

ACA Implementation—Monitoring and Tracking

# Marketplace Price Competition in 2014 and 2015:

Does Insurer Type Matter in Early Performance?

June 2015

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Robert Wood Johnson  
Foundation



With support from the Robert Wood Johnson Foundation (RWJF), the Urban Institute is undertaking a comprehensive monitoring and tracking project to examine the implementation and effects of the Patient Protection and Affordable Care Act of 2010 (ACA). The project began in May 2011 and will take place over several years. The Urban Institute has been documenting changes to the implementation of national health reform to help states, researchers and policymakers learn from the process as it unfolds. Reports that have been prepared as part of this ongoing project can be found at [www.rwjf.org](http://www.rwjf.org) and [www.healthpolicycenter.org](http://www.healthpolicycenter.org). The qualitative component of the project is producing analyses of the effects of the ACA on enrollment (including Medicaid expansion), insurance regulation and marketplace competition.

## INTRODUCTION

Nongroup health insurance premiums in the first two years of the Affordable Care Act's (ACA) insurance marketplaces were lower than anticipated in many areas.<sup>1</sup> Increases in insurers' lowest-cost silver plan premiums between 2014 and 2015 averaged 2.9 percent.<sup>2</sup> Previous analyses, however, have not focused on which types of participating insurers—some new to providing coverage in the private sector commercial markets—have been responsible for these outcomes. Many types of insurers, such as national insurers, regional insurers, Blue Cross Blue Shield insurers, previously Medicaid-only insurers (hereafter referred to as Medicaid insurers), provider-sponsored insurers, and co-ops, newly compete with each other in many areas. Accordingly, competition in many markets has been altered significantly relative to the preexisting nongroup markets.

Though individual insurers have their own cost structures, marketing approaches and pricing strategies, it is instructive to assess differences in how the different types of insurers are operating across the country. Doing so provides insight into the evolving nature of competition in nongroup insurance markets. These markets experienced little true price competition before the ACA's implementation because they were dominated by insurer competition for the most favorable risks when coverage denials and medical underwriting were permitted. The results reported here should provide context for changes in premium setting for the 2016 plan year.

We summarize the extent of participation and overall experience of each type of insurer in the nongroup marketplaces in 2014 and 2015 and then provide specific examples of their competitive positioning in particular areas.

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## SUMMARY OF FINDINGS

The principal findings of our analysis of insurer participation and pricing in 73 rating regions in 30 states are as follows:

- National insurers, including Aetna/Coventry, United, Assurant, Cigna, and Humana and their subsidiaries were reluctant to participate in the marketplaces in the first year, but they entered many more markets in the second year. With the exception of Humana, they typically have higher than average premiums, continuing to reflect a significant aversion to risk.
- Regional insurers are also participating in a significant number of marketplaces, but many appear to be struggling to remain price competitive, although there are some prominent exceptions.
- Blue Cross insurers offer plans that rank among those with the lowest premiums in many markets, although this was more frequently the case in 2014 than in 2015. Depending upon the nature of the market, Blues insurers take very different pricing strategies. Some Blue Cross

## 2016 Plan Year Premiums

Though there have been reports that insurers are submitting requests for large nongroup insurance premium increases in 2016, the information available is both limited and preliminary.<sup>3</sup> Premium requests must go through rate review through state departments of insurance and such reviews can lead to lower increases than originally requested. In addition, much of the information released on premium increase requests has been limited to those insurers asking for large increases because the ACA requires that those requests exceeding 10 percent be validated with supporting data to be approved. Avalere's recent analysis of premium rate requests in eight states finds that marketplace premium increases average below 6 percent.<sup>4</sup> It is therefore too soon to evaluate the increase in premiums from 2015 to 2016.

Blue Shield insurers are monopolies or near monopolies and, as a result, their offerings are among the lowest premium plans in those areas. In areas where the Blues have many competitors, they sometimes priced very aggressively, while in other markets they did not. In still others, Blues insurers developed lower priced subsidiaries with limited provider networks which usually allowed them to be strong competitors.

- Previously Medicaid-only insurers, which can either be local insurers or large national chains, are new entrants to these commercial markets in the last two years. They are generally very price competitive and seem to be becoming increasingly so over time.
- Insurers sponsored by or affiliated with large provider systems have entered the nongroup insurance market in a number of areas, and are also very price competitive in many of the markets in which they operate.
- Co-ops, defined technically as member owned insurers (the owners of the co-op are insured by the co-op), are spreading to more markets and are generally very price competitive, although some face significant financial difficulties.

Other results are summarized in Table 1.

### *Participation in the Selected Marketplace Rating Regions.*

Blue Cross Blue Shield insurers had the highest rate of participation of any insurer type, offering coverage in each of the rating regions we studied in both 2014 and 2015 (first panel, table 1). National insurers' participation increased from 28 rating regions to 45 between 2014 and 2015. Co-op participation increased from 26 rating regions in 2014 to 32 in 2015. Regional insurers and Medicaid insurers increased their presence in 2015, but more modestly.

Provider-sponsored insurers offered coverage in only one additional rating region in 2015.

*Marketplace Entrances and Exits.* The second panel of Table 1 shows 2015 entrances and exits from markets by type of insurer. These entrances and exits allow us to see to what extent insurers of a given type are finding the marketplaces more attractive over time and to what extent other insurers of a given type have quickly found the marketplaces unattractive for one reason or another. The number of entrances into the marketplaces are greatest for national insurers, with 66 entrances. United Healthcare alone accounts for 32 of these marketplace entrances in 2015; Assurant, not having participated in any of the rating regions we selected in 2014, accounts for 21 entrances (details shown in tables 2 through 7). Other types of insurers entered marketplaces in 2015 as well, but at noticeably lower rates. There were very few exits from these marketplaces in 2015 across all insurer types.

*Aggressive Premium Positioning.* The third panel of Table 1 provides a count of the number of instances in which an insurer of a given type was in the lowest or second-lowest premium position among insurers' lowest-priced silver plans. We refer to insurers in one of these two lowest-premium positions in a rating region as being aggressive in premium setting. As the table shows, Medicaid insurers and co-ops were becoming more aggressive in premium setting in the second year of the reforms, whereas the Blue Cross Blue Shield insurers and the regional insurers were losing ground.

*Improving, Worsening and Staying the Same in Pricing Position, 2014 compared to 2015.* As the last panel of Table 1 shows, Medicaid insurers and co-ops were most likely to improve the premium ranking of their lowest-premium silver plans in 2015. In contrast, Blue Cross Blue

**Table 1: Marketplace Participation and Pricing Position of Insurers by Type in 73 Rating Regions in 30 States**

	Insurer Type					
	National Insurers	Regional Insurers	Blue Cross Blue Shield Insurers	Previously Medicaid Only Insurers	Provider Sponsored Insurers	Co-Ops
Number of Rating Regions (out of 73 studied) in which Insurers of this Type Participated in Marketplaces, 2014	28	30	73	25	34	26
Number of Rating Regions (out of 73 studied) in which Insurers of this Type Participated in Marketplaces, 2015	45	35	73	29	35	32
Number of Marketplace Entrances by Insurers of this Type, 2015	66	12	3	11	4	7
Number of Marketplace Exits by Insurers of this Type, 2015	1	1	0	0	1	2
Among Each Insurer's Lowest Priced Silver Plan Offering in Each Rating Region, Number of Instances Where an Insurer of this Type was in the Lowest or Second Lowest Priced Positioning, 2014	22	24	57	13	14	9
Among Each Insurer's Lowest Priced Silver Plan Offering in Each Rating Region, Number of Instances Where an Insurer of this Type was in the Lowest or Second Lowest Priced Positioning, 2015	28	14	36	28	15	22
Among Insurers of this Type Participating in a Rating Region in Both 2014 and 2015, Number With an Improved Pricing Position in 2015	1	4	10	28	16	16
Among Insurers of this Type Participating in a Rating Region in Both 2014 and 2015, Number With an Unchanged Pricing Position in 2015	14	14	25	6	11	7
Among Insurers of this Type Participating in a Rating Region in Both 2014 and 2015, Number With a Worse Pricing Position in 2015	24	29	62	5	16	6

*Notes: The Entrant/Exit counts do not include the instances where a subsidiary left or entered the market. All-Savers is a subsidiary of United Healthcare. Group Hospitalization and Medical Services is a subsidiary of Carefirst. Coventry and Aetna merged in 2013. HealthAmerica Pennsylvania is a subsidiary of Coventry.*

Shield insurers, national insurers and regional insurers

were most likely to see their lowest-premium silver options worsen in the rankings.

## DATA AND METHODS

We present premium and insurer data for selected rating regions in 30 states, with a particular focus on the largest states. We show the premium for the lowest-cost silver plan offered by each insurer for a 40-year-old nonsmoker, and all the analyses presented and the insurer pricing rankings are based only on these plans. Because the lowest-cost

silver plan in each area offers the least expensive entry to the marketplace into the most popular tier of coverage, and because silver plans are those to which the financial assistance is pegged (and the only ones for which cost-sharing reductions are available), we focus our analysis on these. We study the lowest-priced silver option offered

by each insurer because these are their most competitive plans in this tier and best allow an analysis of competitive dynamics in the market. Focusing solely on the silver tier (70 percent actuarial value plans) allows us to control for the average cost-sharing requirements (combination of deductibles, co-payments, coinsurance, out-of-pocket maximums) faced by a typical population enrolled in these plans. Of course, premiums are not the only factor on which insurers compete. Others factors important to consumers include carrier reputation and provider networks. Unfortunately, enrollment data is not generally available by insurer or plan, but there is significant evidence that consumer choice of plan is strongly driven by premiums. In 2014, for example, 65 percent of those enrolling in silver-level coverage through the marketplaces chose one of the two lowest-premium plans.<sup>5</sup>

For each state, we examine the rating region containing the largest city and a rating region comprising predominantly rural counties (when possible) as defined by the University of Iowa's RUPRI Center for Rural Health Policy Analysis. In some states we also include a rating region containing a second large metropolitan area. We have selected these 30 states to provide a geographic representation of the country. For states operating their own information technology platform, premium information was collected from the respective state marketplace websites. For states using the federal information technology platform, premium information was obtained from [healthcare.gov](http://healthcare.gov).

The data is presented primarily by insurer type and premiums, and we indicate how each insurer ranks compared with others to provide market context. For this paper we focus on insurer types to assess whether an insurer's type is related to its pricing strategy or gauge

competitive success in the marketplaces. We group the participating insurers into six types: national commercial (Table 2), regional or local commercial (Table 3), Blue Cross Blue Shield (Table 4), Medicaid (Table 5), provider-sponsored (Table 6), and co-ops (Table 7). Each table provides the name of the insurers participating in the rating regions selected, the monthly premium for a 40-year-old nonsmoker in each insurer's lowest-priced silver plan offering in that region in 2014 and 2015, and the pricing position for that insurer's lowest-premium silver offering in that year. For example, a pricing position of "1 of 8" means that the insurer offered the lowest-premium silver plan in the rating area out of eight insurers participating in the marketplace in that rating region. The position "2 of 6" means that the lowest-premium silver plan offered by that insurer ranked second-lowest among the six insurers participating in the marketplace in that rating region.

We define Medicaid insurers as those that only offered public insurance (Medicaid with or without Medicare) plans before 2014 nongroup open enrollment. If they offered Medicaid plans in addition to individual, small-group or large-group plans, then the insurer is classified according to its other characteristics. The co-ops were established under the ACA, and all members are listed on the National Alliance of State Health Co-Ops web site. The provider-sponsored insurers are those that are directly affiliated with a provider system (generally a hospital system). Blue Cross Blue Shield insurers are those that are members of the Blue Cross Blue Shield Association. Finally, we include state specific tables in appendix A. These include the same data as the main tables but they are organized by state instead of insurer type.

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## DETAILED FINDINGS BY INSURER TYPE

### **National Insurers: Greatly Expanding Their Presence in the Marketplaces, but Yet to Price Aggressively**

National insurers, such as United Healthcare, Aetna, Cigna, Assurant and Humana, participated in 28 of the 73 rating regions we studied in 2014 (Table 2). In 2015, they participated in 45. In some regions, multiple national insurers entered the market in the second year of the marketplaces. There were 68 entries into markets by these insurers and one exit,<sup>6</sup> so their presence in the marketplaces is clearly expanding.

In 22 cases, national insurers had the lowest- or second-lowest-cost silver plans in 2014, out of 47 national insurers that year in these regions. In 2015, 28 were in the lowest- or second-lowest-cost silver plan spots, out of 107 national insurers in these regions that year. Of those national insurers participating in a rating region in both years, their competitive pricing position was very unlikely to improve; that occurred in only one case. Their competitive pricing position worsened in 24 cases and stayed the same in 14. Thus, though national insurers' participation is growing, they are generally not being aggressive in their pricing; they seem content to compete on brand name and reputation for the time being. In the 24 cases where the competitive pricing

**Table 2: Lowest Cost Silver Premium Pricing for National Commercial Carriers in Selected States and Regions**

State	Rating Area	Carrier Name	2014 Pricing Position		2015 Pricing Position	
Alabama	Rating Area 3: Birmingham	Humana Insurance Company	\$255	(1 of 2)	\$262	(1 of 3)
		United Healthcare	N/A		\$264	(2 of 3)
	Rating Area 13: Rural	United Healthcare	N/A		\$260	(2 of 2)
Arizona	Rating Area 4: Phoenix	Humana Health Plan, Inc.	\$218	(3 of 8)	\$265	(9 of 11)
		Aetna	\$260	(5 of 8)	\$257	(7 of 11)
		Cigna Healthcare	\$306	(7 of 8)	\$350	(11 of 11)
		United Healthcare	N/A		\$262	(8 of 11)
		Assurant Health	N/A		\$314	(10 of 11)
	Rating Area 6: Tuscon	Humana Health Plan, Inc.	\$198	(2 of 8)	\$238	(8 of 10)
		Aetna	\$260	(6 of 8)	\$221	(6 of 10)
		Cigna Healthcare	\$271	(7 of 8)	\$290	(9 of 10)
		United Healthcare	N/A		\$217	(5 of 10)
		Assurant Health	N/A		\$313	(10 of 10)
Colorado	Rating Area 3: Denver	Humana	\$250	(2 of 10)	\$242	(2 of 8)
		Cigna Healthcare	\$318	(7 of 10)	\$339	(8 of 8)
		All-Savers	\$381	(9 of 10)	N/A	
	Rating Area 2: Colorado Springs	Humana	\$242	(1 of 7)	\$233	(2 of 7)
Connecticut	Rating Area 1: Bridgeport	United Healthcare	N/A		\$407	(3 of 4)
	Rating Area 2: Hartford	United Healthcare	N/A		\$386	(4 of 4)
Florida	Rating Area 43: Miami	Coventry Health Care of Florida, Inc.	\$269	(2 of 9)	\$309	(4 of 9)
		Humana Medical Plan, Inc.	\$274	(3 of 9)	\$301	(3 of 9)
		Aetna	\$318	(5 of 9)	N/A	
		Cigna Healthcare	\$351	(8 of 9)	\$419	(8 of 9)
		Assurant Health	N/A		\$397	(7 of 9)
	Rating Area 15: Jacksonville	Coventry Health Care of Florida, Inc.	\$227	(1 of 4)	\$271	(1 of 4)
		Aetna	\$338	(4 of 4)	N/A	
		Assurant Health	N/A		\$333	(4 of 4)
		UnitedHealthcare	N/A		\$280	(2 of 4)
	Rating Area 12: Rural	UnitedHealthcare	N/A		\$296	(1 of 4)
Assurant Health		N/A		\$333	(2 of 4)	
Georgia	Rating Area 3: Atlanta	Humana Employers Health Plan of Georgia, Inc.	\$229	(1 of 4)	\$257	(3 of 9)
		Coventry Health Care of Georgia, Inc.	N/A		\$248	(1 of 9)
		UnitedHealthcare	N/A		\$320	(6 of 9)
		Cigna Healthcare	N/A		\$326	(8 of 9)
		Assurant Health	N/A		\$363	(9 of 9)
	Rating Area 10: Rural	Humana Employers Health Plan of Georgia, Inc.	\$229	(1 of 4)	\$259	(1 of 8)
		Coventry Health Care of Georgia, Inc.	N/A		\$266	(2 of 8)
		UnitedHealthcare	N/A		\$340	(7 of 8)
		Assurant Health	N/A		\$390	(8 of 8)
Illinois	Rating Area 1: Chicago	Humana Health Plan, Inc.	\$262	(2 of 7)	\$288	(5 of 7)
		Coventry Health Care	\$334	(4 of 7)	\$330	(6 of 7)
		Aetna	\$383	(5 of 7)	\$458	(7 of 7)
		UnitedHealthcare	N/A	(7 of 7)	\$279	(4 of 7)
	Rating Area 13: Rural	Coventry Health Care	N/A		\$348	(4 of 4)
Indiana	Rating Area 10: Indianapolis	UnitedHealthcare	N/A		\$386	(5 of 6)
		Assurant Health	N/A		\$525	(6 of 6)
	Rating Area 3: Rural	UnitedHealthcare	N/A		\$339	(4 of 5)
		Assurant Health	N/A		\$487	(5 of 5)
Louisiana	Rating Area 1: New Orleans	UnitedHealthcare	N/A		\$296	(1 of 5)
	Rating Area 7: Rural	UnitedHealthcare	N/A		\$322	(1 of 4)

