Premium amount (dollars)	1,956	5,472	11,964
Annual deductible (dollars)	10,000	3,500	1,000
Out-of-pocket maximum (dollars)	15,000	5,000	5,000
Coinsurance (percent)	40	20	20
Single female, nonsmoker, age 64	725 plans available		
Premium amount (dollars)	1,956	4,928	11,964
Annual deductible (dollars)	10,000	5,000	1,000
Out-of-pocket maximum (dollars)	15,000	6,250	5,000
Coinsurance (percent)	40	50	20
Single female, smoker, age 64	131 plans available		
Premium amount (dollars)	1,956	5,472	11,964
Annual deductible (dollars)	10,000	3,500	1,000
Out-of-pocket maximum (dollars)	15,000	5,000	5,000
Coinsurance (percent)	40	20	20

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.

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 77: In Pennsylvania, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	2,128 plans available		
Premium amount (dollars)	535	1,512	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
Single male, smoker, age 19	2,114 plans available		
Premium amount (dollars)	535	1,726	9,105
Annual deductible (dollars)	5,000	5,000	1,500
Out-of-pocket maximum (dollars)	10,000	6,000	5,500
Coinsurance (percent)	20	20	20
Single female, nonsmoker, age 19	2,128 plans available		
Premium amount (dollars)	597	1,746	9,105
Annual deductible (dollars)	5,000	2,500	1,500
Out-of-pocket maximum (dollars)	1,050	3,500	5,500
Coinsurance (percent)	0	20	20
Single female, smoker, age 19	2,114 plans available		
Premium amount (dollars)	597	1,896	9,105
Annual deductible (dollars)	5,000	2,000	1,500
Out-of-pocket maximum (dollars)	1,050	No Maximum	5,500
Coinsurance (percent)	0	0	20

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.

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 78: In Pennsylvania, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	2,128 plans available		
Premium amount (dollars)	1,761	7,763	29,045
Annual deductible (dollars)	0	5,000	500
Out-of-pocket maximum (dollars)	0	6,000	1,500
Coinsurance (percent)	0	20	15
Single male, smoker, age 64	2,114 plans available		
Premium amount (dollars)	1,761	8,711	29,045
Annual deductible (dollars)	0	10,000	500
Out-of-pocket maximum (dollars)	0	10,000	1,500
Coinsurance (percent)	0	0	15
Single female, nonsmoker, age 64	2,128 plans available		
Premium amount (dollars)	1,761	7,280	27,075
Annual deductible (dollars)	0	10,000	500
Out-of-pocket maximum (dollars)	0	10,000	1,500
Coinsurance (percent)	0	0	15
Single female, smoker, age 64	2,114 plans available		
Premium amount (dollars)	1,761	8,293	27,075
Annual deductible (dollars)	0	10,000	500
Out-of-pocket maximum (dollars)	0	10,000	1,500
Coinsurance (percent)	0	0	15

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.

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 79: In Rhode Island, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	6 plans available		
Premium amount (dollars)	1,151	1,853	2,350
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
Single male, smoker, age 19	6 plans available		
Premium amount (dollars)	3,023	4,866	6,172
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
Single female, nonsmoker, age 19	6 plans available		
Premium amount (dollars)	1,609	2,591	3,286
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
Single female, smoker, age 19	6 plans available		
Premium amount (dollars)	3,023	4,866	6,172
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

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.

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 80: In Rhode Island, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	6 plans available		
Premium amount (dollars)	3,725	5,996	7,605
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
Single male, smoker, age 64	6 plans available		
Premium amount (dollars)	4,535	7,300	9,258
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
Single female, nonsmoker, age 64	6 plans available		
Premium amount (dollars)	3,725	5,996	7,605
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
Single female, smoker, age 64	6 plans available		
Premium amount (dollars)	4,535	7,300	9,258
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

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.

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 81: In South Carolina, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	1,103 plans available		
Premium amount (dollars)	546	1,584	4,782
Annual deductible (dollars)	10,000	5,000	1,000
Out-of-pocket maximum (dollars)	3,000	5,000	3,000
Coinsurance (percent)	30	0	20
Single male, smoker, age 19	1,103 plans available		
Premium amount (dollars)	546	1,728	5,425
Annual deductible (dollars)	10,000	2,500	1,000
Out-of-pocket maximum (dollars)	3,000	12,500	3,000
Coinsurance (percent)	30	20	20
Single female, nonsmoker, age 19	1,103 plans available		
Premium amount (dollars)	674	1,905	5,800
Annual deductible (dollars)	10,000	3,500	1,000
Out-of-pocket maximum (dollars)	3,000	3,500	3,000
Coinsurance (percent)	30	0	20
Single female, smoker, age 19	1,103 plans available		
Premium amount (dollars)	674	2,063	7,331
Annual deductible (dollars)	10,000	5,000	1,000
Out-of-pocket maximum (dollars)	3,000	7,000	3,000
Coinsurance (percent)	30	20	20

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.

