

2014 Health Insurance Exchange premiums:

Up from this year, significant variation by age and plan generosity, less variation by insurer or geography

Monthly premiums on the exchange will vary from

\$125.35

for a child living in Hartford county in a less generous bronze ConnectiCare plan to

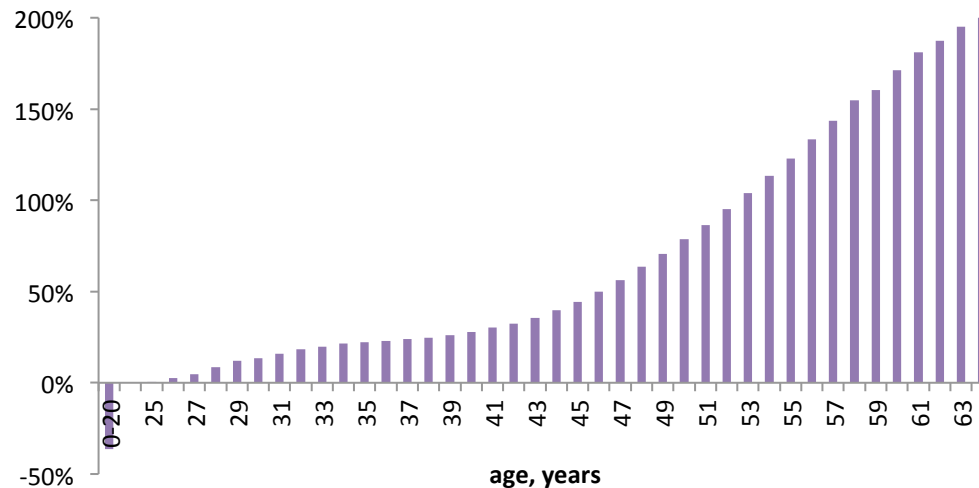
\$1,144.80

for a 64-year-old Fairfield county resident in a more generous gold Anthem plan.

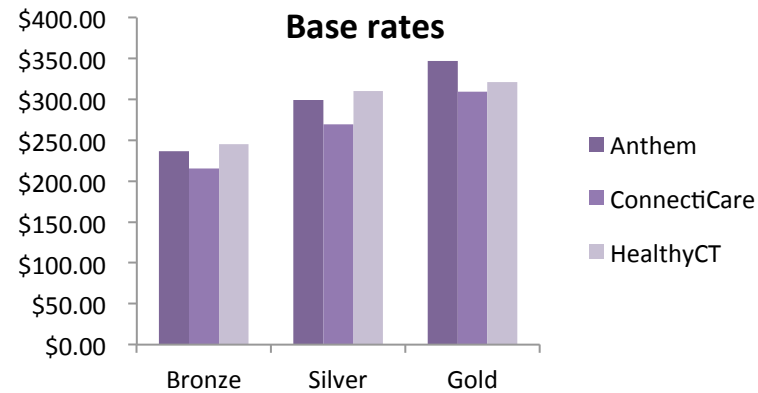
Access Health CT, Connecticut's health insurance exchange, was created by the state with federal funds under national health reform to offer consumers a consumer-friendly, affordable market to purchase health insurance coverage.

The widest variation in 2014 Access Health CT premiums is by age with older state residents paying up to three times more than young adults. However that variation, limited by the federal Affordable Care Act, is far less than in Connecticut's current health insurance market.

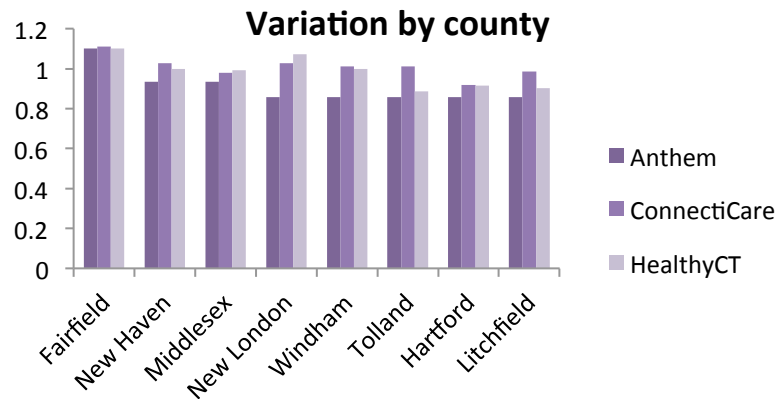
Age variation from base rate



While less than by age, variation by the generosity of plans is significant. Gold plans, the most generous, average 40% higher premiums than less generous Bronze plans. There is relatively little difference in price between health insurers.



Variation by county is also less significant. Residents of Fairfield County will pay the highest rates in Access Health CT, averaging 11% more than the base rate. Unfortunately, Fairfield County leads the state in uninsured residents.



Through competition, regulatory monitoring and negotiation, several other state exchanges have been able to secure savings for consumers. Unfortunately in 2014 unsubsidized monthly insurance premiums offered in Access Health CT next year will be higher than the cost of coverage this year for most Connecticut residents. In the following examples, comparing monthly premiums for five Connecticut households across two insurers, only one family with one insurer will see a reduction in monthly premiums of \$8.02 or 1.2% of premium. Nine households will experience increases between 30% and 163% of premium.

	Anthem				ConnectiCare			
	2013	2014 Bronze	change	% change	2013	2014 Bronze	change	% change
all Fairfield County								
Single male age 21	\$129.54	\$260.25	\$130.71	100.90%	\$90.78	\$238.99	\$148.21	163.26%
Single female age 35	\$211.37	\$318.02	\$106.65	50.46%	\$182.58	\$292.04	\$109.46	59.95%
Family of 4 - male age 45, female age 43, male age 16, female age 14	\$724.13	\$1,059.48	\$335.35	46.31%	\$562.78	\$972.93	\$410.15	72.88%
Family of 3 - female age 32, female age 7, male age 5	\$646.41	\$638.39	-\$8.02	-1.24%	\$341.39	\$586.24	\$244.85	71.72%
Couple - male age 55, female age 50	\$804.67	\$1,045.16	\$240.49	29.89%	\$564.77	\$959.78	\$395.01	69.94%

Sources: US Census SAHIE by county; [Access Health CT Independent Review of 2014 Rate Filings](#), 7/30/13, Wakely Consulting Group; final rates for all carriers at all ages breakout, 8/7/13, AccessHealthCT