

Proposed 2019 Individual Market Premium Changes, by State

NCSL session “Exploring Strategies to Fix the Private Health Insurance Market”



This table shows the range of proposed rate changes across all ACA-compliant plans offered by insurers that have proposed participating on the exchange in each state. This data by Kaiser Family Foundation includes [tracked states](#) that have released average premium increases for all insurers intending to offer exchange plans next year.

Table: Proposed 2019 Individual Market Premium Changes, by State

State (F = Final)	Number of Exchange Insurers Submitting 2019 Rates*	Statewide Average Individual Market Rate Change**	Minimum Individual Market Average Rate Change Among Exchange-Participating Insurers	Maximum Individual Market Average Rate Change Among Exchange-Participating Insurers
Alabama	2		-15.55% (Bright Health)	-0.5% (BCBS of AL)
Arkansas (F)	3		1.06% (QualChoice Life & Health)	4.6% (Ambetter)
California	11	8.7%	Not Available	Not Available
Colorado (F)	7	5.6% (10/4/2018)	-0.21% (HMO Colorado)	21.6% (Denver Health)
Connecticut (F)	2	2.72%	-2.7% (Anthem)	4% (ConnectiCare)
Delaware (F)	1	3**	NA (One insurer)	NA (One insurer)
DC (F)	2	13%	9.9% (GHMSI)	20% (Kaiser)
Florida (F)	5***	5.2%	-1.5% (Molina)	9.8% (Health First)
Georgia	4		2.2% (BCBS of GA)	14.7% (Kaiser)
Hawaii	2		2.72% (Hawaii Medical Services)	28.6% (Kaiser)
Idaho (F)	4	8%	-1% (SelectHealth)	24% (PacificSource)
Indiana	2	5.1%	-0.5% (Celtic)	10.2% (CareSource)
Iowa	2***	-7.9%**	NA (One returning insurer)	-7.9% (One returning insurer)
Kansas	3		2.68% (Sunflower State)	10.7% (Medica)
Kentucky (F)	2		4.3% (Anthem)	19.4% (CareSource)
Maine (F)	3***		-4.3% (Anthem)	2.1% (Harvard Pilgrim)
Maryland (F)	2		-17% (CareFirst BlueChoice)	-7.44% (Kaiser)
Michigan (F)	8***		-2.5% (Priority Health)	11.1% (McLaren)
Minnesota	4		-12.4% (Medica)	-7% (UCare)
Missouri	4***		-8.6% (Celtic)	7.3% (Cigna)
Montana	3		0% (HCSC)	10.6% (Montana Health Co-
Nebraska	1	2.2%**	NA (One insurer)	NA (One insurer)
New Hampshire	3		-15.23% (Celtic)	-7.4% (Harvard Pilgrim)
Nevada (F)	2		-1.1% (SilverSummit)	0% (Health Plan of Nevada)
New Jersey (F)	3	-9.3%	Not Available	Not Available
New Mexico (F)	4		-6.95% (NM Health Connections)	4% (CHRISTUS)
New York (F)	12	8.6%	-3.2% (HealthNow New York)	17% (Emblem)
North Carolina	3***		-4.1% (BCBS of NC)	0.4% (Cigna)
Ohio (F)	9***	6.3%**	2.48% (Paramount)	16.8% (CareSource)
Oklahoma	2***	-2.0%**	NA (One returning insurer)	NA (One returning insurer)
Oregon (F)	5		-9.6% (PacificSource)	9.5% (Providence)
Pennsylvania	6***	0.7%	-20.4% (Capital Advantage)	13.2% (Geisinger Quality
Rhode Island (F)	2		7.5% (BCBS of RI)	8.7% (Neighborhood HP)
Tennessee	5***		-14.8% (BCBS of TN)	7.2% (Oscar)
Vermont (F)	2		5.78% (BCBS of VT)	6.63% (MVP Health Plan)
Virginia (F)	7***		-7.2% (Optima)	45.1% (GHMSI)
Washington (F)	5	13.8%	0.3% (BridgeSpan)	18.61% (Kaiser)
West Virginia	2		13.1% (CareSource)	15.9% (Highmark)
Wyoming	1	-0.26%**	NA (One insurer)	NA (One insurer)

*Subsidiaries are grouped by parent insurer. **Statewide individual market average rate change is shown if an average was provided by the state through a press release. Delaware, Iowa, Nebraska, Ohio, Oklahoma, and Wyoming figures are the average on-exchange rate increases for exchange-participating insurers. ***Anthem is planning to reenter the Maine and Ohio marketplaces. Oscar is planning to enter the Arizona, Florida, and Michigan marketplaces. Wellmark is planning to reenter the Iowa marketplace. Medica is planning to enter the Missouri and Oklahoma marketplaces. Centene is planning to enter the North Carolina, Pennsylvania, and Tennessee marketplaces. Geisinger Quality Options is reentering the Pennsylvania marketplace. Bright Health is planning to enter the Arizona and Tennessee marketplaces. Virginia Premier is planning to enter the Virginia marketplace. Some entering insurers do not have rate changes, because they did not participate in the nongroup market the previous year. Note: 2019 premiums and insurer participation are still preliminary unless otherwise stated. With (F) as final.