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 82: In South Carolina, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	1,103 plans available		
Premium amount (dollars)	2,338	8,556	22,471
Annual deductible (dollars)	250	5,000	1,000
Out-of-pocket maximum (dollars)	5,000	5,000	3,000
Coinsurance (percent)	20	20	20
Single male, smoker, age 64	1,103 plans available		
Premium amount (dollars)	2,338	10,714	25,841
Annual deductible (dollars)	250	2,000	1,000
Out-of-pocket maximum (dollars)	5,000	1,500	3,000
Coinsurance (percent)	20	20	20
Single female, nonsmoker, age 64	1,103 plans available		
Premium amount (dollars)	2,376	7,699	21,552
Annual deductible (dollars)	10,000	4,000	1,000
Out-of-pocket maximum (dollars)	12,500	4,000	3,000
Coinsurance (percent)	20	0	20
Single female, smoker, age 64	1,103 plans available		
Premium amount (dollars)	2,376	9,667	24,784
Annual deductible (dollars)	10,000	5,000	1,000
Out-of-pocket maximum (dollars)	12,500	5,000	3,000
Coinsurance (percent)	20	0	20

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.

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 83: In South Dakota, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	626 plans available		
Premium amount (dollars)	316	1,946	4,044
Annual deductible (dollars)	5,000	3,500	1,000
Out-of-pocket maximum (dollars)	10,000	11,000	3,000
Coinsurance (percent)	40	30	20
Single male, smoker, age 19	626 plans available		
Premium amount (dollars)	380	2,290	4,651
Annual deductible (dollars)	5,000	3,500	1,000
Out-of-pocket maximum (dollars)	10,000	11,000	3,000
Coinsurance (percent)	40	30	20
Single female, nonsmoker, age 19	626 plans available		
Premium amount (dollars)	355	2,148	6,511
Annual deductible (dollars)	5,000	2,500	500
Out-of-pocket maximum (dollars)	10,000	4,500	1,500
Coinsurance (percent)	40	20	10
Single female, smoker, age 19	626 plans available		
Premium amount (dollars)	426	2,471	7,162
Annual deductible (dollars)	5,000	2,500	500
Out-of-pocket maximum (dollars)	10,000	4,500	1,500
Coinsurance (percent)	40	20	10

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.

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 84: In South Dakota, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	626 plans available		
Premium amount (dollars)	1,507	9,144	20,224
Annual deductible (dollars)	5,000	2,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	40	20	20
Single male, smoker, age 64	626 plans available		
Premium amount (dollars)	1,808	11,734	23,258
Annual deductible (dollars)	5,000	1,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	40	30	20
Single female, nonsmoker, age 64	626 plans available		
Premium amount (dollars)	1,507	9,144	20,224
Annual deductible (dollars)	5,000	2,500	1,000
Out-of-pocket maximum (dollars)	10,000	4,500	3,000
Coinsurance (percent)	40	20	20
Single female, smoker, age 64	626 plans available		
Premium amount (dollars)	1,808	11,922	24,007
Annual deductible (dollars)	5,000	7,500	2,850
Out-of-pocket maximum (dollars)	10,000	15,000	2,850
Coinsurance (percent)	40	30	0

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.

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 85: In Tennessee, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	1,161 plans available		
Premium amount (dollars)	469	1,505	4,790
Annual deductible (dollars)	7,500	1,500	3,000
Out-of-pocket maximum (dollars)	10,500	6,500	5,000
Coinsurance (percent)	20	30	20
Single male, smoker, age 19	1,161 plans available		
Premium amount (dollars)	587	1,750	5,389
Annual deductible (dollars)	7,500	1,500	3,000
Out-of-pocket maximum (dollars)	10,500	1,500	5,000
Coinsurance (percent)	20	0	20
Single female, nonsmoker, age 19	1,161 plans available		
Premium amount (dollars)	599	1,735	5,512
Annual deductible (dollars)	7,500	5,000	3,000
Out-of-pocket maximum (dollars)	10,500	7,500	5,000
Coinsurance (percent)	20	20	20
Single female, smoker, age 19	1,161 plans available		
Premium amount (dollars)	749	2,012	7,236
Annual deductible (dollars)	7,500	3,500	3,000
Out-of-pocket maximum (dollars)	10,500	3,500	5,000
Coinsurance (percent)	20	0	20

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.