**Table 2: Lowest Cost Silver Premium Pricing for National Commercial Carriers in Selected States and Regions** *continued*

State	Rating Area	Carrier Name	2014 Pricing Position		2015 Pricing Position	
Maryland	Rating Area 1: Baltimore	All-Savers	\$339	(5 of 5)	\$315	(6 of 7)
		Cigna Healthcare	N/A		\$340	(7 of 7)
		United Healthcare of the Mid-Atlantic	N/A		\$253	(4 of 7)
	Rating Area 3: DC Suburbs	All-Savers	\$339	(5 of 5)	\$315	(6 of 7)
		Cigna Healthcare	N/A		\$345	(7 of 7)
		United Healthcare of the Mid-Atlantic	N/A		\$259	(5 of 7)
Rating Area 2: Rural	All-Savers	\$339	(4 of 4)	\$315	(4 of 5)	
	Cigna Healthcare	N/A		\$345	(5 of 5)	
Michigan	Rating Area 1: Detroit	Humana Medical Plan of Michigan, Inc.	\$190	(1 of 9)	\$219	(1 of 12)
		UnitedHealthcare	N/A		\$230	(2 of 12)
		Assurant Health	N/A		\$334	(11 of 12)
	Rating Area 7: Lansing	Assurant Health	N/A		\$364	(7 of 7)
Missouri	Rating Area 6: St. Louis	Coventry Health Care	\$239	(1 of 2)	\$252	(1 of 4)
		UnitedHealthcare	N/A		\$284	(2 of 4)
		Cigna Healthcare	N/A		\$291	(4 of 4)
	Rating Area 3: Kansas City	Coventry Health and Life	\$238	(1 of 2)	\$258	(3 of 3)
		Humana Insurance Company	N/A		\$252	(2 of 3)
	Rating Area 10: Rural	Coventry Health Care	\$395	(2 of 2)	\$430	(3 of 3)
UnitedHealthcare		N/A		\$310	(1 of 3)	
New Hampshire	Entire State	Assurant Health	N/A		\$474	(5 of 5)
New Jersey	Entire State	United Healthcare	N/A		\$391	(5 of 5)
New York	Rating Area 4: New York City	United Healthcare	\$642	(10 of 10)	\$545	(12 of 12)
North Carolina	Rating Area 4: Charlotte	Coventry Health Care of the Carolinas, Inc.	\$307	(2 of 2)	\$324	(1 of 3)
		UnitedHealthcare	N/A		\$340	(3 of 3)
	Rating Area 9: Rural	Coventry Health Care of the Carolinas, Inc.	\$344	(2 of 2)	\$338	(2 of 3)
		UnitedHealthcare	N/A		\$267	(1 of 3)
Ohio	Rating Area 9: Columbus	Aetna	N/A		\$303	(3 of 8)
		UnitedHealthcare	N/A		\$366	(7 of 8)
		Assurant Health	N/A		\$435	(8 of 8)
	Rating Area 4: Cincinnati	Humana Health Plan of Ohio, Inc.	\$216	(1 of 7)	\$253	(3 of 11)
		Aetna	N/A		\$298	(6 of 11)
		UnitedHealthcare	N/A		\$326	(9 of 11)
		Assurant Health	N/A		\$478	(11 of 11)
Rating Area 2: Rural	Assurant Health	N/A		\$430	(5 of 5)	
Pennsylvania	Rating Area 8: Philadelphia	Aetna	\$347	(2 of 2)	\$287	(2 of 4)
		UnitedHealthcare	N/A		\$267	(1 of 4)
		Assurant Health	N/A		\$410	(4 of 4)
	Rating Area 4: Pittsburgh	HealthAmerica Pennsylvania, Inc.	\$269	(2 of 3)	N/A	
		Coventry	N/A		\$269	(4 of 5)
		UnitedHealthcare	N/A		\$204	(3 of 5)
		Assurant Health	N/A		\$306	(5 of 5)
	Rating Area 5: Rural	HealthAmerica Pennsylvania, Inc.	\$261	(3 of 4)	N/A	
		UnitedHealthcare	N/A		\$209	(2 of 6)
Coventry		N/A		\$256	(5 of 6)	
		Assurant Health	N/A		\$303	(6 of 6)
Rhode Island	Entire State	United Healthcare	N/A		\$288	(3 of 3)

**Table 2: Lowest Cost Silver Premium Pricing for National Commercial Carriers in Selected States and Regions *continued***

State	Rating Area	Carrier Name	2014 Pricing Position		2015 Pricing Position	
Texas	Rating Area 10: Houston	Humana Health Plan of Texas, Inc.	\$249	(2 of 6)	\$294	(5 of 8)
		Cigna Healthcare	\$289	(3 of 6)	\$339	(7 of 8)
		Aetna	\$312	(4 of 6)	\$327	(6 of 8)
		UnitedHealthcare	N/A		\$264	(3 of 8)
		Assurant Health	N/A		\$432	(8 of 8)
	Rating Area 8: Dallas	Cigna Healthcare	\$300	(2 of 4)	\$364	(6 of 7)
		Aetna	\$396	(4 of 4)	\$361	(5 of 7)
		UnitedHealthcare	N/A		\$290	(3 of 7)
		Assurant Health	N/A		\$475	(7 of 7)
	Rating Area 19: San Antonio	Humana Health Plan of Texas, Inc.	\$205	(1 of 5)	\$223	(1 of 8)
		Aetna	\$268	(3 of 5)	\$273	(7 of 8)
		UnitedHealthcare	N/A		\$244	(4 of 8)
Assurant Health		N/A	(4 of 4)	\$307	(8 of 8)	
Virginia	Rating Area: 7: Richmond	Coventry Health Care of Virginia, Inc.	\$230	(1 of 4)	\$241	(1 of 3)
		Aetna Life Insurance Company	\$317	(3 of 4)	N/A	
Wisconsin	Rating Area 1: Milwaukee	UnitedHealthcare	N/A		\$355	(4 of 6)
	Rating Area 10: Rural	UnitedHealthcare	N/A		\$364	(5 of 5)

Sources: Healthcare.gov for the Federally Facilitated Marketplaces, Federally Facilitated Marketplace – Partnership states, and Federally Supported State Based Marketplaces. State Based Marketplace data is from the respective State Based Marketplace websites

Notes: Premium information displayed is for a 40 year old individual, non-smoker. The premium price shown is for the lowest cost silver offering for the given insurer. The number displayed in parentheses is the pricing position of the given insurer's lowest cost silver option in relation to the other insurers' lowest cost silver options in that market.

position worsened in 2015, 11 had premium increases of more than 10 percent in the second year.

The following are some examples of national insurer experience in the first two years of the marketplaces:

- United Healthcare entered 32 of the markets studied in 2015, having been in only one in 2014. In well over half the cases, however, the insurer is pricing quite high or at least in the highest-cost half of insurers in those regions.
- Assurant entered 21 of these markets in 2015, having not been in any of them in 2014. Even more consistently than United Healthcare, however, Assurant has set premiums for its lowest-cost silver plan at or near the top of the spread.
- Quite consistently, Humana set premiums very competitively in the 2014 markets in which they participated, holding the lowest- or second-lowest-cost silver plan position in 11 of 14 rating regions. Their competitive pricing position slipped somewhat in 2015, but they remain significantly more price competitive than United Healthcare, Assurant, and Cigna tend to be. Coventry, which merged with Aetna in 2014, tends to be more price competitive in the markets where it participates.

- In the Phoenix and Tucson, Arizona, rating areas, Humana and Cigna both lost price competitive ground with significant premium increases in 2015 (20 percent to 22 percent for Humana and 7 percent to 14 percent for Cigna). Aetna lowered premiums slightly in Phoenix and more significantly in Tucson, but the insurer remains in the higher half of the lowest-cost silver plan premium distribution. United and Assurant both entered these markets in 2015, but neither was particularly price competitive.

### Regional Insurers: Participating More but Losing Price Competitive Ground in 2015

Regional insurers participated in 30 of the 73 marketplace regions we studied in 2014 and participated in 35 of them in 2015 (Table 3). There were 12 entries in 2015 by regional insurers into markets in which they had not participated in 2014. In only one case did a regional insurer that participated in the marketplace in 2014 leave it in 2015.

In 47 cases, regional insurers participated in the marketplaces studied in both years, but in 29 of those their competitive pricing position worsened in 2015. In most of these cases, the insurers had small (less than 5 percent) increases in their lowest-cost silver premiums, but in 14 cases the premium of their lowest-cost option increased



**Table 3: Lowest Cost Silver Premium Pricing for Regional Insurers in Selected States and Regions**

State	Rating Area	Carrier Name	2014 Pricing Position		2015 Pricing Position	
Arizona	Rating Area 4: Phoenix	Health Net of Arizona, Inc.	\$194	(1 of 8)	\$222	(4 of 11)
	Rating Area 6: Tuscon	Health Net of Arizona, Inc.	\$166	(1 of 8)	\$191	(3 of 10)
Arkansas	Rating Area 1: Little Rock	QualChoice Health Insurance	\$322	(2 of 3)	\$372	(3 of 3)
	Rating Area 6: Rural	QualChoice	N/A		\$410	(3 of 3)
California	Rating Area 15: Los Angeles 1	Health Net	\$222	(1 of 6)	\$230	(1 of 7)
		LA Care	\$253	(2 of 6)	\$265	(4 of 7)
	Rating Area 16: Los Angeles 2	Health Net	\$242	(1 of 6)	\$247	(1 of 7)
		LA Care	\$265	(3 of 6)	\$278	(4 of 7)
	Rating Area 4: San Francisco	Chinese Community Health Plan	\$328	(1 of 5)	\$356	(1 of 5)
		Health Net	\$423	(5 of 5)	\$449	(5 of 5)
Colorado	Rating Area 3: Denver	Rocky Mountain Health Plans	\$309	(6 of 10)	\$336	(7 of 8)
		New Health Ventures (Access Health Colorado)	\$454	(10 of 10)	\$274	(4 of 8)
	Rating Area 5: Grand Junction	Rocky Mountain Health Plans	\$285	(1 of 4)	\$286	(1 of 4)
		New Health Ventures (Access Health Colorado)	\$503	(4 of 4)	\$396	(4 of 4)
	Rating Area 2: Colorado Springs	Rocky Mountain Health Plans	\$274	(4 of 7)	\$304	(7 of 7)
		New Health Ventures (Access Health Colorado)	\$416	(7 of 7)	\$251	(3 of 7)
Connecticut	Rating Area 1: Bridgeport	Connecticare	\$383	(1 of 3)	\$395	(2 of 4)
	Rating Area 2: Hartford	Connecticare	\$316	(1 of 3)	\$321	(1 of 4)
Louisiana	Rating Area 1: New Orleans	Vantage Health Plan, Inc.	\$313	(2 of 4)	\$358	(3 of 5)
	Rating Area 5: Baton Rouge	Vantage Health Plan, Inc.	\$313	(3 of 4)	\$358	(3 of 4)
	Rating Area 7: Rural	Vantage Health Plan, Inc.	\$313	(1 of 3)	\$358	(3 of 4)
Maine	Rating Area 1: Portland	Harvard Pilgrim Health Care	N/A		\$364	(3 of 3)
	Rating Area 3: Rural	Harvard Pilgrim Health Care	N/A		\$404	(3 of 3)
Michigan	Rating Area 1: Detroit	Total Health Care USA, Inc.	\$224	(2 of 9)	\$243	(4 of 12)
Minnesota	Rating Area 8: Minneapolis	HealthPartners	\$166	(2 of 5)	\$181	(1 of 5)
	Rating Area 2: Duluth	HealthPartners	\$213	(1 of 3)	\$235	(2 of 4)
New Hampshire	Entire State	Harvard Pilgrim	N/A		\$295	(3 of 5)
New Jersey	Entire State	AmeriHealth New Jersey	\$318	(1 of 3)	\$355	(3 of 5)
		Oscar	N/A		\$357	(4 of 5)
New York	Rating Area 4: New York City	Oscar	\$385	(3 of 10)	\$394	(6 of 12)
		Emblem	\$385	(4 of 10)	\$407	(8 of 12)
		MVP Health	N/A		\$472	(9 of 12)
	Rating Area 2: Buffalo	Univera	\$430	(4 of 5)	\$474	(6 of 6)
		IHBC	\$432	(5 of 5)	\$428	(5 of 6)
		MVP Health	N/A		\$365	(3 of 6)
	Rating Area 7: Rural	MVP Health	\$373	(2 of 5)	\$431	(3 of 7)
		Emblem	N/A		\$278	(1 of 7)
Ohio	Rating Area 9: Columbus	MedMutual	\$354	(3 of 4)	\$352	(6 of 8)
	Rating Area 4: Cincinnati	HealthSpan	\$274	(4 of 7)	\$268	(4 of 11)
		MedMutual	\$359	(6 of 7)	\$353	(10 of 11)
	Rating Area 2: Rural	HealthSpan	\$281	(1 of 3)	\$270	(1 of 5)
		MedMutual	\$345	(3 of 3)	\$357	(3 of 5)
Oregon	Rating Area 1: Portland	Moda	\$194	(1 of 9)	\$213	(2 of 8)
		Health Net	\$215	(2 of 9)	N/A	
		PacificSource	\$248	(4 of 9)	\$250	(8 of 8)
	Rating Area 3: Salem	Moda	\$201	(1 of 9)	\$221	(1 of 8)
		PacificSource	\$248	(3 of 9)	\$253	(7 of 8)
		ATRIO	\$278	(8 of 9)	\$233	(2 of 8)
	Rating Area 6: Rural	Moda	\$213	(1 of 6)	\$235	(1 of 7)
		PacificSource	\$293	(4 of 6)	\$281	(5 of 7)

**Table 3: Lowest Cost Silver Premium Pricing for Regional Insurers in Selected States and Regions *continued***

State	Rating Area	Carrier Name	2014 Pricing Position		2015 Pricing Position	
Texas	Rating Area 19: San Antonio	Allegian Choice	N/A		\$271	(6 of 8)
Washington	Rating Area 1: Seattle	Group Health	\$281	(2 of 9)	\$281	(4 of 9)
		Community Health Plans	\$335	(7 of 9)	\$343	(9 of 9)
		Moda	N/A	(9 of 9)	\$284	(5 of 9)
	Rating Area 4: Spokane	Group Health	\$268	(3 of 7)	\$269	(7 of 9)
		Community Health Plans	\$322	(6 of 7)	\$332	(9 of 9)
		Moda	N/A		\$284	(8 of 9)
	Rating Area 5: Rural	Group Health	\$282	(2 of 5)	\$282	(3 of 8)
		Moda	\$369	(5 of 5)	\$361	(8 of 8)
		Moda	N/A		\$284	(4 of 8)

Sources: Healthcare.gov for the Federally Facilitated Marketplaces, Federally Facilitated Marketplace - Partnership states, and Federally Supported State Based Marketplaces. State Based Marketplace data is from the respective State Based Marketplace websites.