SOURCE: Kaiser Family Foundation analysis of premium data from insurer rate filings to state regulators, data released by state insurance departments, and www.raterreview.healthcare.gov POSTED by NCSL: <http://www.ncsl.org/Default.aspx?TabId=14514>

2018 & 2017 Health Exchange Enrollment

STATE	Run by (codes below)	2018 Exchange Enrollment (Feb. 7, 2018 update)	2017 Exchange Enrollment	% Change in Enrollment 2017 to 2018
Alaska	Federal	18,313	19,145	-4.35%
Alabama	Federal	170,211	178,414	-4.60%
Arizona	Federal	165,758	196,291	-15.55%
Arkansas	State-FP	68,100	70,404	-3.27%
California	State	1,521,524	1,556,676	-2.26%
Colorado	State	165,777	161,568	2.61%
Connecticut	State	114,134	111,542	2.32%
Delaware	Fed-state	24,500	27,584	-11.18%
District of Columbia	State	22,469	21,248	5.75%
Florida	Federal	1,715,227	1,760,025	-2.55%
Georgia	Federal	480,912	493,880	-2.63%
Hawaii	State-FP	19,799	18,938	4.55%
Idaho	State	94,507	100,082	-5.57%
Iowa	Fed-state	53,217	51,573	3.19%
Illinois	Fed-state	334,979	356,403	-6.01%
Indiana	Federal	166,711	174,611	-4.52%
Kansas	Federal	98,238	98,780	-0.55%
Kentucky ¹	State-FP	81,155	89,569	10.37%
Idaho	State	94,507	100,082	-5.57%
Louisiana	Federal	109,855	143,577	-23.49%
Maine	Federal	75,809	79,407	-4.53%
Maryland	State	153,584	157,832	-2.69%
Massachusetts	State	270,688	266,664	1.51%
Michigan	Fed-state	293,940	321,451	-8.56%
Minnesota	State	116,358	109,974	5.81%
Mississippi	Federal	83,649	88,483	-5.46%
Missouri	Federal	243,382	244,382	-0.41%
Montana	Federal	47,699	52,473	-9.10%
Nebraska	Federal	88,213	84,371	4.55%
Nevada	State-FP	91,003	89,061	2.18%
New Hampshire	Fed-state	49,573	53,024	-6.51%
New Jersey	Federal	274,782	295,067	-6.87%
New Mexico	State-FP	49,792	54,653	-8.89%
New York	State	253,102	242,880	4.21%
North Carolina	Federal	519,803	549,158	-5.35%
North Dakota	Federal	22,486	21,982	2.29%
Ohio	Federal	230,127	238,843	-3.65%
Oklahoma	Federal	140,184	146,286	-4.17%
Oregon	State-FP	156,105	155,430	0.43%
Pennsylvania	Federal	389,081	426,059	-8.68%
Rhode Island	State	33,021	29,456	12.10%
South Carolina	Federal	215,983	230,211	-6.18%
South Dakota	Federal	29,652	29,622	0.10%
Tennessee	Federal	228,646	234,125	-2.34%
Texas	Federal	1,126,838	1,227,290	-8.18%
Utah ²		194,118	197,187	-1.56%
Vermont	State	28,762	30,682	-6.26%
Virginia	Federal	400,015	410,726	-2.61%
Washington	State	242,850	225,594	7.65%
Wisconsin	Federal	225,435	242,863	-7.18%
West Virginia	Federal	27,409	34,045	-19.49%
Wyoming	Federal	24,529	24,826	-1.20%
		2018 Exchange Enrollment	2017 Exchange Enrollment	% Change 2017 to 2018
National Total		11,760,418	12,216,003	-3.73%
Federal Only Totals		8,289,073	8,751,102	-5.28%
State and State-FP Only		3,471,345	3,464,901	0.19%

Calculated by AP and CMS/CCIIO; added data and posted by [NASHP](http://www.nashp.org) February 7th, 2018. "State-FP" mean state run, using the federal web platform

NCSL Online: at <http://www.ncsl.org/research/health/state-actions-to-implement-the-health-benefit.aspx>