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 86: In Tennessee, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	1,161 plans available		
Premium amount (dollars)	1,869	7,320	21,304
Annual deductible (dollars)	7,500	3,000	1,000
Out-of-pocket maximum (dollars)	10,500	4,000	3,000
Coinsurance (percent)	20	20	20
Single male, smoker, age 64	1,161 plans available		
Premium amount (dollars)	2,804	9,259	26,610
Annual deductible (dollars)	7,500	2,500	3,000
Out-of-pocket maximum (dollars)	10,500	4,500	5,000
Coinsurance (percent)	20	20	20
Single female, nonsmoker, age 64	1,161 plans available		
Premium amount (dollars)	1,752	6,924	20,433
Annual deductible (dollars)	7,500	1,000	1,000
Out-of-pocket maximum (dollars)	10,500	10,000	3,000
Coinsurance (percent)	20	0	20
Single female, smoker, age 64	1,161 plans available		
Premium amount (dollars)	2,629	8,866	26,324
Annual deductible (dollars)	7,500	1,000	3,000
Out-of-pocket maximum (dollars)	10,500	10,000	5,000
Coinsurance (percent)	20	0	20

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.

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 87: In Texas, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	5,422 plans available		
Premium amount (dollars)	363	1,203	4,790
Annual deductible (dollars)	10,000	3,500	500
Out-of-pocket maximum (dollars)	17,500	11,000	3,000
Coinsurance (percent)	50	30	20
Single male, smoker, age 19	5,422 plans available		
Premium amount (dollars)	427	1,439	5,266
Annual deductible (dollars)	10,000	2,000	500
Out-of-pocket maximum (dollars)	17,500	9,500	3,000
Coinsurance (percent)	50	30	20
Single female, nonsmoker, age 19	5,422 plans available		
Premium amount (dollars)	387	1,433	6,625
Annual deductible (dollars)	10,000	5,000	500
Out-of-pocket maximum (dollars)	17,500	9,000	3,000
Coinsurance (percent)	50	20	20
Single female, smoker, age 19	5,422 plans available		
Premium amount (dollars)	456	1,693	7,285
Annual deductible (dollars)	10,000	7,500	500
Out-of-pocket maximum (dollars)	17,500	13,500	3,000
Coinsurance (percent)	50	30	20

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.

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 88: In Texas, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	5,422 plans available		
Premium amount (dollars)	1,464	5,624	24,372
Annual deductible (dollars)	10,000	3,500	250
Out-of-pocket maximum (dollars)	17,500	7,000	3,000
Coinsurance (percent)	50	20	15
Single male, smoker, age 64	5,422 plans available		
Premium amount (dollars)	2,584	8,653	30,456
Annual deductible (dollars)	10,000	3,500	250
Out-of-pocket maximum (dollars)	17,500	11,000	3,000
Coinsurance (percent)	50	30	15
Single female, nonsmoker, age 64	5,422 plans available		
Premium amount (dollars)	1,616	5,288	20,508
Annual deductible (dollars)	10,000	6,000	250
Out-of-pocket maximum (dollars)	17,500	6,000	3,000
Coinsurance (percent)	50	0	15
Single female, smoker, age 64	5,422 plans available		
Premium amount (dollars)	2,760	8,052	25,644
Annual deductible (dollars)	10,000	3,500	250
Out-of-pocket maximum (dollars)	12,500	3,500	3,000
Coinsurance (percent)	30	0	15

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.

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 89: In Utah, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	524 plans available		
Premium amount (dollars)	359	1,140	3,383
Annual deductible (dollars)	10,000	5,000	1,200
Out-of-pocket maximum (dollars)	5,000	7,500	3,600
Coinsurance (percent)	35	20	20
Single male, smoker, age 19	524 plans available		
Premium amount (dollars)	359	1,203	3,383
Annual deductible (dollars)	10,000	3,500	1,200
Out-of-pocket maximum (dollars)	5,000	7,000	3,600
Coinsurance (percent)	35	20	20
Single female, nonsmoker, age 19	524 plans available		
Premium amount (dollars)	359	1,174	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
Single female, smoker, age 19	524 plans available		
Premium amount (dollars)	359	1,232	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

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.

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 90: In Utah, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	524 plans available		
Premium amount (dollars)	1,529	4,700	16,746
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
Single male, smoker, age 64	524 plans available		
Premium amount (dollars)	1,529	5,223	16,746
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
Single female, nonsmoker, age 64	524 plans available		
Premium amount (dollars)	1,529	4,745	12,686
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
Single female, smoker, age 64	524 plans available		
Premium amount (dollars)	1,529	5,223	16,073
Annual deductible (dollars)	10,000	3,500	2,000
Out-of-pocket maximum (dollars)	5,000	6,000	5,500
Coinsurance (percent)	35	20	20

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.

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 91: In Vermont, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	5 plans available		
Premium amount (dollars)	657	2,462	3,462
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
Single male, smoker, age 19	5 plans available		
Premium amount (dollars)	657	2,462	3,462
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
Single female, nonsmoker, age 19	5 plans available		
Premium amount (dollars)	657	2,462	3,462
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
Single female, smoker, age 19	5 plans available		
Premium amount (dollars)	657	2,462	3,462
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

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.

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 92: In Vermont, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	5 plans available		
Premium amount (dollars)	985	3,693	5,193
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
Single male, smoker, age 64	5 plans available		
Premium amount (dollars)	985	3,693	5,193
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
Single female, nonsmoker, age 64	5 plans available		
Premium amount (dollars)	985	3,693	5,193
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
Single female, smoker, age 64	5 plans available		
Premium amount (dollars)	985	3,693	5,193
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

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.