Notes: Premium information displayed is for a 40 year old individual, non-smoker. The premium price shown is for the lowest cost silver offering for the given insurer. The number displayed in parentheses is the pricing position of the given insurer's lowest cost silver option in relation to the other insurers' lowest cost silver options in that market.

10 percent or more. Regional insurer pricing positions improved in four cases and stayed the same in 14. In three of the four cases where regional insurers' positioning improved in 2015, they had decreased their lowest-cost silver premium substantially.

In 2014, there were 24 instances where a regional insurer was in one of the top two price competitive positions in their rating region, but this was only true in 14 cases in 2015, as they seem to be struggling to remain competitive.

Some examples of regional insurers' marketplace experiences include:

- In New York City, the start-up Oscar Health and regional insurer EmblemHealth positioned themselves in the lower-priced half of this very competitive market (10 insurers) in 2014. However, their relatively modest premium increases (2 percent and 6 percent, respectively) left them in the higher-priced half of a market that now has an additional two insurers participating. And MVP Health Care, one of the new regional insurers there, entered in the ninth-most-competitive pricing position. Several other types of insurers lowered their premiums in New York City in 2015, including Fidelis Care, HealthFirst and Affinity (all previously Medicaid-only plans), North Shore-LIJ (a provider-sponsored plan), and United Healthcare (a national insurer).
- HealthPartners, a regional insurer, remained price competitive in both Minneapolis and Duluth in 2014 and

2015, although the insurer raised premiums in those areas by 9 percent and 10 percent, respectively.

- Moda Health entered the marketplaces in Oregon's Portland, Salem and rural markets very price competitively and has remained the lowest- or second-lowest-cost insurer in those markets despite 10 percent premium increases in 2015.
- However, Moda Health entered Washington markets in 2015 in the middle of insurers there, slightly in the more expensive half. This may have been because it set its 2015 lowest-cost silver premiums consistent with the lower-cost plans in those markets in 2014, misjudging the intensifying competition there in the second year of reform. Washington's other regional insurers, Group Health and Community Health plans, lost price competitive ground in the Washington rating areas studied, despite keeping premiums either constant (Group Health Cooperative) or increasing them modestly (Community Health Plans).

### **Blue Cross Blue Shield: Most Widespread Marketplace Participation but Pursuing Very Different Pricing Strategies**

Unlike any of the other insurer types, Blue Cross Blue Shield-affiliated insurers participated in each of the 73 rating regions we studied (Table 4). While their participation is widespread, Blue Cross Blue Shield insurers vary considerably across states. Anthem is a national for-profit carrier participating in many states. Others are local carriers that have changed from nonprofit to for-profit status, often to allow them to compete with for-profit commercial carriers.

**Table 4: Lowest Cost Silver Premium Pricing for Blue Cross Blue Shield Insurers in Selected States and Regions**

State	Rating Area	Carrier Name	2014 Pricing Position		2015 Pricing Position	
Alabama	Rating Area 3: Birmingham	Blue Cross and Blue Shield of Alabama	\$258	(2 of 2)	\$280	(3 of 3)
	Rating Area 13: Rural	Blue Cross and Blue Shield of Alabama	\$234	(1 of 1)	\$254	(1 of 2)
Arizona	Rating Area 4: Phoenix	Blue Cross Blue Shield of Arizona, Inc.	\$252	(4 of 8)	\$240	(5 of 11)
	Rating Area 6: Tuscon	Blue Cross Blue Shield of Arizona, Inc.	\$209	(3 of 8)	\$200	(4 of 10)
Arkansas	Rating Area 1: Little Rock	Arkansas Blue Cross and Blue Shield	\$294	(1 of 3)	\$294	(1 of 3)
	Rating Area 6: Rural	Arkansas Blue Cross and Blue Shield	\$294	(1 of 1)	\$295	(2 of 3)
California	Rating Area 15: Los Angeles 1	Blue Shield of California	\$255	(3 of 6)	\$270	(5 of 7)
		Anthem Blue Cross	\$257	(4 of 6)	\$257	(2 of 7)
		Anthem (MSP)	N/A		\$296	(7 of 7)
	Rating Area 16: Los Angeles 2	Anthem Blue Cross	\$262	(2 of 6)	\$270	(3 of 7)
		Blue Shield of California	\$290	(5 of 6)	\$308	(6 of 7)
	Rating Area 4: San Francisco	Anthem (MSP)	N/A		\$336	(7 of 7)
		Anthem Blue Cross	\$377	(2 of 5)	\$414	(4 of 5)
	Rating Area 1: Rural	Blue Shield of California	\$378	(3 of 5)	\$401	(3 of 5)
Anthem Blue Cross		\$312	(1 of 3)	\$325	(1 of 3)	
Colorado	Rating Area 3: Denver	Blue Shield of California	\$322	(2 of 3)	\$341	(2 of 3)
	Rating Area 5: Grand Junction	HMO Colorado (Anthem)	\$320	(8 of 10)	\$316	(5 of 8)
	Rating Area 2: Colorado Springs	HMO Colorado (Anthem)	\$359	(2 of 4)	\$359	(3 of 4)
Connecticut	Rating Area 1: Bridgeport	HMO Colorado (Anthem)	\$300	(5 of 7)	\$296	(6 of 7)
	Rating Area 2: Hartford	Anthem Blue Cross Blue Shield	\$421	(2 of 3)	\$422	(4 of 4)
Florida	Rating Area 43: Miami	Anthem Blue Cross Blue Shield	\$328	(2 of 3)	\$334	(3 of 4)
		Florida Blue (BlueCross BlueShield FL)	\$319	(6 of 9)	\$363	(6 of 9)
	Rating Area 15: Jacksonville	Florida Blue HMO (a BlueCross BlueShield FL company)	\$357	(9 of 9)	\$430	(9 of 9)
		Florida Blue (BlueCross BlueShield FL)	\$256	(2 of 4)	\$291	(3 of 4)
		Florida Blue HMO (a BlueCross BlueShield FL company)	\$282	(3 of 4)	N/A	
Rating Area 12: Rural	Florida Blue HMO (a BlueCross BlueShield FL company)	\$269	(1 of 2)	\$333	(2 of 4)	
Georgia	Rating Area 3: Atlanta	Florida Blue (BlueCross BlueShield FL)	\$290	(2 of 2)	\$347	(4 of 4)
		Blue Cross and Blue Shield of Georgia	\$311	(4 of 4)	\$285	(4 of 9)
	Rating Area 10: Rural	Anthem Blue Cross and Blue Shield	N/A		\$319	(5 of 9)
		Blue Cross and Blue Shield of Georgia	\$295	(2 of 4)	\$269	(3 of 8)
Illinois	Rating Area 1: Chicago	Anthem Blue Cross and Blue Shield	N/A		\$302	(5 of 8)
	Rating Area 13: Rural	Blue Cross Blue Shield of Illinois	\$210	(1 of 7)	\$215	(2 of 7)
Indiana	Rating Area 10: Indianapolis	Blue Cross Blue Shield of Illinois	\$278	(1 of 3)	\$298	(3 of 4)
	Rating Area 3: Rural	Anthem Blue Cross and Blue Shield	\$339	(1 of 2)	\$351	(3 of 6)
Louisiana	Rating Area 1: New Orleans	Anthem Blue Cross and Blue Shield	\$339	(3 of 3)	\$338	(3 of 5)
		HMO Louisiana	\$295	(1 of 4)	\$297	(2 of 5)
	Rating Area 5: Baton Rouge	Blue Cross Blue Shield of Louisiana	\$324	(3 of 4)	\$384	(5 of 5)
		HMO Louisiana	\$291	(2 of 4)	\$293	(1 of 4)
		Blue Cross Blue Shield of Louisiana	\$330	(4 of 4)	\$392	(4 of 4)
Rating Area 7: Rural	Blue Cross Blue Shield of Louisiana	\$320	(2 of 3)	\$381	(4 of 4)	
Maine	Rating Area 1: Portland	Anthem Blue Cross Blue Shield	\$297	(2 of 2)	\$275	(1 of 3)
	Rating Area 3: Rural	Anthem Blue Cross Blue Shield	\$364	(2 of 2)	\$343	(2 of 3)
Maryland	Rating Area 1: Baltimore	BlueChoice	\$228	(1 of 5)	\$244	(3 of 7)
		Carefirst of Maryland	\$240	(2 of 5)	\$274	(5 of 7)
	Rating Area 3: DC Suburbs	BlueChoice	\$213	(1 of 5)	\$227	(2 of 7)
		Carefirst of Maryland	\$223	(2 of 5)	\$255	(4 of 7)
	Rating Area 2: Rural	BlueChoice	\$224	(1 of 4)	\$239	(2 of 5)
		Carefirst of Maryland	\$235	(2 of 4)	\$268	(3 of 5)

**Table 4: Lowest Cost Silver Premium Pricing for Blue Cross Blue Shield Insurers in Selected States and Regions** *continued*

State	Rating Area	Carrier Name	2014 Pricing Position		2015 Pricing Position	
Michigan	Rating Area 1: Detroit	Blue Care Network of Michigan	\$242	(3 of 9)	\$234	(3 of 12)
		Blue Cross Blue Shield of Michigan	\$311	(6 of 9)	\$301	(9 of 12)
	Rating Area 7: Lansing	Blue Care Network of Michigan	\$245	(1 of 5)	\$277	(2 of 7)
		Blue Cross Blue Shield of Michigan	\$311	(3 of 5)	\$344	(6 of 7)
	Rating Area 15: Rural	Blue Care Network of Michigan	\$245	(1 of 3)	\$272	(2 of 5)
Blue Cross Blue Shield of Michigan		\$277	(3 of 3)	\$307	(4 of 5)	
Missouri	Rating Area 6: St. Louis	Anthem Blue Cross and Blue Shield	\$263	(2 of 2)	\$289	(3 of 4)
	Rating Area 3: Kansas City	Blue Cross and Blue Shield of Kansas City	\$258	(2 of 2)	\$241	(1 of 3)
	Rating Area 10: Rural	Anthem Blue Cross and Blue Shield	\$346	(1 of 2)	\$381	(2 of 3)
Minnesota	Rating Area 8: Minneapolis	Blue Cross Blue Shield Minneosta	\$201	(3 of 5)	\$201	(3 of 5)
	Rating Area 2: Duluth	Blue Cross Blue Shield Minneosta	\$236	(3 of 3)	\$271	(4 of 4)
New Hampshire	Entire State	Anthem Blue Cross and Blue Shield	\$288	(1 of 1)	\$284	(2 of 5)
New Jersey	Entire State	Horizon Blue Cross Blue Shield of New Jersey	\$356	(2 of 3)	\$316	(2 of 5)
New Mexico	Rating Area 1: Albuquerque	Blue Cross Blue Shield of New Mexico	\$189	(1 of 4)	\$167	(1 of 5)
	Rating Area 5: Rural	Blue Cross Blue Shield of New Mexico	\$261	(1 of 4)	\$238	(1 of 4)
New York	Rating Area 4: New York City	Empire Blue Cross Blue Shield	\$418	(6 of 10)	\$448	(10 of 12)
	Rating Area 2: Buffalo	BlueCross Blueshield of Western New York	\$372	(3 of 5)	\$342	(3 of 6)
	Rating Area 7: Rural	Excellus	\$443	(3 of 5)	\$488	(4 of 7)
		Blueshield of Northeastern NY	\$505	(5 of 5)	\$568	(7 of 7)
North Carolina	Rating Area 4: Charlotte	Blue Cross and Blue Shield of NC	\$301	(1 of 2)	\$328	(2 of 3)
	Rating Area 9: Rural	Blue Cross and Blue Shield of NC	\$319	(1 of 2)	\$362	(3 of 3)
Ohio	Rating Area 9: Columbus	Anthem Blue Cross and Blue Shield	\$317	(2 of 4)	\$342	(5 of 8)
	Rating Area 4: Cincinnati	Anthem Blue Cross and Blue Shield	\$294	(5 of 7)	\$319	(8 of 11)
	Rating Area 2: Rural	Anthem Blue Cross and Blue Shield	\$343	(2 of 3)	\$372	(4 of 5)
Oregon	Rating Area 1: Portland	Lifewise	\$248	(4 of 9)	\$244	(6 of 8)
		Bridgespan	\$278	(9 of 9)	\$238	(5 of 8)
	Rating Area 3: Salem	Lifewise	\$254	(4 of 9)	\$250	(6 of 8)
		Bridgespan	\$296	(9 of 9)	\$266	(8 of 8)
	Rating Area 6: Rural	Bridgespan	\$338	(6 of 6)	\$300	(7 of 7)
		Lifewise	\$254	(3 of 6)	\$250	(3 of 7)
Pennsylvania	Rating Area 8: Philadelphia	Independence Blue Cross	\$256	(1 of 2)	\$294	(3 of 4)
	Rating Area 4: Pittsburgh	Highmark Inc.	\$163	(1 of 3)	\$179	(2 of 5)
	Rating Area 5: Rural	Highmark Inc.	\$181	(1 of 4)	\$206	(1 of 6)
Rhode Island	Entire State	Blue Cross Blue Shield of Rhode Island	\$274	(1 of 2)	\$286	(2 of 3)
Texas	Rating Area 10: Houston	Blue Cross Blue Shield of Texas	\$238	(1 of 6)	\$250	(2 of 8)
	Rating Area 8: Dallas	Blue Cross Blue Shield of Texas	\$264	(1 of 4)	\$279	(1 of 7)
	Rating Area 19: San Antonio	Blue Cross Blue Shield of Texas	\$239	(2 of 5)	\$254	(5 of 8)
Virginia	Rating Area 7: Richmond	HealthKeepers, Inc.	\$253	(2 of 4)	\$264	(2 of 3)
	Rating Area 9: Virginia Beach	HealthKeepers, Inc.	\$278	(2 of 2)	\$287	(2 of 2)
	Rating Area 12: Rural	HealthKeepers, Inc.	\$277	(2 of 3)	\$284	(2 of 3)
	Rating Area 10: Northern Virginia	CareFirst BlueChoice, Inc.	\$272	(2 of 5)	\$323	(4 of 5)
		HealthKeepers, Inc.	\$289	(4 of 5)	\$292	(3 of 5)
		Group Hospitalization and Medical Services Inc.	\$301	(5 of 5)	N/A	
	CareFirst BlueCross BlueShield	N/A		\$347	(5 of 5)	

**Table 4: Lowest Cost Silver Premium Pricing for Blue Cross Blue Shield Insurers in Selected States and Regions *continued***

State	Rating Area	Carrier Name	2014 Pricing Position		2015 Pricing Position	
Washington	Rating Area 1: Seattle	Premera	\$283	(3 of 9)	\$291	(7 of 9)
		Bridgespan	\$300	(5 of 9)	\$254	(2 of 9)
		Lifewise	\$283	(3 of 9)	\$291	(7 of 9)
		Premera (MSP)	N/A	(8 of 9)	\$290	(6 of 9)
	Rating Area 4: Spokane	Premera	\$260	(2 of 7)	\$267	(5 of 9)
		Bridgespan	\$295	(5 of 7)	\$255	(2 of 9)
		Lifewise	\$260	(3 of 7)	\$267	(5 of 9)
		Premera (MSP)	N/A		\$267	(4 of 9)
	Rating Area 5: Rural	Premera	\$283	(3 of 5)	\$291	(6 of 8)
		Bridgespan	N/A		\$263	(2 of 8)
		Lifewise	\$283	(3 of 5)	\$291	(6 of 8)
		Premera (MSP)	N/A		\$290	(5 of 8)
Wisconsin	Rating Area 1: Milwaukee	Anthem Blue Cross and Blue Shield	\$302	(1 of 4)	\$348	(3 of 6)
	Rating Area 10: Rural	Anthem Blue Cross and Blue Shield	\$312	(3 of 3)	\$359	(4 of 5)
West Virginia	Rating Area 2: Charleston	Highmark Inc.	\$288	(1 of 1)	\$314	(1 of 1)
	Rating Area 9: Rural	Highmark Inc.	\$262	(1 of 1)	\$286	(1 of 1)

Sources: Healthcare.gov for the Federally Facilitated Marketplaces, Federally Facilitated Marketplace - Partnership states, and Federally Supported State Based Marketplaces. State Based Marketplace data is from the respective State Based Marketplace websites

Notes: Premium information displayed is for a 40 year old individual, non-smoker. The premium price shown is for the lowest cost silver offering for the given insurer. The number displayed in parentheses is the pricing position of the given insurer's lowest cost silver option in relation to the other insurers' lowest cost silver options in that market.

