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insurance for Americans who will be purchasing coverage on the new state healthcare exchanges?

Isaac M. O'Bannon • Jan. 09, 2014



The Affordable Care Act is law, but what does it really mean for the cost of health insurance for Americans who will be purchasing coverage on the new state healthcare exchanges?

The answer depends on which state you live in, according to a new report by the [PwC Health Research Institute](#). The HRI tested pricing for scenarios involving a 27 year-

old and a 50 year-old in a number of U.S. metropolitan areas. Specifically, they

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per month.

For the 50 year-old seeking insurance, the costs were, on average, about 70 percent higher. In more than half of the states, the Silver plan would cost between \$340 and \$415 per month. In four states, premiums would cost more than \$490 per month. Alaska had the highest rate, at about \$605 per month.

These are the non-subsidized rates. Americans making less than 250 percent above the poverty line (approximately \$59,000 per year for a household of four), will be eligible for subsidies that reduce these rates. Furthermore, most individuals and families making between 100 and 400 percent of the poverty line will qualify for insurance premium tax credits.

The HRI study also looked at why health insurance premiums cost more in some states than in others. It determined that weaker competition in the insurance and hospital markets, and a stronger presence of high-cost providers, was likely the reason. Additionally, “differences in state benefit mandates, the level of state exchange plan management, and hypotheses by insurers about likely enrollees,” likely have an effect.

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