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 93: In Virginia, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	711 plans available		
Premium amount (dollars)	396	1,234	11,580
Annual deductible (dollars)	7,500	750	750
Out-of-pocket maximum (dollars)	11,000	2,500	5,000
Coinsurance (percent)	50	30	20
Single male, smoker, age 19	711 plans available		
Premium amount (dollars)	492	1,416	11,580
Annual deductible (dollars)	7,500	5,000	750
Out-of-pocket maximum (dollars)	11,000	7,000	5,000
Coinsurance (percent)	50	20	20
Single female, nonsmoker, age 19	711 plans available		
Premium amount (dollars)	456	1,465	11,580
Annual deductible (dollars)	7,500	5,000	750
Out-of-pocket maximum (dollars)	11,000	7,000	5,000
Coinsurance (percent)	50	20	20
Single female, smoker, age 19	711 plans available		
Premium amount (dollars)	576	1,760	11,580
Annual deductible (dollars)	7,500	5,000	750
Out-of-pocket maximum (dollars)	11,000	5,000	5,000
Coinsurance (percent)	50	0	20

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.

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 94: In Virginia, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	711 plans available		
Premium amount (dollars)	1,608	6,240	48,372
Annual deductible (dollars)	7,500	2,500	100
Out-of-pocket maximum (dollars)	11,000	2,500	2,500
Coinsurance (percent)	50	0	10
Single male, smoker, age 64	711 plans available		
Premium amount (dollars)	2,004	8,052	48,372
Annual deductible (dollars)	7,500	2,500	100
Out-of-pocket maximum (dollars)	11,000	5,000	2,500
Coinsurance (percent)	50	0	10
Single female, nonsmoker, age 64	711 plans available		
Premium amount (dollars)	1,248	4,979	48,372
Annual deductible (dollars)	7,500	2,500	100
Out-of-pocket maximum (dollars)	11,000	2,500	2,500
Coinsurance (percent)	50	0	10
Single female, smoker, age 64	711 plans available		
Premium amount (dollars)	1,560	6,381	48,372
Annual deductible (dollars)	7,500	5,200	100
Out-of-pocket maximum (dollars)	11,000	5,200	2,500
Coinsurance (percent)	50	0	10

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.

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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 95: In Washington, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	69 plans available		
Premium amount (dollars)	936	1,488	3,900
Annual deductible (dollars)	10,000	3,500	1,800
Out-of-pocket maximum (dollars)	7,500	8,500	8,300
Coinsurance (percent)	30	25	35
Single male, smoker, age 19	69 plans available		
Premium amount (dollars)	1,080	1,776	4,524
Annual deductible (dollars)	10,000	2,500	1,800
Out-of-pocket maximum (dollars)	7,500	8,000	8,300
Coinsurance (percent)	30	40	35
Single female, nonsmoker, age 19	69 plans available		
Premium amount (dollars)	936	1,488	3,900
Annual deductible (dollars)	10,000	3,500	1,800
Out-of-pocket maximum (dollars)	7,500	8,500	8,300
Coinsurance (percent)	30	25	35
Single female, smoker, age 19	69 plans available		
Premium amount (dollars)	1,080	1,776	4,524
Annual deductible (dollars)	10,000	2,500	1,800
Out-of-pocket maximum (dollars)	7,500	8,000	8,300
Coinsurance (percent)	30	40	35

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.

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 96: In Washington, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	69 plans available		
Premium amount (dollars)	3,444	5,484	13,416
Annual deductible (dollars)	10,000	2,500	1,800
Out-of-pocket maximum (dollars)	7,500	7,500	8,300
Coinsurance (percent)	30	30	35
Single male, smoker, age 64	69 plans available		
Premium amount (dollars)	3,960	6,420	15,588
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
Single female, nonsmoker, age 64	69 plans available		
Premium amount (dollars)	3,444	5,484	13,416
Annual deductible (dollars)	10,000	2,500	1,800
Out-of-pocket maximum (dollars)	7,500	7,500	8,300
Coinsurance (percent)	30	30	35
Single female, smoker, age 64	69 plans available		
Premium amount (dollars)	3,960	6,420	15,588
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

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.

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 97: In West Virginia, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	1,766 plans available		
Premium amount (dollars)	511	1,369	5,796
Annual deductible (dollars)	10,000	3,000	2,500
Out-of-pocket maximum (dollars)	17,500	3,000	5,000
Coinsurance (percent)	50	0	20
Single male, smoker, age 19	1,766 plans available		
Premium amount (dollars)	601	1,575	5,960
Annual deductible (dollars)	10,000	5,000	2,500
Out-of-pocket maximum (dollars)	17,500	5,000	5,000
Coinsurance (percent)	50	0	20
Single female, nonsmoker, age 19	1,766 plans available		
Premium amount (dollars)	541	1,430	5,963
Annual deductible (dollars)	10,000	2,850	2,500
Out-of-pocket maximum (dollars)	17,500	4,850	5,000
Coinsurance (percent)	50	20	20
Single female, smoker, age 19	1,766 plans available		
Premium amount (dollars)	636	1,646	6,144
Annual deductible (dollars)	10,000	3,500	2,500
Out-of-pocket maximum (dollars)	17,500	5,500	5,000
Coinsurance (percent)	50	50	20

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.