Others have retained their nonprofit status but are often local monopolies. Some of the Blue Cross Blue Shield insurers have subsidiaries participating in the same regions with them under different names. Sometimes a separately named offering was a multistate plan.<sup>7</sup> In a small number of cases, including the Seattle rating region, a Blue Shield insurer competes with a Blue Cross one because the two entities never merged as they did in most of the U.S.<sup>8</sup>

The pricing strategies of the Blues insurers vary considerably across the rating regions. Though some entered 2014 with competitive premiums and remain competitive in 2015, much more often than not, the competitive pricing position of the Blues have worsened in 2015. In 2014, in 57 instances, Blues insurers offered one of the two lowest-premium plans among all insurers' lowest-premium silver plans, but in 2015 this was true in only 36 cases. By 2015, their lowest-priced silver plans often fell in the middle or near the high end for all insurers in a rating region. In some cases, a Blues insurer is the primary, if not the only, insurer in a market, but this is significantly less likely to be the case in 2015 than in 2014. For example, Arkansas Blue Cross and Blue Shield was the only marketplace insurer in the selected rural rating region in 2014, but two additional insurers entered that region for 2015. Likewise, Blue Cross Blue Shield was the only insurer participating in

New Hampshire in 2014, but there were four new entrants in 2015.

Blue Cross Blue Shield insurers fall into four different types of competitive positions, each discussed in turn below: rating regions with very little competition, where the Blues dominate the region (10 regions); rating regions where the Blues face many competing insurers and the Blues price quite low (30 regions); rating regions where there are many competing insurers yet the Blues do not price competitively (15 regions); and rating regions where the Blues take a split market approach, pricing their traditional plans in the middle or at the higher end of the market but introducing a narrow network, lower-cost subsidiary in an effort to capture the more cost-conscious segment of consumers (18 regions).

*Markets without many competitors.* In markets in which there is not a lot of insurer competition, Blue Cross Blue Shield insurers tend to have their lowest-priced silver plan at the low end of the premium range in that rating region. Examples of this type of market include:

- Arkansas: Little Rock had three insurers in both 2014 and 2015. The rural rating region we studied had only one Blues insurer in 2014, but two additional insurers entered the marketplace in the region in 2015. Arkansas Blue Cross and Blue Shield kept the premium for its

lowest-cost silver plan fixed in 2015 in Little Rock, securing its place as the lowest-cost insurer in that area. Though the insurer took essentially the same zero-growth pricing strategy in the rural area, one of the two new insurers in that market, Ambetter (a previously Medicaid-only insurer), underpriced the Blues slightly in 2015. The other new entrant set its premiums much higher.

- **Maine and North Carolina:** Portland and the selected rural rating area in Maine had only two insurers in 2014 and three in 2015. The same was true in North Carolina's Charlotte and in the selected rural rating area in the state. Though Anthem Blue Cross Blue Shield lowered its premiums in 2014 in Maine, keeping its pricing position, Blue Cross and Blue Shield of North Carolina increased its 2015 lowest-priced silver premium, causing it to lose its pricing edge.
- **West Virginia:** Highmark Blue Cross was the only insurer participating in the state's marketplace in both 2014 and 2015, and its lowest-cost silver premium increased 9 percent in 2015.
- **Alabama:** Blue Cross and Blue Shield of Alabama has been the dominant insurer in the Alabama market for many years. In the marketplace, Birmingham had only two insurers in 2014 and three in 2015, and the rural rating area we selected had one Blues insurer in 2014 with a second insurer entering in 2015. Blue Cross and Blue Shield of Alabama faced competition in Birmingham from Humana in both years, with United Healthcare entering the market in 2015. Both of Blue Cross and Blue Shield of Alabama's competitors offered lower premium options than it did in 2015, though the premium differences across insurers were quite small. Blue Cross and Blue Shield of Alabama kept its lowest-priced plan slightly below that of United Healthcare in the rural area in 2015.
- **New Hampshire:** Anthem Blue Cross Blue Shield was the only plan in 2014. In 2015 there were four new entrants with one, a co-op, becoming the lowest-priced plan; Anthem became the second-lowest priced plan.

*Markets with significant numbers of competitors and aggressive pricing by the Blues.* In some markets, many insurers compete with the Blues. However, the positioning of the Blues' lowest-cost silver plan offerings varies considerably across the rating regions. The following are examples of rating regions where the Blues have at least some very price competitive plans:

- **Chicago** has six insurers competing with Blue Cross Blue Shield of Illinois in 2015. The Blues' lowest-cost silver plan premium was the lowest-priced option in 2014, and only one insurer offered a lower-cost silver plan in 2015.
- In Los Angeles, Anthem Blue Cross was among the lowest cost plans in 2015, but Blue Shield of California and the Anthem multistate plan were not.
- In Albuquerque and one rural area in New Mexico, Blue Cross Blue Shield of New Mexico offered the lowest-priced silver option among four and five insurers in 2014 and 2015, respectively.
- In both Houston and Dallas, Blue Cross Blue Shield of Texas offered either the lowest-priced silver option or very close to it in both years, among four to eight competing insurers, depending upon the year and the rating region.
- In each of the three markets we studied in Pennsylvania, Blue Cross plans were the lowest-priced or near to the lowest-priced plans.

*Markets with significant numbers of competitors where the Blues do not price aggressively.* Though the Blues price aggressively in many competitive markets as we show above, this is not always the case:

- Anthem Blue Cross and Blue Shield had six competitors in Cincinnati in 2014 and 10 competitors in 2015. The competitive price positioning of its lowest-cost silver option fell from 5th place to 8th place across the first two years of reform.
- In Miami, Florida Blue and Florida Blue HMO compete in the marketplace alongside seven other insurers. Of each of these insurers' lowest-priced silver plan options, Florida Blue HMO's was the most expensive in both years and Florida Blue's was the sixth-most expensive among the nine.
- In New York City, Empire Blue Cross Blue Shield had nine competitors in 2014 and 11 competitors in 2015 in the nongroup marketplace. In 2014, their lowest-cost silver plan premium was in the middle of the pack, though it was at the high end in 2015. Competition there is quite tough, dominated by multiple insurers that previously offered Medicaid-only plans and a co-op.
- The competition in Atlanta increased significantly in 2015, with the number of insurers participating in the marketplace in that region going up from four to nine.

In the rural rating region we included in Georgia, the number of insurers increased from four to eight. In both those rating regions, Anthem Blue Cross and Blue Shield entered the marketplace for the first time in 2015, setting its lowest-cost silver premium offering in both cases in the more expensive half of insurers. Meanwhile, Blue Cross and Blue Shield of Georgia, participating in both years, lowered the premium for their lowest-cost silver option in the second year, allowing it to be somewhat more competitive in these markets.

*Markets where the Blues introduced new subsidiaries with narrower provider networks.* In yet another set of markets, the Blues have created a separate subsidiary, typically one with a more limited network. Sometimes these subsidiaries offer plans alongside the more expensive traditional Blues offerings in the marketplaces; in other areas the less expensive subsidiaries are the only Blues plans available. Examples include Louisiana, Maryland, Michigan, Virginia, and Washington:

- Louisiana's Blue Cross Blue Shield HMO's lowest-cost silver plan was the least expensive or second-least expensive offering in New Orleans and Baton Rouge in both 2014 and 2015. The lowest-cost silver option offered by Blue Cross Blue Shield of Louisiana, however, tended to be the most expensive across the four to five insurers participating in the marketplace in these cities.
- BlueChoice, a limited network subsidiary offered by CareFirst in Maryland, offered the lowest-cost silver plan in 2014 in Baltimore; the Washington, D.C. suburbs; and in the rural area we included. In 2015, BlueChoice remained very competitive, particularly in the Washington, D.C., suburbs and the rural area, where its lowest-cost option had almost exactly the same premium as that of the most price competitive insurer. CareFirst of Maryland, the traditional Blue Cross offeror, was in the more expensive half of silver options by 2015 in all three rating areas of the state we studied.
- The Blue Care Network ranked third-lowest among the Detroit insurers' lowest-cost silver premiums in both 2014 and 2015. It ranked lowest in 2014 and second-lowest in 2015 in Lansing and the rural area we studied. The traditional Blue Cross Blue Shield offeror in these regions had significantly higher premiums.
- The HealthKeepers subsidiary of Anthem Blue Cross was very price competitive in the Virginia rating areas we studied. Though HealthKeepers did not offer the least expensive silver plan in these rating areas in 2014 or

2015, its lowest-cost option was close to the premium leader in these regions.

- Bridgespan, a subsidiary of Regence Blue Shield, was among the lowest-priced plans in Washington markets in 2015, but not in Oregon.

### **Previously Medicaid-Only Insurers: A Growing Marketplace Presence That Is Getting Increasingly Price Competitive**

The development of the ACA's insurance marketplaces created an attractive avenue for some private insurers that had previously only served Medicaid beneficiaries to enter the nongroup insurance market. At least one of these Medicaid insurers participated in 29 of the 73 rating regions we studied in 2015, with multiple Medicaid insurers participating in 15 of those rating regions in 2015 (Table 5). The presence of these types of insurers in these marketplaces grew almost 25 percent between 2014 and 2015. These insurers had historically negotiated provider payment rates that were lower than typical private sector rates to stay within the capitation rates set by each state's Medicaid program. Though most of them likely had to increase their payment rates with the providers with whom they had previous relationships to expand into the private insurance market, in some areas the relationships seem to have allowed them to continue at lower payment rates than is typical for private insurers.

Medicaid insurers are typically local entities, often developed by safety-net providers that serve significant numbers of Medicaid beneficiaries. There are also national firms, however, such as Centene and Molina Healthcare, that offer Medicaid plans in several states and participate in marketplaces in a subset of those states. Many of these insurers decided to participate in the ACA's marketplaces to maintain their clients as their life circumstances fluctuate and they move from Medicaid to tax credit eligibility and vice versa. Most eventually decided that they would compete for the full range of marketplace enrollees, not only those with low incomes.

Medicaid insurers have competitive premiums, holding one or both of the two lowest-premium silver plan positions in 23 of the 29 rating regions in which they participated in 2015. This strong showing is an improvement in their competitive pricing positioning between 2014 and 2015. In 2015, the share of Medicaid insurers in these regions offering the lowest-premium silver plan more than doubled, and the share in the second-most price competitive position almost doubled, making Medicaid insurers among the top two most price competitive insurers in more than half of the

## Table 5: Lowest Cost Silver Premium Pricing for Previously Medicaid only Insurers in Selected States and Regions

State	Rating Area	Carrier Name	2014 Pricing Position		2015 Pricing Position	
Arizona	Rating Area 4: Phoenix	Meritus Health Partners	\$214	(2 of 8)	\$166	(1 of 11)
		Health Choice Insurance Co.	\$283	(6 of 8)	\$195	(2 of 11)
		Phoenix Health Plan	N/A		\$252	(6 of 11)
	Rating Area 6: Tuscon	Meritus Health Partners	\$234	(4 of 8)	\$170	(1 of 10)
		Health Choice Insurance Co.	\$247	(5 of 8)	\$232	(7 of 10)
Arkansas	Rating Area 1: Little Rock	Ambetter of Arkansas	\$328	(3 of 3)	\$332	(2 of 3)
	Rating Area 6: Rural	Ambetter of Arkansas	N/A		\$291	(1 of 3)
California	Rating Area 15: Los Angeles 1	Molina	\$262	(5 of 6)	\$259	(3 of 7)
	Rating Area 16: Los Angeles 2	Molina	\$262	(3 of 6)	\$259	(2 of 7)
Florida	Rating Area 43: Miami	Preferred Medical Plan, Inc.	\$247	(1 of 9)	\$350	(5 of 9)
		Molina Healthcare of Florida, Inc	\$309	(4 of 9)	\$274	(2 of 9)
		Ambetter from Sunshine Health	\$345	(7 of 9)	\$274	(1 of 9)
Georgia	Rating Area 3: Atlanta	Ambetter from Peach State Health Plan	\$301	(3 of 4)	\$255	(2 of 9)
Illinois	Rating Area 1: Chicago	IlliniCare Health	N/A		\$221	(3 of 7)
Indiana	Rating Area 10: Indianapolis	Ambetter from MHS	N/A		\$329	(2 of 6)
		CareSource Just4Me	N/A		\$317	(1 of 6)
	Rating area 3: Rural	Ambetter from MHS	\$334	(2 of 3)	\$285	(1 of 5)
Michigan	Rating Area 1: Detroit	Molina Healthcare of Michigan, Inc.	\$327	(8 of 9)	\$252	(5 of 12)
		Harbor Choice	N/A		\$301	(8 of 12)
Minnesota	Rating Area 8: Minneapolis	Ucare	\$203	(4 of 5)	\$183	(2 of 5)
		Medica	\$211	(5 of 5)	\$222	(5 of 5)
	Rating Area 2: Duluth	Ucare	\$233	(2 of 3)	\$206	(1 of 4)
		Medica	N/A		\$263	(3 of 4)
New Mexico	Rating Area 1: Albuquerque	Molina Health Care of New Mexico, Inc.	\$212	(2 of 4)	\$186	(3 of 5)
		CHRISTUS Health Plan	N/A		\$303	(5 of 5)
	Rating Area 5: Rural	Molina Health Care of New Mexico, Inc.	\$289	(4 of 4)	\$259	(3 of 4)
New York	Rating Area 4: New York City	Metro Plus	\$359	(1 of 10)	\$383	(3 of 12)
		Fidelis	\$390	(5 of 10)	\$384	(4 of 12)
		HealthFirst	\$440	(8 of 10)	\$387	(5 of 12)
		Affinity	\$440	(9 of 10)	\$372	(1 of 12)
		Wellcare	N/A		\$417	(11 of 12)
	Rating Area 2: Buffalo	Fidelis	\$338	(2 of 5)	\$337	(2 of 6)
Rating Area 7: Rural	Fidelis	\$337	(1 of 5)	\$356	(2 of 7)	
Ohio	Rating Area 9: Columbus	CareSource	\$238	(1 of 4)	\$244	(1 of 8)
		MOLINA HEALTHCARE OF OHIO	\$418	(4 of 4)	\$281	(2 of 8)
	Rating Area 4 Cincinnati	CareSource	\$238	(2 of 7)	\$232	(1 of 11)
		Ambetter from Buckeye Community Health Plan	\$262	(3 of 7)	\$236	(2 of 11)
		MOLINA HEALTHCARE OF OHIO	\$431	(7 of 7)	\$281	(5 of 11)
Texas	Rating Area 10: Houston	Molina Marketplace	\$313	(5 of 6)	\$268	(4 of 8)
		Community Health Choice	\$343	(6 of 6)	\$248	(1 of 8)
	Rating Area 8: Dallas	Molina Marketplace	\$324	(3 of 4)	\$280	(2 of 7)
	Rating Area 19: San Antonio	Ambetter from Superior Health Plan	\$281	(4 of 5)	\$233	(2 of 8)
Washington	Rating Area 1: Seattle	Coordinated Care	\$245	(1 of 9)	\$235	(1 of 9)
		Molina	\$311	(6 of 9)	\$277	(3 of 9)
	Rating Area 4: Spokane	Coordinated Care	\$235	(1 of 7)	\$219	(1 of 9)
		Molina	\$357	(7 of 7)	\$265	(3 of 9)
	Rating Area 5: Rural	Coordinated Care	\$267	(1 of 5)	\$251	(1 of 8)
Wisconsin	Rating Area 1: Milwaukee	Molina Healthcare of Wisconsin, Inc.	\$341	(4 of 4)	\$301	(1 of 6)
		Ambetter from Managed Health Services	N/A		\$392	(6 of 6)
	Rating Area 10: Rural	Molina Healthcare of Wisconsin, Inc.	N/A		\$328	(3 of 5)

Sources: Healthcare.gov for the Federally Facilitated Marketplaces, Federally Facilitated Marketplace – Partnership states, and Federally Supported State Based Marketplaces. State Based Marketplace data is from the respective State Based Marketplace websites.