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 98: In West Virginia, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	1,766 plans available		
Premium amount (dollars)	2,086	6,474	16,958
Annual deductible (dollars)	10,000	1,000	1,000
Out-of-pocket maximum (dollars)	17,500	10,000	3,000
Coinsurance (percent)	50	0	20
Single male, smoker, age 64	1,766 plans available		
Premium amount (dollars)	3,682	8,800	19,502
Annual deductible (dollars)	10,000	2,500	1,000
Out-of-pocket maximum (dollars)	17,500	4,500	3,000
Coinsurance (percent)	50	20	20
Single female, nonsmoker, age 64	1,766 plans available		
Premium amount (dollars)	2,299	6,135	16,265
Annual deductible (dollars)	10,000	2,500	1,000
Out-of-pocket maximum (dollars)	17,500	5,000	3,000
Coinsurance (percent)	50	20	20
Single female, smoker, age 64	1,766 plans available		
Premium amount (dollars)	4,057	8,478	19,994
Annual deductible (dollars)	10,000	2,000	2,850
Out-of-pocket maximum (dollars)	17,500	9,500	2,850
Coinsurance (percent)	50	50	0

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.

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 99: In Wisconsin, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	18,151 plans available		
Premium amount (dollars)	415	1,193	3,763
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	10,000	3,500	3,000
Coinsurance (percent)	0	0	20
Single male, smoker, age 19	18,151 plans available		
Premium amount (dollars)	490	1,602	5,310
Annual deductible (dollars)	3,500	2,500	500
Out-of-pocket maximum (dollars)	4,500	3,500	3,000
Coinsurance (percent)	20	0	20
Single female, nonsmoker, age 19	18,151 plans available		
Premium amount (dollars)	436	1,470	4,956
Annual deductible (dollars)	10,000	2,000	2,500
Out-of-pocket maximum (dollars)	10,000	4,000	2,500
Coinsurance (percent)	0	20	0
Single female, smoker, age 19	18,151 plans available		
Premium amount (dollars)	557	1,949	6,996
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

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.

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 100: In Wisconsin, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	18,259 plans available		
Premium amount (dollars)	2,059	5,972	17,827
Annual deductible (dollars)	10,000	2,500	1,000
Out-of-pocket maximum (dollars)	20,000	3,500	3,000
Coinsurance (percent)	50	0	20
Single male, smoker, age 64	18,259 plans available		
Premium amount (dollars)	2,676	10,704	20,502
Annual deductible (dollars)	10,000	2,500	1,000
Out-of-pocket maximum (dollars)	20,000	5,500	3,000
Coinsurance (percent)	50	0	20
Single female, nonsmoker, age 64	18,259 plans available		
Premium amount (dollars)	1,639	4,895	17,098
Annual deductible (dollars)	10,000	2,500	1,000
Out-of-pocket maximum (dollars)	20,000	2,500	3,000
Coinsurance (percent)	50	0	20
Single female, smoker, age 64	18,259 plans available		
Premium amount (dollars)	2,131	8,765	20,125
Annual deductible (dollars)	10,000	2,500	500
Out-of-pocket maximum (dollars)	20,000	5,500	3,000
Coinsurance (percent)	50	0	20

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.

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 101: In Wyoming, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 19, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 19	528 plans available		
Premium amount (dollars)	915	1,809	3,487
Annual deductible (dollars)	20,000	2,600	1,000
Out-of-pocket maximum (dollars)	20,000	2,600	3,000
Coinsurance (percent)	0	0	20
Single male, smoker, age 19	528 plans available		
Premium amount (dollars)	1,114	2,080	4,010
Annual deductible (dollars)	7,500	2,600	1,000
Out-of-pocket maximum (dollars)	10,500	2,600	3,000
Coinsurance (percent)	30	0	20
Single female, nonsmoker, age 19	528 plans available		
Premium amount (dollars)	967	1,955	3,714
Annual deductible (dollars)	5,000	1,000	1,000
Out-of-pocket maximum (dollars)	3,000	10,000	3,000
Coinsurance (percent)	20	0	20
Single female, smoker, age 19	528 plans available		
Premium amount (dollars)	1,160	2,248	4,272
Annual deductible (dollars)	5,000	1,000	1,000
Out-of-pocket maximum (dollars)	3,000	10,000	3,000
Coinsurance (percent)	20	0	20

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.