Notes: Premium information displayed is for a 40 year old individual, non-smoker. The premium price shown is for the lowest cost silver offering for the given insurer. The number displayed in parentheses is the pricing position of the given insurer's lowest cost silver option in relation to the other insurers' lowest cost silver options in that market.



rating regions in which they operated. For those instances where a Medicaid insurer participated in a particular rating region in both years, the average reduction in the insurers' lowest-cost silver plan premium between 2014 and 2015 was 10 percent. These plans were much more likely to improve their competitive price positioning in 2015 than they were to worsen their position or stay the same.

Some examples of national Medicaid insurers' experiences in the marketplaces include the following:

- Centene, which markets Medicaid plans under the names Ambetter and Coordinated Care, has been highly successful in many markets, particularly in 2015. Ambetter's lowest-cost silver option was the second-lowest-priced plan in Little Rock and became the lowest-cost plan in rural Arkansas when it entered that market in 2015. Ambetter offered the lowest-cost plan in Miami in 2015 among eight other insurers, including two other Medicaid insurers. Its lowest-premium silver plan was the second lowest among eight other insurers in Atlanta. Ambetter was also highly competitive in rural Indiana, Cincinnati and the San Antonio market in Texas. Coordinated Care offered the lowest-premium silver plan in Washington state in each of the markets examined.
- Molina Healthcare's lowest-cost silver premiums were among the most price competitive offerings in Los Angeles, Columbus, Dallas, Houston, and Milwaukee in 2015. They were not as price competitive in Detroit or Cincinnati. In each of the studied markets in which they participated, however, their competitive position improved in 2015.

Some local Medicaid insurers also offered very price competitive plans:

- Meritus Health Partners in Arizona offered the lowest-cost silver plan in the Phoenix and Tucson markets in 2015.
- The CareSource plan was the lowest-cost silver plan in Indianapolis and in both the Columbus and Cincinnati markets in 2015.
- Ucare offered the lowest-cost silver plan in Duluth and was the second-lowest-cost insurer in Minneapolis in 2015.
- Local Medicaid plans were particularly successful in New York City, where five Medicaid insurers competed in a field of 12 marketplace insurers by 2015. MetroPlus offered the lowest-cost silver plan in 2014 and was ranked third among the 12 participating insurers in 2015.

Two other local Medicaid insurers, Healthfirst and Affinity Health Plan, were among the highest priced New York City marketplace insurers in 2014 but became far more competitive in 2015. Fidelis Care, the only Medicaid insurer in New York that operates statewide, was among the lowest-cost insurers in Buffalo and rural New York and ranked fourth-lowest in New York City.

There are some Medicaid plans, such as Phoenix Health Plan in Phoenix, Arizona; Health Choice in Tucson, Arizona; Harbor Choice in Detroit, Michigan; WellCare in New York City; and Christus in Albuquerque, New Mexico, where premiums are high relative to the competition in those markets, but these cases are exceptions to the trend.

### **Provider-Sponsored Insurers: A Modest Marketplace Presence That Has an Inconsistent Competitive Footing**

Provider-sponsored insurers can differ significantly from each other in structure, but they are usually started by hospital and/or physician systems that develop a relationship with an already-established insurer. The most prominent of these is Kaiser Permanente, in which the insurer and the provider system or network are separate but have an exclusive relationship with one another. Kaiser is a prominent insurer in California, Oregon, Denver, Colorado, Atlanta, Georgia and the Washington, D.C., area (Table 6). But there are many others, often local. The Innovation Health plan was created by the INOVA Health System to compete with Carefirst and Kaiser Permanente in the Northern Virginia market. Optima Health is tied to the Sentara Healthcare system in the Norfolk area and elsewhere in Virginia. The Neighborhood Health Plan in Rhode Island is owned by Partners HealthCare, but at this point it does not have an exclusive arrangement with Partners providers.<sup>9</sup> The Geisinger Health Plan started as a provider-sponsored plan in central and northern Pennsylvania. The Providence Health System in Portland, Oregon created the Providence Plan. The North Shore-LIJ plan in New York was established by the North Shore-LIJ Health System.

Provider-sponsored insurers participated in 34 of the 73 rating regions studied in 2014 and 35 in 2015, slightly increasing their marketplace presence in these regions in 2015. Their competitive positioning has been mixed. For those participating in both years in a region, equal numbers experienced an increase or decrease in the premium ranking of their lowest-cost silver plans.

Some examples of marketplace experience among provider-sponsored insurers include:

**Table 6: Lowest Cost Silver Premium Pricing for Provider Sponsored Insurers in Selected States and Regions**

State	Rating Area	Carrier Name	2014 Pricing Position		2015 Pricing Position	
Arizona	Rating Area 4: Phoenix	Uni. of Arizona Health Plans – University Healthcare Marketplace	\$325	(8 of 8)	\$202	(3 of 11)
	Rating Area 6: Tuscon	University of Arizona Health Plans – University Healthcare Marketplace	\$290	(8 of 8)	\$189	(2 of 10)
California	Rating Area 15: Los Angeles 1	Kaiser Permanente	\$297	(6 of 6)	\$287	(6 of 7)
	Rating Area 16: Los Angeles 2	Kaiser Permanente	\$328	(6 of 6)	\$300	(5 of 7)
	Rating Area 4: San Francisco	Kaiser Permanente	\$387	(3 of 5)	\$393	(2 of 5)
	Rating Area 1: Rural	Kaiser Permanente	\$350	(3 of 3)	\$356	(3 of 3)
Colorado	Rating Area 3: Denver	Kaiser Permanente	\$245	(1 of 10)	\$272	(3 of 10)
		Denver Health Medical Plan	\$275	(4 of 10)	\$318	(6 of 10)
	Rating Area 2: Colorado Springs	Kaiser Permanente	\$270	(3 of 7)	\$257	(4 of 7)
Georgia	Rating Area 3: Atlanta	Kaiser Permanente	\$297	(2 of 4)	\$323	(7 of 9)
	Rating Area 10: Rural	Kaiser Permanente	\$297	(3 of 4)	\$323	(6 of 8)
		Alliant Health Plans	\$319	(4 of 4)	\$295	(4 of 8)
Illinois	Rating Area 13: Rural	Health Alliance Medical Plans, Inc.	\$301	(2 of 3)	\$293	(2 of 4)
Indiana	Rating Area 10: Indianapolis	MDwise Marketplace	\$356	(2 of 2)	\$365	(4 of 6)
Maryland	Rating Area 1: Baltimore	Kaiser Permanente	\$270	(4 of 5)	\$226	(1 of 7)
	Rating Area 3: DC Suburbs	Kaiser Permanente	\$270	(4 of 5)	\$226	(1 of 7)
Michigan	Rating Area 1: Detroit	McLaren Health Plan	\$288	(4 of 9)	\$309	(10 of 12)
		HAP	\$302	(5 of 9)	\$266	(6 of 12)
		Priority Health	\$313	(7 of 9)	\$286	(7 of 12)
	Rating Area 7: Lansing	McLaren Health Plan	\$278	(2 of 5)	\$296	(4 of 7)
		Priority Health	\$326	(4 of 5)	\$303	(5 of 7)
		Physicians Health Plan	N/A		\$271	(1 of 7)
	Rating Area 15: Rural	Priority Health	\$276	(2 of 3)	\$271	(1 of 5)
		McLaren Health Plan	N/A		\$274	(3 of 5)
Minnesota	Rating Area 8: Minneapolis	PreferredOne	\$154	(1 of 5)	N/A	
New Mexico	Rating Area 1: Albuquerque	Presbyterian Health Plan	\$221	(4 of 4)	\$227	(4 of 5)
	Rating Area 5: Rural	Presbyterian Health Plan	\$265	(2 of 4)	\$273	(4 of 4)
New York	Rating Area 4: New York City	NorthShoreLJ	\$420	(7 of 10)	\$394	(6 of 12)
	Rating Area 7: Rural	CDPHP	\$493	(4 of 5)	\$499	(6 of 7)
Oregon	Rating Area 1: Portland	Providence	\$234	(3 of 9)	\$212	(1 of 8)
		Kaiser Permanente	\$256	(6 of 9)	\$245	(7 of 8)
	Rating Area 3: Salem	Kaiser Permanente	\$256	(5 of 9)	\$245	(5 of 8)
		Providence	\$260	(6 of 9)	\$238	(3 of 8)
Rating Area 6: Rural	Providence	N/A		\$271	(4 of 7)	
Pennsylvania	Rating Area 4: Pittsburgh	UPMC Health Plan	\$288	(3 of 3)	\$170	(1 of 5)
	Rating Area 5: Rural	Geisinger Health Plan	\$214	(2 of 4)	\$243	(4 of 6)
		UPMC Health Plan	\$320	(4 of 4)	\$228	(3 of 6)
Rhode Island	Entire State	Neighborhood Health Plan	\$296	(2 of 2)	\$244	(1 of 3)
Texas	Rating Area 8: Dallas	Scott and White Health Plan	N/A		\$292	(4 of 7)
	Rating Area 19: San Antonio	CommunityFirst	\$386	(5 of 5)	\$239	(3 of 8)
Virginia	Rating Area 7: Richmond	Optima Health Plan	\$348	(4 of 4)	\$377	(3 of 3)
	Rating Area 9: Virginia Beach	Optima Health Plan	\$272	(1 of 2)	\$285	(1 of 2)
	Rating Area 12: Rural	Optima Health Plan	\$320	(3 of 3)	\$346	(3 of 3)
	Rating Area 10: Northern Virginia	Innovation Health Insurance Company	\$259	(1 of 5)	\$282	(2 of 5)
Kaiser Permanente		\$275	(3 of 5)	\$273	(1 of 5)	
Wisconsin	Rating Area 1: Milwaukee	Arise Health Plan	\$339	(3 of 4)	\$366	(5 of 6)
	Rating Area 10: Rural	Arise Health Plan	\$287	(1 of 3)	\$302	(1 of 5)
		Security Health Plan	\$301	(2 of 3)	\$307	(2 of 5)

Sources: Healthcare.gov for the Federally Facilitated Marketplaces, Federally Facilitated Marketplace – Partnership states, and Federally Supported State Based Marketplaces. State Based Marketplace data is from the respective State Based Marketplace websites.

Notes: Premium information displayed is for a 40 year old individual, non-smoker. The premium price shown is for the lowest cost silver offering for the given insurer. The number displayed in parentheses is the pricing position of the given insurer's lowest cost silver option in relation to the other insurers' lowest cost silver options in that market.

- The University of Arizona Health Plans improved their competitive premium positioning in both the Phoenix and Tucson markets in 2015 after a far less competitive start in 2014.
- Preferred One offered the lowest-cost silver plan in the Minneapolis market in 2014, earning it substantial market share. However, citing substantial financial losses, the insurer left the marketplace in 2015.
- Kaiser Permanente is among the lowest-cost insurers in Baltimore, Northern Virginia and San Francisco in 2015, having improved the relative premiums for its lowest-cost silver options in the second year of reform. However, they are less price competitive in Denver; Atlanta; and Portland, Oregon.
- The Neighborhood Health Plan's lowest-cost silver plan was the higher of the two insurers participating in Rhode Island's marketplace in 2014, but it is the lowest cost of the three insurers participating in 2015.
- The Innovation Health plan, the product of the INOVA Health System, offered the lowest-cost silver plan in Northern Virginia in 2014 and ranked second lowest in cost in 2015. Optima Health, the product of the Sentara Healthcare system, offered the lowest-cost silver plan in the Virginia Beach area in both 2014 and 2015.
- In contrast, the Geisinger Health Plan, a highly regarded integrated system, is not competitively priced in the central Pennsylvania market. Similarly, the McLaren Health Plan, Health Alliance Plan and Priority Health in Detroit and Lansing, Michigan, were among the higher premium offerings in those markets. The Presbyterian Health Plan was among the highest premium insurers in the two New Mexico markets that we examined. North Shore-LIJ's lowest-premium silver plans were in the middle among the many insurer offerings in New York City.

### **Co-ops: New insurers That Are Expanding and Improving Their Competitive Pricing Position With Time**

Co-ops participated in 26 of the 73 rating regions we studied in 2014 and expanded into six additional rating regions in 2015 (Table 7). Two co-ops each left one of their rating regions in 2015, but a competing co-op remained in the two markets, Denver, Colorado, and Salem, Oregon. In 2014, nine co-ops in the 26 rating regions were either the lowest- or second-lowest-priced silver insurers. In 2015, however, there were 36 co-ops operating in 32

rating regions. Of these, 22 held the most price competitive positions, signifying a substantial increase in their competitiveness.

Co-ops that offered marketplace coverage in both 2014 and 2015 were more likely to improve their competitive pricing positions in the second year than they were to have their pricing position worsen or stay the same as in 2014. In 16 cases, co-ops' premium ranking improved relative to that of other insurers. In six cases co-ops' pricing position worsened; in seven they stayed the same (in two of these seven, however, the co-ops were already the lowest-priced silver plan insurer in 2014). In every case where a co-op improved its competitive pricing position in 2015, they did so by lowering the premium of their lowest-cost silver plan. In four of the six cases where the co-ops competitive pricing position worsened, this happened despite the fact that the co-op had lowered their lowest-cost silver plan premium or increased it by only 1 percent (in the other two cases the co-op had increased their lowest-priced option price by 8 percent).

Some specific examples of co-op experience in the marketplace arena include:

- In 2014, Illinois's co-op, Land of Lincoln Health, was the third-lowest-priced insurer in the Chicago area and the rural area we studied in Illinois. Land of Lincoln lowered the premiums of its lowest-cost silver plans in both regions in 2015, such that it now offers the lowest-premium silver plan in both markets.
- InHealth Mutual entered the Ohio markets of Columbus, Cincinnati and the rural Ohio area we studied in 2015, setting premiums that place the insurer in the middle of the competitive pack in all three rating regions.
- Colorado HealthOP was the third-lowest-priced insurer of 10 insurers in Denver, the third-lowest of four insurers in Grand Junction, and the sixth-lowest of seven in Colorado Springs in 2014. In 2015, however, the co-op aggressively lowered its premiums for its lowest-cost silver plan in all three areas, reducing them by 24 percent, 22 percent and 37 percent, respectively. Consequently, Colorado HealthOP was the lowest-cost insurer in Denver and Colorado Springs and the second-lowest-cost insurer in Grand Junction in the second year of reform. Another co-op in Colorado, Colorado Choice Health Plan, was the fifth-lowest-priced insurer in Denver in 2014 and left that market in 2015. It has also become less competitive in Colorado Springs in 2015, despite keeping its lowest-cost premium in that region essentially the same as in 2014.