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 102: In Wyoming, the Range of Annual Base Premiums Prior to Underwriting in the Individual (Nongroup) Market for Individuals, Age 64, Displayed on the HealthCare.gov Plan Finder in January 2013

Consumer type	Plan with minimum premium	Plan with median premium	Plan with maximum premium
Single male, nonsmoker, age 64	528 plans available		
Premium amount (dollars)	4,006	9,812	19,030
Annual deductible (dollars)	20,000	500	1,000
Out-of-pocket maximum (dollars)	20,000	2,000	2,000
Coinsurance (percent)	0	20	20
Single male, smoker, age 64	528 plans available		
Premium amount (dollars)	4,998	11,553	28,545
Annual deductible (dollars)	20,000	2,600	1,000
Out-of-pocket maximum (dollars)	20,000	2,600	2,000
Coinsurance (percent)	0	0	20
Single female, nonsmoker, age 64	528 plans available		
Premium amount (dollars)	3,642	9,338	17,801
Annual deductible (dollars)	20,000	1,500	1,000
Out-of-pocket maximum (dollars)	20,000	4,500	3,000
Coinsurance (percent)	0	20	20
Single female, smoker, age 64	528 plans available		
Premium amount (dollars)	4,540	10,768	20,471
Annual deductible (dollars)	20,000	2,000	1,000
Out-of-pocket maximum (dollars)	20,000	2,000	3,000
Coinsurance (percent)	0	20	20

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.

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 103: 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 Individuals, Age 19, 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
Single male, nonsmoker, age 19	194 plans available			434 plans available		
Premium Amount (dollars)	628	1,441	4,091	564	1,296	3,030
Annual deductible (dollars)	10,000	2,500	0	7,500	2,000	0
Out-of-Pocket maximum (dollars)	16,000	1,000	1,000	22,500	6,000	1,000
Coinsurance (percent)	30	20	0	0	0	0
Single male, smoker, age 19	194 plans available			434 plans available		
Premium Amount (dollars)	770	1,801	5,114	564	1,430	3,788
Annual deductible (dollars)	10,000	2,500	0	7,500	1,250	0
Out-of-Pocket maximum (dollars)	16,000	1,000	1,000	22,500	4,250	1,000
Coinsurance (percent)	30	20	0	0	20	0
Single female, nonsmoker, age 19	194 plans available			434 plans available		
Premium Amount (dollars)	836	2,227	13,944	663	1,920	14,184
Annual deductible (dollars)	10,000	500	0	5,000	3,000	0
Out-of-Pocket maximum (dollars)	16,000	3,000	1,000	3,000	N/A	3,000
Coinsurance (percent)	30	20	0	20	0	0
Single female, smoker, age 19	194 plans available			434 plans available		
Premium Amount (dollars)	994	2,783	17,430	720	2,031	14,184
Annual deductible (dollars)	10,000	500	0	7,500	250	0
Out-of-Pocket maximum (dollars)	16,000	3,000	1,000	22,500	3,000	3,000
Coinsurance (percent)	30	20	0	0	20	0

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 104: 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 Individuals, Age 64, 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
Single male, nonsmoker, age 64	194 plans available			434 plans available		
Premium Amount (dollars)	3,210	7,471	21,212	2,832	6,516	15,711
Annual deductible (dollars)	10,000	2,500	0	7,500	1,250	0
Out-of-Pocket maximum (dollars)	16,000	1,000	1,000	22,500	4,250	1,000
Coinsurance (percent)	30	20	0	0	0	0
Single male, smoker, age 64	194 plans available			434 plans available		
Premium Amount (dollars)	4,739	9,652	26,515	2,832	7,247	19,639
Annual deductible (dollars)	10,000	1,000	0	7,500	1,750	0
Out-of-Pocket maximum (dollars)	16,000	3,000	1,000	22,500	3,000	1,000
Coinsurance (percent)	30	20	0	0	20	0
Single female, nonsmoker, age 64	194 plans available			434 plans available		
Premium Amount (dollars)	2,884	6,910	23,733	2,160	5,697	17,579
Annual deductible (dollars)	10,000	2,500	0	7,500	1,250	0
Out-of-Pocket maximum (dollars)	16,000	3,000	1,000	22,500	4,250	1,000
Coinsurance (percent)	30	20	0	0	0	0
Single female, smoker, age 64	194 plans available			434 plans available		
Premium Amount (dollars)	4,015	8,941	29,667	2,160	6,289	21,974
Annual deductible (dollars)	5,000	3,000	0	7,500	500	0
Out-of-Pocket maximum (dollars)	3,000	6,000	1,000	22,500	2,000	1,000
Coinsurance (percent)	20	30	0	0	0	0

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 105: 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 Individuals, Age 19, 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
Single male, nonsmoker, age 19	122 plans available			90 plans available		
Premium Amount (dollars)	318	1,055	5,410	456	1,168	5,895
Annual deductible (dollars)	2,000	500	1,500	10,000	5,000	1,500
Out-of-Pocket maximum (dollars)	4,000	5,000	4,500	3,000	7,000	4,500
Coinsurance (percent)	50	0	30	20	20	30
Single male, smoker, age 19	113 plans available			82 plans available		
Premium Amount (dollars)	382	1,266	7,307	549	1,346	7,962
Annual deductible (dollars)	2,000	500	1,500	10,000	5,000	1,500
Out-of-Pocket maximum (dollars)	4,000	5,000	4,500	3,000	0	4,500
Coinsurance (percent)	50	0	30	20	0	30
Single female, nonsmoker, age 19	122 plans available			90 plans available		
Premium Amount (dollars)	408	1,234	8,181	471	1,306	8,922
Annual deductible (dollars)	2,000	3,000	1,500	10,000	4,000	1,500
Out-of-Pocket maximum (dollars)	4,000	3,000	4,500	3,000	4,000	4,500
Coinsurance (percent)	50	0	30	20	0	30
Single female, smoker, age 19	113 plans available			82 plans available		
Premium Amount (dollars)	490	1,459	11,049	568	1,479	12,050
Annual deductible (dollars)	2,000	N/A	1,500	10,000	2,500	1,500
Out-of-Pocket maximum (dollars)	4,000	0	4,500	3,000	0	4,500
Coinsurance (percent)	50	0	30	20	0	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 106: 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 Individuals, Age 64, 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
Single male, nonsmoker, age 64	122 plans available			90 plans available		
Premium Amount (dollars)	2,484	6,373	20,592	2,816	6,415	21,946
Annual deductible (dollars)	3,000	2,500	1,500	10,000	5,000	1,500
Out-of-Pocket maximum (dollars)	7,000	5,000	4,500	3,000	0	4,500
Coinsurance (percent)	30	30	30	20	0	30
Single male, smoker, age 64	113 plans available			82 plans available		
Premium Amount (dollars)	3,392	8,230	27,801	4,239	8,701	29,629
Annual deductible (dollars)	2,000	4,000	1,500	10,000	2,500	1,500
Out-of-Pocket maximum (dollars)	4,000	4,000	4,500	3,000	4,500	4,500
Coinsurance (percent)	50	0	30	20	20	30
Single female, nonsmoker, age 64	122 plans available			90 plans available		
Premium Amount (dollars)	2,096	4,797	18,666	2,096	4,720	19,971
Annual deductible (dollars)	10,000	2,500	1,500	10,000	3,500	1,500
Out-of-Pocket maximum (dollars)	3,000	3,000	4,500	3,000	3,000	4,500
Coinsurance (percent)	20	20	30	20	20	30
Single female, smoker, age 64	113 plans available			82 plans available		
Premium Amount (dollars)	2,696	6,541	25,197	3,155	6,417	26,959
Annual deductible (dollars)	2,000	4,000	1,500	10,000	5,000	1,500
Out-of-Pocket maximum (dollars)	4,000	4,000	4,500	3,000	7,000	4,500
Coinsurance (percent)	50	0	30	20	20	30

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 107: 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 Individuals, Age 19, Displayed on the HealthCare.gov Plan finder in January 2013

Consumer type	Urban Zip 15028 Coulters, PA			Rural Zip 17212 Big Cove Ta, 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
Single male, nonsmoker, age 19	86 plans available			96 plans available		
Premium Amount (dollars)	557	1,306	9,105	535	1,409	9,081
Annual deductible (dollars)	5,000	2,000	1,500	5,000	5,000	1,000
Out-of-Pocket maximum (dollars)	10,000	3,000	5,500	10,000	6,000	3,000
Coinsurance (percent)	15	10	20	20	20	20
Single male, smoker, age 19	86 plans available			96 plans available		
Premium Amount (dollars)	641	1,481	9,105	535	1,608	9,081
Annual deductible (dollars)	5,000	2,500	1,500	5,000	1,500	1,000
Out-of-Pocket maximum (dollars)	10,000	4,500	5,500	10,000	5,000	3,000
Coinsurance (percent)	15	20	20	20	30	20
Single female, nonsmoker, age 19	86 plans available			96 plans available		
Premium Amount (dollars)	688	1,441	9,105	769	1,662	9,081
Annual deductible (dollars)	5,000	1,200	1,500	5,000	1,500	1,000
Out-of-Pocket maximum (dollars)	10,000	2,200	5,500	10,000	2,250	3,000
Coinsurance (percent)	15	10	20	20	15	20
Single female, smoker, age 19	86 plans available			96 plans available		
Premium Amount (dollars)	691	1,652	9,105	769	1,821	9,081
Annual deductible (dollars)	5,000	2,600	1,500	5,000	0	1,000
Out-of-Pocket maximum (dollars)	1,050	2,600	5,500	10,000	0	3,000
Coinsurance (percent)	0	0	20	20	0	20

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.