**Table 7: Lowest Cost Silver Premium Pricing for Co-Ops in Selected States and Regions**

State	Rating Area	Carrier Name	2014 Pricing Position		2015 Pricing Position	
Colorado	Rating Area 3: Denver	Colorado HealthOP	\$273	(3 of 10)	\$207	(1 of 8)
		Colorado Choice Health Plan	\$294	(5 of 10)	N/A	
	Rating Area 5: Grand Junction	Colorado HealthOP	\$408	(3 of 4)	\$317	(2 of 4)
		Colorado Choice Health Plan	\$264	(2 of 7)	\$267	(5 of 7)
Rating Area 2: Colorado Springs	Colorado HealthOP	\$309	(6 of 7)	\$194	(1 of 7)	
	Colorado HealthOP	\$309	(6 of 7)	\$194	(1 of 7)	
Connecticut	Rating Area 1: Bridgeport	Healthy CT	\$436	(3 of 3)	\$380	(1 of 4)
	Rating Area 2: Hartford	Healthy CT	\$363	(3 of 3)	\$333	(2 of 4)
Illinois	Rating Area 1: Chicago	Land of Lincoln Mutual Health Insurance Co.	\$314	(3 of 7)	\$212	(1 of 7)
	Rating Area 13: Rural	Land of Lincoln Mutual Health Insurance Co.	\$353	(3 of 3)	\$290	(1 of 4)
Louisiana	Rating Area 1: New Orleans	Louisiana Health Cooperative	\$361	(4 of 4)	\$370	(4 of 5)
	Rating Area 5: Baton Rouge	Louisiana Health Cooperative	\$285	(1 of 4)	\$308	(2 of 4)
	Rating Area 7: Rural	Louisiana Health Cooperative	\$358	(3 of 3)	\$355	(2 of 4)
Maine	Rating Area 1: Portland	Maine Community Health Options	\$284	(1 of 2)	\$282	(2 of 3)
	Rating Area 3: Rural	Maine Community Health Options	\$325	(1 of 2)	\$323	(1 of 3)
Maryland	Rating Area 1: Baltimore	Evergreen Cooperative	\$252	(3 of 5)	\$235	(2 of 7)
	Rating Area 3: DC Suburbs	Evergreen Cooperative	\$239	(3 of 5)	\$231	(3 of 7)
	Rating Area 2: Rural	Evergreen Cooperative	\$239	(3 of 4)	\$237	(1 of 5)
Michigan	Rating Area 1: Detroit	Consumers Mutual Insurance of Michigan	\$404	(9 of 9)	\$348	(12 of 12)
	Rating Area 7: Lansing	Consumers Mutual Insurance of Michigan	\$411	(5 of 5)	\$295	(3 of 7)
	Rating Area 15: Rural	Consumers Mutual Insurance of Michigan	N/A		\$343	(5 of 5)
New Hampshire	Entire State	Minuteman Health, Inc.	N/A		\$238	(1 of 5)
		Community Health Options	N/A		\$305	(4 of 5)
New Jersey	Entire State	Health Republic Insurance of New Jersey	\$401	(3 of 3)	\$315	(1 of 5)
New Mexico	Rating Area 1: Albuquerque	New Mexico Health Connections	\$218	(3 of 4)	\$178	(2 of 5)
	Rating Area 5: Rural	New Mexico Health Connections	\$266	(3 of 4)	\$239	(2 of 4)
New York	Rating Area 4: New York City	HealthRepublic	\$365	(2 of 10)	\$380	(2 of 12)
	Rating Area 2: Buffalo	HealthRepublic	\$275	(1 of 5)	\$262	(1 of 6)
	Rating Area 7: Rural	HealthRepublic	N/A		\$488	(4 of 7)
Ohio	Rating Area 9: Columbus	InHealth Mutual	N/A		\$307	(4 of 8)
	Rating Area 4: Cincinnati	InHealth Mutual	N/A		\$300	(7 of 11)
	Rating Area 2: Rural	InHealth Mutual	N/A		\$326	(2 of 5)
Oregon	Rating Area 1: Portland	HealthRepublic	\$256	(6 of 9)	\$217	(3 of 8)
		Oregon's Health CO-OP	\$271	(8 of 9)	\$224	(4 of 8)
	Rating Area 3: Salem	HealthRepublic	\$223	(2 of 9)	\$241	(4 of 8)
		Oregon's Health CO-OP	\$271	(7 of 9)	N/A	
	Rating Area 6: Rural	HealthRepublic	\$231	(2 of 6)	\$237	(2 of 7)
Oregon's Health CO-OP	\$331	(5 of 6)	\$292	(6 of 7)		
Wisconsin	Rating Area 1: Milwaukee	Common Ground Healthcare Cooperative	\$316	(2 of 4)	\$333	(2 of 6)

Sources: Healthcare.gov for the Federally Facilitated Marketplaces, Federally Facilitated Marketplace – Partnership states, and Federally Supported State Based Marketplaces. State Based Marketplace data is from the respective State Based Marketplace websites.

Notes: Premium information displayed is for a 40 year old individual, non-smoker. The premium price shown is for the lowest cost silver offering for the given insurer. The number displayed in parentheses is the pricing position of the given insurer's lowest cost silver option in relation to the other insurers' lowest cost silver options in that market.

# CONCLUSION

In this paper, we have provided evidence on which kinds of insurers are pricing aggressively and keeping premiums in marketplaces low and increasing slowly (from 2014 to 2015). The type of insurers offering the lowest-premium silver plan varies considerably across markets.

Blue Cross Blue Shield insurers are highly competitive in many regions, either because they have near monopoly status with few competitors, because they price aggressively in more competitive markets, or they offer separate limited network products to allow them to compete in the marketplaces. But we found that there are also many rating areas in which they have not priced competitively, and their competitive positioning worsened significantly in 2015 compared to 2014. Medicaid insurers often offer plans that fall among the lowest premiums, if not the lowest, in the areas in which they participate. Medicaid insurers are generally among the lowest-priced insurers in the marketplace in New York City and many parts of New York state. National Medicaid insurers, such as Centene and Molina, offer products that are highly competitive in many markets.

Some co-ops, such as the Land of Lincoln in Illinois and the Colorado Health Cooperative in Colorado, are highly price competitive, but other co-ops have not done as well. Some provider-sponsored insurers have offered plans with competitive premiums; this includes INOVA in Northern Virginia; Optima in the Norfolk-Virginia Beach area; the Neighborhood Health Plan in Rhode Island; and Kaiser Permanente in Baltimore, the Virginia Suburbs of Washington, D.C., and San Francisco. National insurers, with the exception of Humana, have generally not priced aggressively, though their participation in marketplaces is increasing significantly. Similarly, regional insurers, with the exception of Moda in Oregon, have not frequently been among the lowest-priced offerors, and their positioning tended to worsen in 2015.

Going forward into 2016, there have been several reports of insurers requesting large premium increases.<sup>10</sup> Having just recently had a chance to analyze their nongroup insurance claims experience in 2014, some insurers report that they had a higher-than-expected volume of claims that year. At this point they do not know how they will be compensated by risk adjustment or risk corridors. Insurers with a bad

2014 experience could well seek large rate increases to protect against continuing losses. They may be attempting to price cautiously without leaving the marketplace. It is important to remember that at this time, these rate increases are merely requests, with the state rate review processes yet to take place. State departments of insurance have the ability to deny these requests after review of insurer data. Consequently, the number of markets in which insurers will obtain substantial premium increases and the pricing behavior of the other insurers' in those markets are uncertain at this time. For example, even if one insurer increases its premiums substantially, if there are substantially lower-cost options or if that insurer did not have much market share, the premium increase may not have much effect on that market.

Though 2016 pricing is uncertain at this point, we do know that marketplaces are by and large the only growth market for insurers. The employer-sponsored insurance market has been slowly declining for many years. Health care cost growth has been low and thus would not be a driver of large premium increases. The ACA's incentives for insurers to offer one of the two lowest-cost silver plans in the markets in which they participate remain in place. Even individuals receiving tax credits who choose a plan that costs more than the second-lowest-cost silver option must pay the full marginal cost of the higher premium. As a consequence, any insurer that chooses to be cautious and set high rates may well avoid losses, but is also likely to have a small market share.

It is likely that the Medicaid insurers will play an increasingly important role in many markets, as will some of the co-ops. Though Blue Cross Blue Shield insurers have shown that they can drive premium competition in some areas, in the growing number of areas where they do not, their competitors are likely to grow. Provider-sponsored insurers also look increasingly strong in some areas. If and when marketplace enrollment increases further and the collective market successfully obtains a better balance of health care risk, many of the national and regional insurers, as well as the remaining Blue Cross Blue Shield insurers, could compete more aggressively. But for the moment, many of these seem content to participate in the marketplace but compete on brand name rather than price.

# ENDNOTES

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5. Burke A, Misra A and Sheingold S. "Premium Affordability, Competition, and Choice in the Health Insurance Marketplace, 2014." Washington: U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, 2014, <http://aspe.hhs.gov/health/reports/2014/Premiums/2014MktPlacePremBrf.pdf>.
6. We do not count as exits situations where insurers merged between the 2014 and 2015 data. Mergers included Aetna with Coventry and Health America Pennsylvania, and United Healthcare with All Savers.
7. "Multi-State Plan Program and the Health Insurance Marketplace," U.S. Office of Personnel Management, <http://www.opm.gov/healthcare-insurance/multi-state-plan-program/> (accessed June 2015).
8. Blue Shield plans originally offered insurance coverage for physician care and Blue Cross plans did so for hospital care. Over time, in the vast majority of cases, the Blue Shield insurer and the Blue Cross insurer in a state merged to provide insurance coverage for both types of services.
9. Neighborhood Health Plan also operates in Massachusetts, a state not included in our study.
10. See for example, Radnofsky and Armour, "More Health-Care Insurers Seek Big Premium Increases"; Klein, "Rate Hikes Expose Shaky Foundation of Obamacare"; Abelson, "Seeking Rate Increases, Insurers Use Guesswork"

## Appendix A-1. Lowest Cost Silver Premium Pricing by Insurer for Selected States, Regions: 2014-2015

Rating Area	Insurer Name	Insurer Type	2014 Pricing Position		2015 Pricing Position	
<b>Alabama</b>						
Rating Area 3: Birmingham	Humana Insurance Company	National	\$255	(1)	\$262	(1)
	Blue Cross and Blue Shield of Alabama	Blue	\$258	(2)	\$280	(3)
	UnitedHealthcare	National	N/A		\$264	(2)
Rating Area 13: Rural	Blue Cross and Blue Shield of Alabama	Blue	\$234	(1)	\$254	(1)
	UnitedHealthcare	National	N/A		\$260	(2)
<b>Arizona</b>						
Rating Area 4: Phoenix	Health Net of Arizona, Inc.	Regional	\$194	(1)	\$222	(4)
	Meritus Health Partners	Medicaid	\$214	(2)	\$166	(1)
	Humana Health Plan, Inc.	National	\$218	(3)	\$265	(9)
	Blue Cross Blue Shield of Arizona, Inc.	Blue	\$252	(4)	\$240	(5)
	Aetna	National	\$260	(5)	\$257	(7)
	Health Choice Insurance Co.	Medicaid	\$283	(6)	\$195	(2)
	Cigna Healthcare	National	\$306	(7)	\$350	(11)
	University of Arizona Health Plans – University Healthcare Marketplace	Provider	\$325	(8)	\$202	(3)
	Phoenix Health Plan	Medicaid	N/A		\$252	(6)
	United Healthcare	National	N/A		\$262	(8)
	Assurant Health	National	N/A		\$314	(10)
Rating Area 6: Tuscon	Health Net of Arizona, Inc.	Regional	\$166	(1)	\$191	(3)
	Humana Health Plan, Inc.	National	\$198	(2)	\$238	(8)
	Blue Cross Blue Shield of Arizona, Inc.	Blue	\$209	(3)	\$200	(4)
	Meritus Health Partners	Medicaid	\$234	(4)	\$170	(1)
	Health Choice Insurance Co.	Medicaid	\$247	(5)	\$232	(7)
	Aetna	National	\$260	(6)	\$221	(6)
	Cigna Healthcare	National	\$271	(7)	\$290	(9)
	University of Arizona Health Plans – University Healthcare Marketplace	Provider	\$290	(8)	\$189	(2)
	United Healthcare	National	N/A		\$217	(5)
		Assurant Health	National	N/A		\$313
<b>Arkansas</b>						
Rating Area 1: Little Rock	Arkansas Blue Cross and Blue Shield	Blue	\$294	(1)	\$294	(1)
	QualChoice Health Insurance	Regional	\$322	(2)	\$372	(3)
	Ambetter of Arkansas	Medicaid	\$328	(3)	\$332	(2)
Rating Area 6: Rural	Arkansas Blue Cross and Blue Shield	Blue	\$294	(1)	\$295	(2)
	Ambetter of Arkansas	Medicaid	N/A		\$291	(1)
	QualChoice	Regional	N/A		\$410	(3)

## Appendix A-2. Lowest Cost Silver Premium Pricing by Insurer for Selected States, Regions: 2014-2015

Rating Area	Insurer Name	Insurer Type	2014 Pricing Position		2015 Pricing Position	
<b>California</b>						
Rating Area 15: Los Angeles 1	Health Net	Regional	\$222	(1)	\$230	(1)
	LA Care	Regional	\$253	(2)	\$265	(4)
	Blue Shield of California	Blue	\$255	(3)	\$270	(5)
	Anthem Blue Cross	Blue	\$257	(4)	\$257	(2)
	Molina	Medicaid	\$262	(5)	\$259	(3)
	Kaiser Permanente	Provider	\$297	(6)	\$287	(6)
	Anthem (MSP)	Blue	N/A		\$296	(7)
Rating Area 16: Los Angeles 2	Health Net	Regional	\$242	(1)	\$247	(1)
	Anthem Blue Cross	Blue	\$262	(2)	\$270	(3)
	Molina	Medicaid	\$262	(3)	\$259	(2)
	LA Care	Regional	\$265	(4)	\$278	(4)
	Blue Shield of California	Blue	\$290	(5)	\$308	(6)
	Kaiser Permanente	Provider	\$328	(6)	\$300	(5)
	Anthem (MSP)	Blue	N/A		\$336	(7)
Rating Area 4: San Francisco	Chinese Community Health Plan	Regional	\$328	(1)	\$356	(1)
	Anthem Blue Cross	Blue	\$377	(2)	\$414	(4)
	Blue Shield of California	Blue	\$378	(3)	\$401	(3)
	Kaiser Permanente	Provider	\$387	(4)	\$393	(2)
	Health Net	Regional	\$423	(5)	\$449	(5)
Rating Area 1: Rural	Anthem Blue Cross	Blue	\$312	(1)	\$325	(1)
	Blue Shield of California	Blue	\$322	(2)	\$341	(2)
	Kaiser Permanente	Provider	\$350	(3)	\$356	(3)
<b>Colorado</b>						
Rating Area 3: Denver	Kaiser Permanente	Provider	\$245	(1)	\$272	(3)
	Humana	National	\$250	(2)	\$242	(2)
	Colorado HealthOP	Co-Op	\$273	(3)	\$207	(1)
	Denver Health Medical Plan	Provider	\$275	(4)	\$318	(6)
	Colorado Choice Health Plan	Co-Op	\$294	(5)	N/A	
	Rocky Mountain Health Plans	Regional	\$309	(6)	\$336	(7)
	Cigna Healthcare	National	\$318	(7)	\$339	(8)
	HMO Colorado (Anthem)	Blue	\$320	(8)	\$316	(5)
	All-Savers	National	\$381	(9)	N/A	
	New Health Ventures (Access Health Colorado)	Regional	\$454	(10)	\$274	(4)
Rating Area 5: Grand Junction	Rocky Mountain Health Plans	Regional	\$285	(1)	\$286	(1)
	HMO Colorado (Anthem)	Blue	\$359	(2)	\$359	(3)
	Colorado HealthOP	Co-Op	\$408	(3)	\$317	(2)
	New Health Ventures (Access Health Colorado)	Regional	\$503	(4)	\$396	(4)
Rating Area 2: Colorado Springs	Humana	National	\$242	(1)	\$233	(2)
	Colorado Choice Health Plan	Co-Op	\$264	(2)	\$267	(5)
	Kaiser Permanente	Provider	\$270	(3)	\$257	(4)
	Rocky Mountain Health Plans	Regional	\$274	(4)	\$304	(7)
	HMO Colorado (Anthem)	Blue	\$300	(5)	\$296	(6)
	Colorado HealthOP	Co-Op	\$309	(6)	\$194	(1)
	New Health Ventures (Access Health Colorado)	Regional	\$416	(7)	\$251	(3)
<b>Connecticut</b>						
Rating Area 1: Bridgeport	Connecticare	Regional	\$383	(1)	\$395	(2)
	Anthem Blue Cross Blue Shield	Blue	\$421	(2)	\$422	(4)
	Healthy CT	Co-Op	\$436	(3)	\$380	(1)
	United Healthcare	National	N/A		\$407	(3)
Rating Area 2: Hartford	Connecticare	Regional	\$316	(1)	\$321	(1)
	Anthem Blue Cross Blue Shield	Blue	\$328	(2)	\$334	(3)
	Healthy CT	Co-Op	\$363	(3)	\$333	(2)
	United Healthcare	National	N/A		\$386	(4)