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 108: 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 Individuals, Age 64, Displayed on the HealthCare.gov Plan finder in January 2013

Consumer type	Urban Zip 15028 Coulters, PA			Rural Zip 17212 Big Cove Ta, 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
Single male, nonsmoker, age 64	86 plans available			96 plans available		
Premium Amount (dollars)	2,140	6,783	18,859	1,821	6,707	29,045
Annual deductible (dollars)	0	2,500	1,000	0	5,000	500
Out-of-Pocket maximum (dollars)	N/A	4,500	2,000	0	6,000	1,500
Coinsurance (percent)	0	20	20	0	20	15
Single male, smoker, age 64	86 plans available			96 plans available		
Premium Amount (dollars)	2,140	7,467	21,688	1,821	7,210	29,045
Annual deductible (dollars)	0	1,000	1,000	0	2,500	500
Out-of-Pocket maximum (dollars)	N/A	3,500	2,000	0	6,000	1,500
Coinsurance (percent)	0	20	20	0	20	15
Single female, nonsmoker, age 64	86 plans available			96 plans available		
Premium Amount (dollars)	2,140	5,930	18,155	1,821	6,005	27,075
Annual deductible (dollars)	0	500	1,000	0	2,000	500
Out-of-Pocket maximum (dollars)	N/A	1,750	2,000	0	3,000	1,500
Coinsurance (percent)	0	10	20	0	10	15
Single female, smoker, age 64	86 plans available			96 plans available		
Premium Amount (dollars)	2,140	6,408	20,879	1,821	6,591	27,075
Annual deductible (dollars)	0	1,500	1,000	0	10,000	500
Out-of-Pocket maximum (dollars)	N/A	5,000	2,000	0	10,000	1,500
Coinsurance (percent)	0	30	20	0	0	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 109: 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 Individuals, Age 19, 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
Single male, nonsmoker, age 19	228 plans available			229 plans available		
Premium Amount (dollars)	566	1,285	3,957	624	1,255	3,403
Annual deductible (dollars)	10,000	2,000	500	10,000	7,500	500
Out-of-Pocket maximum (dollars)	17,500	7,000	3,000	3,000	7,500	3,000
Coinsurance (percent)	50	50	20	25	0	20
Single male, smoker, age 19	228 plans available			229 plans available		
Premium Amount (dollars)	666	1,518	4,350	728	1,500	3,756
Annual deductible (dollars)	10,000	5,000	500	10,000	3,000	250
Out-of-Pocket maximum (dollars)	17,500	5,000	3,000	5,000	3,000	3,000
Coinsurance (percent)	50	0	20	0	0	15
Single female, nonsmoker, age 19	228 plans available			229 plans available		
Premium Amount (dollars)	605	1,532	5,465	697	1,512	4,704
Annual deductible (dollars)	10,000	5,000	500	10,000	1,500	500
Out-of-Pocket maximum (dollars)	17,500	11,000	3,000	17,500	5,000	3,000
Coinsurance (percent)	50	30	20	50	30	20
Single female, smoker, age 19	228 plans available			229 plans available		
Premium Amount (dollars)	711	1,817	6,008	820	1,806	5,172
Annual deductible (dollars)	10,000	5,000	500	10,000	5,000	500
Out-of-Pocket maximum (dollars)	17,500	6,000	3,000	17,500	5,000	3,000
Coinsurance (percent)	50	30	20	50	0	20

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 110: 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 Individuals, Age 64, 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
Single male, nonsmoker, age 64	228 plans available			229 plans available		
Premium Amount (dollars)	2,284	6,206	21,972	2,632	6,115	19,368
Annual deductible (dollars)	10,000	3,500	250	10,000	1,500	250
Out-of-Pocket maximum (dollars)	17,500	6,000	3,000	17,500	6,500	3,000
Coinsurance (percent)	50	20	15	50	30	15
Single male, smoker, age 64	228 plans available			229 plans available		
Premium Amount (dollars)	4,030	9,120	27,468	4,225	9,124	24,216
Annual deductible (dollars)	10,000	5,000	250	7,500	3,500	250
Out-of-Pocket maximum (dollars)	17,500	5,000	3,000	10,000	9,500	3,000
Coinsurance (percent)	50	20	15	30	30	15
Single female, nonsmoker, age 64	228 plans available			229 plans available		
Premium Amount (dollars)	2,521	5,648	18,492	2,612	5,648	16,296
Annual deductible (dollars)	10,000	5,000	250	7,500	5,000	250
Out-of-Pocket maximum (dollars)	17,500	6,000	3,000	10,000	6,000	3,000
Coinsurance (percent)	50	30	15	30	30	15
Single female, smoker, age 64	228 plans available			229 plans available		
Premium Amount (dollars)	3,624	8,458	23,124	4,161	8,192	20,376
Annual deductible (dollars)	10,000	3,500	250	7,500	6,000	250
Out-of-Pocket maximum (dollars)	12,500	7,000	3,000	10,000	6,000	3,000
Coinsurance (percent)	30	50	15	30	0	15

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.

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