## Appendix A-3. Lowest Cost Silver Premium Pricing by Insurer for Selected States, Regions: 2014-2015

Rating Area	Insurer Name	Insurer Type	2014 Pricing Position		2015 Pricing Position	
<b>Florida</b>						
Rating Area 43: Miami	Preferred Medical Plan, Inc.	Medicaid	\$247	(1)	\$350	(5)
	Coventry Health Care of Florida, Inc.	National	\$269	(2)	\$309	(4)
	Humana Medical Plan, Inc.	National	\$274	(3)	\$301	(3)
	Molina Healthcare of Florida, Inc	Medicaid	\$309	(4)	\$274	(2)
	Aetna	National	\$318	(5)	N/A	
	Florida Blue (BlueCross BlueShield FL)	Blue	\$319	(6)	\$363	(6)
	Ambetter from Sunshine Health	Medicaid	\$345	(7)	\$274	(1)
	Cigna Healthcare	National	\$351	(8)	\$419	(8)
	Florida Blue HMO (a BlueCross BlueShield FL company)	Blue	\$357	(9)	\$430	(9)
	Assurant Health	National	N/A		\$397	(7)
Rating Area 15: Jacksonville	Coventry Health Care of Florida, Inc.	National	\$227	(1)	\$271	(1)
	Florida Blue (BlueCross BlueShield FL)	Blue	\$256	(2)	\$291	(3)
	Florida Blue HMO (a BlueCross BlueShield FL company)	Blue	\$282	(3)	N/A	
	Aetna	National	\$338	(4)	N/A	
	Assurant Health	National	N/A		\$333	(4)
Rating Area 12: Rural	UnitedHealthcare	National	N/A		\$280	(2)
	Florida Blue HMO (a BlueCross BlueShield FL company)	Blue	\$269	(1)	\$333	(2)
	Florida Blue (BlueCross BlueShield FL)	Blue	\$290	(2)	\$347	(4)
	Assurant Health	National	N/A		\$333	(2)
<b>Georgia</b>						
Rating Area 3: Atlanta	Humana Employers Health Plan of Georgia, Inc.	National	\$229	(1)	\$257	(3)
	Kaiser Permanente	Provider	\$297	(2)	\$323	(7)
	Ambetter from Peach State Health Plan	Medicaid	\$301	(3)	\$255	(2)
	Blue Cross and Blue Shield of Georgia	Blue	\$311	(4)	\$285	(4)
	Coventry Health Care of Georgia, Inc.	National	N/A		\$248	(1)
	Anthem Blue Cross and Blue Shield	Blue	N/A		\$319	(5)
	UnitedHealthcare	National	N/A		\$320	(6)
	Cigna Healthcare	National	N/A		\$326	(8)
	Assurant Health	National	N/A		\$363	(9)
Rating Area 10: Rural	Humana Employers Health Plan of Georgia, Inc.	National	\$229	(1)	\$259	(1)
	Blue Cross and Blue Shield of Georgia	Blue	\$295	(2)	\$269	(3)
	Kaiser Permanente	Provider	\$297	(3)	\$323	(6)
	Alliant Health Plans	Provider	\$319	(4)	\$295	(4)
	Coventry Health Care of Georgia, Inc.	National	N/A		\$266	(2)
	Anthem Blue Cross and Blue Shield	Blue	N/A		\$302	(5)
	UnitedHealthcare	National	N/A		\$340	(7)
	Assurant Health	National	N/A		\$390	(8)
<b>Illinois</b>						
Rating Area 1: Chicago	Blue Cross Blue Shield of Illinois	Blue	\$210	(1)	\$215	(2)
	Humana Health Plan, Inc.	National	\$262	(2)	\$288	(5)
	Land of Lincoln Mutual Health Insurance Company	Co-Op	\$314	(3)	\$212	(1)
	Coventry Health Care	National	\$334	(4)	\$330	(6)
	Aetna	National	\$383	(5)	\$458	(7)
	IlliniCare Health	Medicaid	N/A	(6)	\$221	(3)
	UnitedHealthcare	National	N/A	(7)	\$279	(4)
Rating Area 13: Rural	Blue Cross Blue Shield of Illinois	Blue	\$278	(1)	\$298	(3)
	Health Alliance Medical Plans, Inc.	Provider	\$301	(2)	\$293	(2)
	Land of Lincoln Mutual Health Insurance Company	Co-Op	\$353	(3)	\$290	(1)
	Coventry Health Care	National	N/A		\$348	(4)

## Appendix A-4. Lowest Cost Silver Premium Pricing by Insurer for Selected States, Regions: 2014-2015

Rating Area	Insurer Name	Insurer Type	2014 Pricing Position		2015 Pricing Position	
<b>Indiana</b>						
Rating Area 10: Indianapolis	Anthem Blue Cross and Blue Shield	Blue	\$339	(1)	\$351	(3)
	MDwise Marketplace	Medicaid	\$356	(2)	\$365	(4)
	Ambetter from MHS	Medicaid	N/A		\$329	(2)
	UnitedHealthcare	National	N/A		\$386	(5)
	Assurant Health	National	N/A		\$525	(6)
	CareSource Just4Me	Medicaid	N/A		\$317	(1)
Rating Area 3: Rural	PHP	Provider	\$298	(1)	\$337	(2)
	Ambetter from MHS	Medicaid	\$334	(2)	\$285	(1)
	Anthem Blue Cross and Blue Shield	Blue	\$339	(3)	\$338	(3)
	UnitedHealthcare	National	N/A		\$339	(4)
	Assurant Health	National	N/A		\$487	(5)
<b>Louisiana</b>						
Rating Area 1: New Orleans	HMO Louisiana	Blue	\$295	(1)	\$297	(2)
	Vantage Health Plan, Inc.	Regional	\$313	(2)	\$358	(3)
	Blue Cross Blue Shield of Louisiana	Blue	\$324	(3)	\$384	(5)
	Louisiana Health Cooperative	Co-Op	\$361	(4)	\$370	(4)
	UnitedHealthcare	National	N/A		\$296	(1)
Rating Area 5: Baton Rouge	Louisiana Health Cooperative	Co-Op	\$285	(1)	\$308	(2)
	HMO Louisiana	Blue	\$291	(2)	\$293	(1)
	Vantage Health Plan, Inc.	Regional	\$313	(3)	\$358	(3)
	Blue Cross Blue Shield of Louisiana	Blue	\$330	(4)	\$392	(4)
Rating Area 7: Rural	Vantage Health Plan, Inc.	Regional	\$313	(1)	\$358	(3)
	Blue Cross Blue Shield of Louisiana	Blue	\$320	(2)	\$381	(4)
	Louisiana Health Cooperative	Co-Op	\$358	(3)	\$355	(2)
	UnitedHealthcare	National	N/A		\$322	(1)
<b>Maine</b>						
Rating Area 1: Portland	Maine Community Health Options	Co-Op	\$284	(1)	\$282	(2)
	Anthem Blue Cross Blue Shield	Blue	\$297	(2)	\$275	(1)
	Harvard Pilgrim Health Care	Regional	N/A		\$364	(3)
Rating Area 3: Rural	Maine Community Health Options	Co-Op	\$325	(1)	\$323	(1)
	Anthem Blue Cross Blue Shield	Blue	\$364	(2)	\$343	(2)
	Harvard Pilgrim Health Care	Regional	N/A		\$404	(3)

## Appendix A-5. Lowest Cost Silver Premium Pricing by Insurer for Selected States, Regions: 2014-2015

Rating Area	Insurer Name	Insurer Type	2014 Pricing Position		2015 Pricing Position	
<b>Maryland</b>						
Rating Area 1: Baltimore	BlueChoice	Blue	\$228	(1)	\$244	(3)
	Carefirst of Maryland	Blue	\$240	(2)	\$274	(5)
	Evergreen Cooperative	Co-Op	\$252	(3)	\$235	(2)
	Kaiser Permanente	Provider	\$270	(4)	\$226	(1)
	All-Savers	National	\$339	(5)	\$315	(6)
	Cigna Healthcare	National	N/A		\$340	(7)
	United Healthcare of the Mid-Atlantic	National	N/A		\$253	(4)
Rating Area 3: D.C. Suburbs	BlueChoice	Blue	\$213	(1)	\$227	(2)
	Carefirst of Maryland	Blue	\$223	(2)	\$255	(4)
	Evergreen Cooperative	Co-Op	\$239	(3)	\$231	(3)
	Kaiser Permanente	Provider	\$270	(4)	\$226	(1)
	All-Savers	National	\$339	(5)	\$315	(6)
	Cigna Healthcare	National	N/A		\$345	(7)
	United Healthcare of the Mid-Atlantic	National	N/A		\$259	(5)
Rating Area 2: Rural	BlueChoice	Blue	\$224	(1)	\$239	(2)
	Carefirst of Maryland	Blue	\$235	(2)	\$268	(3)
	Evergreen Cooperative	Co-Op	\$239	(3)	\$237	(1)
	All-Savers	National	\$339	(4)	\$315	(4)
	Cigna Healthcare	National	N/A		\$345	(5)
<b>Michigan</b>						
Rating Area 1: Detroit	Humana Medical Plan of Michigan, Inc.	National	\$190	(1)	\$219	(1)
	Total Health Care USA, Inc.	Regional	\$224	(2)	\$243	(4)
	Blue Care Network of Michigan	Blue	\$242	(3)	\$234	(3)
	McLaren Health Plan	Provider	\$288	(4)	\$309	(10)
	HAP	Provider	\$302	(5)	\$266	(6)
	Blue Cross Blue Shield of Michigan	Blue	\$311	(6)	\$301	(9)
	Priority Health	Provider	\$313	(7)	\$286	(7)
	Molina Healthcare of Michigan, Inc.	Medicaid	\$327	(8)	\$252	(5)
	Consumers Mutual Insurance of Michigan	Co-Op	\$404	(9)	\$348	(12)
	UnitedHealthcare	National	N/A		\$230	(2)
	Harbor Choice	Medicaid	N/A		\$301	(8)
Assurant Health	National	N/A		\$334	(11)	
Rating Area 7: Lansing	Blue Care Network of Michigan	Blue	\$245	(1)	\$277	(2)
	McLaren Health Plan	Provider	\$278	(2)	\$296	(4)
	Blue Cross Blue Shield of Michigan	Blue	\$311	(3)	\$344	(6)
	Priority Health	Provider	\$326	(4)	\$303	(5)
	Consumers Mutual Insurance of Michigan	Co-Op	\$411	(5)	\$295	(3)
	Physicians Health Plan	Provider	N/A		\$271	(1)
	Assurant Health	National	N/A		\$364	(7)
Rating Area 15: Rural	Blue Care Network of Michigan	Blue	\$245	(1)	\$272	(2)
	Priority Health	Provider	\$276	(2)	\$271	(1)
	Blue Cross Blue Shield of Michigan	Blue	\$277	(3)	\$307	(4)
	McLaren Health Plan	Provider	N/A		\$274	(3)
	Consumers Mutual Insurance of Michigan	Co-Op	N/A		\$343	(5)
<b>Missouri</b>						
Rating Area 6: St. Louis	Coventry Health Care	National	\$239	(1)	\$252	(1)
	Anthem Blue Cross and Blue Shield	Blue	\$263	(2)	\$289	(3)
	UnitedHealthcare	National	N/A		\$284	(2)
	Cigna Healthcare	National	N/A		\$291	(4)
Rating Area 3: Kansas City	Coventry Health and Life	National	\$238	(1)	\$258	(3)
	Blue Cross and Blue Shield of Kansas City	Blue	\$258	(2)	\$241	(1)
	Humana Insurance Company	National	N/A		\$252	(2)
Rating Area 10: Rural	Anthem Blue Cross and Blue Shield	Blue	\$346	(1)	\$381	(2)
	Coventry Health Care	National	\$395	(2)	\$430	(3)
	UnitedHealthcare	National	N/A		\$310	(1)

## Appendix A-6. Lowest Cost Silver Premium Pricing by Insurer for Selected States, Regions: 2014-2015

Rating Area	Insurer Name	Insurer Type	2014 Pricing Position		2015 Pricing Position	
<b>Minnesota</b>						
Rating Area 8: Minneapolis	PreferredOne	Regional	\$154	(1)	N/A	
	HealthPartners	Regional	\$166	(2)	\$181	(1)
	Blue Cross Blue Shield Minneosta	Blue	\$201	(3)	\$201	(3)
	Ucare	Medicaid	\$203	(4)	\$183	(2)
	Medica	Medicaid	\$211	(5)	\$222	(5)
Rating Area 2: Duluth	HealthPartners	Regional	\$213	(1)	\$235	(2)
	Ucare	Medicaid	\$233	(2)	\$206	(1)
	Blue Cross Blue Shield Minneosta	Blue	\$236	(3)	\$271	(4)
	Medica	Medicaid	N/A		\$263	(3)
<b>New Hampshire</b>						
Rating Area 1: Entire State	Anthem Blue Cross and Blue Shield	Blue	\$288	(1)	\$284	(2)
	Minuteman Health, Inc.	Co-Op	N/A		\$238	(1)
	Harvard Pilgrim	Regional	N/A		\$295	(3)
	Community Health Options	Co-Op	N/A		\$305	(4)
	Assurant Health	National	N/A		\$474	(5)
<b>New Jersey</b>						
Rating Area 1: Entire State	AmeriHealth New Jersey	Regional	\$318	(1)	\$355	(3)
	Horizon Blue Cross Blue Shield of New Jersey	Blue	\$356	(2)	\$316	(2)
	Health Republic Insurance of New Jersey	Co-Op	\$401	(3)	\$315	(1)
	Oscar	Regional	N/A		\$357	(4)
	UnitedHealthcare	National	N/A		\$391	(5)
<b>New Mexico</b>						
Rating Area 1: Albuquerque	Blue Cross Blue Shield of New Mexico	Blue	\$189	(1)	\$167	(1)
	Molina Health Care of New Mexico, Inc.	Medicaid	\$212	(2)	\$186	(3)
	New Mexico Health Connections	Co-Op	\$218	(3)	\$178	(2)
	Presbyterian Health Plan	Provider	\$221	(4)	\$227	(4)
	CHRISTUS Health Plan	Medicaid	N/A		\$303	(5)
Rating Area 5: Rural	Blue Cross Blue Shield of New Mexico	Blue	\$261	(1)	\$238	(1)
	Presbyterian Health Plan	Provider	\$265	(2)	\$273	(4)
	New Mexico Health Connections	Co-Op	\$266	(3)	\$239	(2)
	Molina Health Care of New Mexico, Inc.	Medicaid	\$289	(4)	\$259	(3)

## Appendix A-7. Lowest Cost Silver Premium Pricing by Insurer for Selected States, Regions: 2014-2015

Rating Area	Insurer Name	Insurer Type	2014 Pricing Position		2015 Pricing Position	
<b>New York</b>						
Rating Area 4: New York City	Metro Plus	Medicaid	\$359	(1)	\$383	(3)
	HealthRepublic	Co-Op	\$365	(2)	\$380	(2)
	Oscar	Regional	\$385	(3)	\$394	(6)
	Emblem	Regional	\$385	(4)	\$407	(8)
	Fidelis	Medicaid	\$390	(5)	\$384	(4)
	Empire Blue Cross Blue Shield	Blue	\$418	(6)	\$448	(10)
	NorthShoreLIJ	Provider	\$420	(7)	\$394	(6)
	HealthFirst	Medicaid	\$440	(8)	\$387	(5)
	Affinity	Medicaid	\$440	(9)	\$372	(1)
	United Healthcare	National	\$642	(10)	\$545	(12)
	MVP Health	Regional	N/A		\$472	(9)
Wellcare	Medicaid	N/A		\$417	(11)	
Rating Area 2: Buffalo	HealthRepublic	Co-Op	\$275	(1)	\$262	(1)
	Fidelis	Medicaid	\$338	(2)	\$337	(2)
	BlueCross Blueshield of Western New York	Blue	\$372	(3)	\$342	(3)
	Univera	Regional	\$430	(4)	\$474	(6)
	IHBC	Regional	\$432	(5)	\$428	(5)
Rating Area 7: Rural	MVP Health	Regional	N/A		\$365	(3)
	Fidelis	Medicaid	\$337	(1)	\$356	(2)
	MVP Health	Regional	\$373	(2)	\$431	(3)
	Excellus	Blue	\$443	(3)	\$488	(4)
	CDPHP	Provider	\$493	(4)	\$499	(6)
	Blueshield of Northeastern NY	Blue	\$505	(5)	\$568	(7)
	HealthRepublic	Co-Op	N/A		\$488	(4)
Emblem	Regional	N/A		\$278	(1)	
<b>North Carolina</b>						
Rating Area 4: Charlotte	Blue Cross and Blue Shield of NC	Blue	\$301	(1)	\$328	(2)
	Coventry Health Care of the Carolinas, Inc.	National	\$307	(2)	\$324	(1)
	UnitedHealthcare	National	N/A		\$340	(3)
Rating Area 9: Rural	Blue Cross and Blue Shield of NC	Blue	\$319	(1)	\$362	(3)
	Coventry Health Care of the Carolinas, Inc.	National	\$344	(2)	\$338	(2)
	UnitedHealthcare	National	N/A		\$267	(1)
<b>Ohio</b>						
Rating Area 9: Columbus	CareSource	Medicaid	\$238	(1)	\$244	(1)
	Anthem Blue Cross and Blue Shield	Blue	\$317	(2)	\$342	(5)
	MedMutual	Regional	\$354	(3)	\$352	(6)
	MOLINA HEALTHCARE OF OHIO	Medicaid	\$418	(4)	\$281	(2)
	Aetna	National	N/A		\$303	(3)
	InHealth Mutual	Co-Op	N/A		\$307	(4)
	UnitedHealthcare	National	N/A		\$366	(7)
	Assurant Health	National	N/A		\$435	(8)
Rating Area 4: Cincinnati	Humana Health Plan of Ohio, Inc.	National	\$216	(1)	\$253	(3)
	CareSource	Medicaid	\$238	(2)	\$232	(1)
	Ambetter from Buckeye Community Health Plan	Medicaid	\$262	(3)	\$236	(2)
	HealthSpan	Regional	\$274	(4)	\$268	(4)
	Anthem Blue Cross and Blue Shield	Blue	\$294	(5)	\$319	(8)
	MedMutual	Regional	\$359	(6)	\$353	(10)
	MOLINA HEALTHCARE OF OHIO	Medicaid	\$431	(7)	\$281	(5)
	Aetna	National	N/A		\$298	(6)
	InHealth Mutual	Co-Op	N/A		\$300	(7)
	UnitedHealthcare	National	N/A		\$326	(9)
Assurant Health	National	N/A		\$478	(11)	
Rating Area 2: Rural	HealthSpan	Regional	\$281	(1)	\$270	(1)
	Anthem Blue Cross and Blue Shield	Blue	\$343	(2)	\$372	(4)
	MedMutual	Regional	\$345	(3)	\$357	(3)
	InHealth Mutual	Co-Op	N/A		\$326	(2)
	Assurant Health	National	N/A		\$430	(5)

## Appendix A-8. Lowest Cost Silver Premium Pricing by Insurer for Selected States, Regions : 2014-2015

Rating Area	Insurer Name	Insurer Type	2014 Pricing Position		2015 Pricing Position	
<b>Oregon</b>						
Rating Area 1: Portland	Moda	Regional	\$194	(1)	\$213	(2)
	Health Net	Regional	\$215	(2)	N/A	
	Providence	Provider	\$234	(3)	\$212	(1)
	Lifewise	Blue	\$248	(4)	\$244	(6)
	PacificSource	Regional	\$248	(4)	\$250	(8)
	HealthRepublic	Co-Op	\$256	(6)	\$217	(3)
	Kaiser Permanente	Provider	\$256	(6)	\$245	(7)
	Oregon's Health CO-OP	Co-Op	\$271	(8)	\$224	(4)
	Bridgespan	Blue	\$278	(9)	\$238	(5)
Rating Area 3: Salem	Moda	Regional	\$201	(1)	\$221	(1)
	HealthRepublic	Co-Op	\$223	(2)	\$241	(4)
	PacificSource	Regional	\$248	(3)	\$253	(7)
	Lifewise	Blue	\$254	(4)	\$250	(6)
	Kaiser Permanente	Provider	\$256	(5)	\$245	(5)
	Providence	Provider	\$260	(6)	\$238	(3)
	Oregon's Health CO-OP	Co-Op	\$271	(7)	N/A	
	ATRIO	Regional	\$278	(8)	\$233	(2)
	Bridgespan	Blue	\$296	(9)	\$266	(8)
Rating Area 6: Rural	Moda	Regional	\$213	(1)	\$235	(1)
	HealthRepublic	Co-Op	\$231	(2)	\$237	(2)
	Lifewise	Blue	\$254	(3)	\$250	(3)
	PacificSource	Regional	\$293	(4)	\$281	(5)
	Oregon's Health CO-OP	Co-Op	\$331	(5)	\$292	(6)
	Bridgespan	Blue	\$338	(6)	\$300	(7)
	Providence	Provider	N/A		\$271	(4)
<b>Pennsylvania</b>						
Rating Area 8: Philadelphia	Independence Blue Cross	Blue	\$256	(1)	\$294	(3)
	Aetna	National	\$347	(2)	\$287	(2)
	UnitedHealthcare	National	N/A		\$267	(1)
	Assurant Health	National	N/A		\$410	(4)
Rating Area 4: Pittsburgh	Highmark Inc.	Blue	\$163	(1)	\$179	(2)
	HealthAmerica Pennsylvania, Inc.	National	\$269	(2)	N/A	
	UPMC Health Plan	Provider	\$288	(3)	\$170	(1)
	Coventry	National	N/A		\$269	(4)
	UnitedHealthcare	National	N/A		\$204	(3)
	Assurant Health	National	N/A		\$306	(5)
Rating Area 5: Rural	Highmark Inc.	Blue	\$181	(1)	\$206	(1)
	Geisinger Health Plan	Provider	\$214	(2)	\$243	(4)
	HealthAmerica Pennsylvania, Inc.	National	\$261	(3)	N/A	
	UPMC Health Plan	Provider	\$320	(4)	\$228	(3)
	UnitedHealthcare	National	N/A		\$209	(2)
	Coventry	National	N/A		\$256	(5)
	Assurant Health	National	N/A		\$303	(6)
<b>Rhode Island</b>						
Rating Area 1: Entire State	Blue Cross Blue Shield of Rhode Island	Blue	\$274	(1)	\$286	(2)
	Neighborhood Health Plan	Provider	\$296	(2)	\$244	(1)
	United Healthcare	National	N/A		\$288	(3)

## Appendix A-9. Lowest Cost Silver Premium Pricing by Insurer for Selected States, Regions: 2014-2015

Rating Area	Insurer Name	Insurer Type	2014 Pricing Position		2015 Pricing Position	
<b>Texas</b>						
Rating Area 10: Houston	Blue Cross Blue Shield of Texas	Blue	\$238	(1)	\$250	(2)
	Humana Health Plan of Texas, Inc.	National	\$249	(2)	\$294	(5)
	Cigna Healthcare	National	\$289	(3)	\$339	(7)
	Aetna	National	\$312	(4)	\$327	(6)
	Molina Marketplace	Medicaid	\$313	(5)	\$268	(4)
	Community Health Choice	Medicaid	\$343	(6)	\$248	(1)
	UnitedHealthcare	National	N/A		\$264	(3)
	Assurant Health	National	N/A		\$432	(8)
Rating Area 8: Dallas	Blue Cross Blue Shield of Texas	Blue	\$264	(1)	\$279	(1)
	Cigna Healthcare	National	\$300	(2)	\$364	(6)
	Molina Marketplace	Medicaid	\$324	(3)	\$280	(2)
	Aetna	National	\$396	(4)	\$361	(5)
	UnitedHealthcare	National	N/A		\$290	(3)
	Scott and White Health Plan	Provider	N/A		\$292	(4)
	Assurant Health	National	N/A		\$475	(7)
Rating Area 19: San Antonio	Humana Health Plan of Texas, Inc.	National	\$205	(1)	\$223	(1)
	Blue Cross Blue Shield of Texas	Blue	\$239	(2)	\$254	(5)
	Aetna	National	\$268	(3)	\$273	(7)
	Ambetter from Superior Health Plan	Medicaid	\$281	(4)	\$233	(2)
	CommunityFirst	Provider	\$386	(5)	\$239	(3)
	UnitedHealthcare	National	N/A		\$244	(4)
	Allegian Choice	Regional	N/A		\$271	(6)
Assurant Health	National	N/A		\$307	(8)	
<b>Virginia</b>						
Rating Area 7: Richmond	Coventry Health Care of Virginia, Inc	National	\$230	(1)	\$241	(1)
	HealthKeepers, Inc.	Blue	\$253	(2)	\$264	(2)
	Aetna Life Insurance Company	National	\$317	(3)	N/A	
	Optima Health Plan	Provider	\$348	(4)	\$377	(3)
Rating Area 9: Virginia Beach	Optima Health Plan	Provider	\$272	(1)	\$285	(1)
	HealthKeepers, Inc.	Blue	\$278	(2)	\$287	(2)
Rating Area 12: Rural	Kaiser Permanente	Kaiser	\$275	(1)	\$273	(1)
	HealthKeepers, Inc.	Blue	\$277	(2)	\$284	(2)
	Optima Health Plan	Provider	\$320	(3)	\$346	(3)
Rating Area 10: Northern Virginia	Innovation Health Insurance Company	Provider	\$259	(1)	\$282	(2)
	CareFirst BlueChoice, Inc.	Blue	\$272	(2)	\$323	(4)
	Kaiser Permanente	Provider	\$275	(3)	\$273	(1)
	HealthKeepers, Inc.	Blue	\$289	(4)	\$292	(3)
	Group Hospitalization and Medical Services Inc.	Blue	\$301	(5)	N/A	
CareFirst BlueCross BlueShield	Blue	N/A		\$347	(5)	

## Appendix A-10. Lowest Cost Silver Premium Pricing by Insurer for Selected States, Regions: 2014-2015

Rating Area	Insurer Name	Insurer Type	2014 Pricing Position		2015 Pricing Position	
<b>Washington</b>						
Rating Area 1: Seattle	Coordinated Care	Medicaid	\$245	(1)	\$235	(1)
	Group Health	Regional	\$281	(2)	\$281	(4)
	Premera	Blue	\$283	(3)	\$291	(7)
	Lifewise	Blue	\$283	(3)	\$291	(7)
	Bridgespan	Blue	\$300	(5)	\$254	(2)
	Molina	Medicaid	\$311	(6)	\$277	(3)
	Community Health Plans	Regional	\$335	(7)	\$343	(9)
	Premera (MSP)	Blue	N/A	(8)	\$290	(6)
	Moda	Regional	N/A	(9)	\$284	(5)
Rating Area 4: Spokane	Coordinated Care	Medicaid	\$235	(1)	\$219	(1)
	Premera	Blue	\$260	(2)	\$267	(5)
	Lifewise	Blue	\$260	(2)	\$267	(5)
	Group Health	Regional	\$268	(3)	\$269	(7)
	Bridgespan	Blue	\$295	(5)	\$255	(2)
	Community Health Plans	Regional	\$322	(6)	\$332	(9)
	Molina	Medicaid	\$357	(7)	\$265	(3)
	Premera (MSP)	Blue	N/A		\$267	(4)
	Moda	Regional	N/A		\$284	(8)
Rating Area 5: Rural	Coordinated Care	Medicaid	\$267	(1)	\$251	(1)
	Group Health	Regional	\$282	(2)	\$282	(3)
	Premera	Blue	\$283	(3)	\$291	(6)
	Lifewise	Blue	\$283	(3)	\$291	(6)
	Community Health Plans	Regional	\$369	(5)	\$361	(8)
	Bridgespan	Blue	N/A		\$263	(2)
	Premera (MSP)	Blue	N/A		\$290	(5)
	Moda	Regional	N/A		\$284	(4)
<b>West Virginia</b>						
Rating Area 2: Charleston	Highmark Blue Cross Blue Shield	Blue	\$288	(1)	\$314	(1)
Rating Area 9: Rural	Highmark Blue Cross Blue Shield	Blue	\$262	(1)	\$286	(1)
<b>Wisconsin</b>						
Rating Area 1: Milwaukee	Anthem Blue Cross and Blue Shield	Blue	\$302	(1)	\$348	(3)
	Common Ground Healthcare Cooperative	Co-Op	\$316	(2)	\$333	(2)
	Arise Health Plan	Provider	\$339	(3)	\$366	(5)
	Molina Healthcare of Wisconsin, Inc.	Medicaid	\$341	(4)	\$301	(1)
	UnitedHealthcare	National	N/A		\$355	(4)
	Ambetter from Managed Health Services	Medicaid	N/A		\$392	(6)
Rating Area 10: Rural	Arise Health Plan	Provider	\$287	(1)	\$302	(1)
	Security Health Plan	Provider	\$301	(2)	\$307	(2)
	Anthem Blue Cross and Blue Shield	Blue	\$312	(3)	\$359	(4)
	Molina Healthcare of Wisconsin, Inc.	Medicaid	N/A		\$328	(3)
	UnitedHealthcare	National	N/A		\$364	(5)

Sources: Healthcare.gov for the Federally Facilitated Marketplaces, Federally Facilitated Marketplace – Partnership states, and Federally Supported State Based Marketplaces. State Based Marketplace data is from the respective State Based Marketplace websites.

Notes: Premium information displayed is for a 40 year old individual, non-smoker. The premium price shown is for the lowest cost silver offering for the given insurer. The number displayed in parentheses is the pricing position of the given insurer's lowest cost silver option in relation to the other insurers' lowest cost silver options in that market. The bolded number is the total number of insurers offering marketplace coverage in that rating region.



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### **About the Authors and Acknowledgements**

Linda Blumberg is a Senior Fellow, John Holahan is an Institute Fellow, and Erik Wengle is a Research Assistant with the Urban Institute's Health Policy Center. The authors are grateful to Stephen Zuckerman and Robert Berenson of the Urban Institute for their comments on earlier drafts of this report.

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