

SPECIAL REPORT

No. 292 | AUGUST 29, 2024

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CENTER FOR HEALTH AND WELFARE POLICY

About the Author

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This paper, in its entirety, can be found at <https://report.heritage.org/sr292>

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Key Health Care Trends: Nationally and in Each of the States

Edmund F. Haislmaier

For decades, the health care debate was focused primarily on coverage and the uninsured. The vast majority of Americans now have or have access to health care coverage, either privately or publicly. Today, the health care debate is focused on affordability and access. This report, using available data, tracks key health care trends related to these measures. In brief, premiums continue to climb, provider access is more restricted, and the choice of plans remains lower. Without change, these trends are likely to continue, further undermining both access to and the affordability of health care for millions of Americans.

For decades, the health care debate was focused primarily on coverage and the uninsured. The vast majority of Americans now have or have access to health care coverage, either privately or publicly. Today, the health care debate is focused on affordability and access.

This report, using available data, tracks and quantifies key health care trends related to these measures. In brief:

- Premiums continue to climb,
- Provider access is more restricted, and
- Choice of plans remains lower.

Without change, these trends are likely to continue, further undermining access to and the affordability of health care for millions of Americans.

Background

The key elements of the Affordable Care Act (ACA)—also known as Obamacare—took effect in 2014, thus making 2024 the law’s tenth year of operation. The ACA’s new regulations and government spending primarily affected two subsets of America’s health insurance system: the private individual (or non-group) health insurance market and the publicly funded (federal and state) Medicaid program.

Prior to Obamacare, the individual health insurance market consisted mainly of workers (and their families) without access to employer-sponsored coverage, often because they were self-employed. Also prior to Obamacare, the Medicaid program covered low-income individuals who were either children, pregnant women, elderly, or disabled.

The ACA focused on insuring low-income uninsured individuals through two mechanisms. The first was expanding Medicaid to cover individuals with incomes below 138 percent of the federal poverty level (FPL) who were not previously eligible for the program. The second was providing individuals with incomes between 100 percent and 400 percent of the FPL with subsidies to purchase government-approved health plans sold through new individual market exchanges.

The effects were the addition of millions of non-elderly, able-bodied adults without dependent children to the Medicaid program and the provision of heavily subsidized individual market coverage to several million more individuals with incomes just above Medicaid eligibility. As a result, more Americans became dependent on government-run health care, while for those who had private individual health insurance before Obamacare, premiums spiked and coverage options shrank.

Recent passage of the so-called Inflation Reduction Act continues the negative trends that have flowed from Obamacare. Billed as an effort to reduce the cost of prescription drugs for Medicare enrollees, the provisions of this act—most notably the introduction of a mechanism for setting government price controls on widely prescribed drugs—have led to higher premiums and fewer choices for seniors.

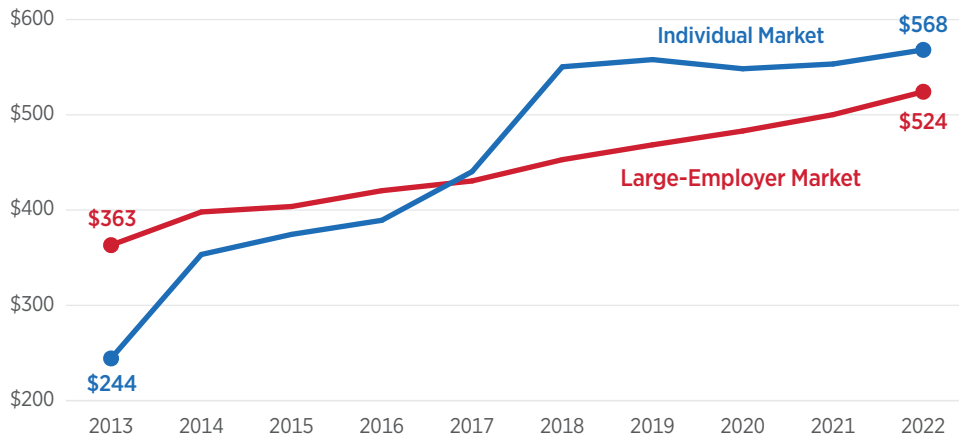
Higher Cost of Individual Market Health Insurance Under Obamacare

Obamacare increased the cost of individual market health insurance coverage by 133 percent between 2013—the last year before the implementation of Obamacare—and 2022. In 2013, the national average premium paid

CHART 1

Obamacare's Effects on Premiums

AVERAGE PREMIUMS PAID PER MEMBER PER MONTH



SOURCE: Author's calculations using data from U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, "Medical Loss Ratio Data and System Resources," page last modified February 23, 2024, <https://www.cms.gov/CCIIO/Resources/Data-Resources/mlr.html> (accessed August 27, 2024).

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for individual market coverage was \$244 per member per month.¹ In 2022, that figure was \$568 per member per month. By comparison, for the same period in the large-employer market, national average premiums paid grew by only 44 percent (from \$363 to \$524 per member per month).²

Prior to Obamacare, the cost of individual market coverage was less than that for large-employer coverage. However, because Obamacare-driven cost increases in the individual market substantially outpaced cost growth in the rest of the health system, since 2017, per-enrollee coverage costs have been higher in the individual market than in the large-employer market. Furthermore, that is the case despite the fact that in recent years, 15 states have obtained federal waivers from some Obamacare provisions, enabling insurers in those states to *reduce* premiums.

1. "Average premium paid" is calculated as total premium revenues divided by total member months for a given market or market segment. This measure reflects what consumers actually paid for insurance as opposed to list prices, which vary by type of plan, location, and age of enrollee. See U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, "Medical Loss Ratio Data and System Resources," page last modified February 23, 2024, <https://www.cms.gov/CCIIO/Resources/Data-Resources/mlr.html> (accessed August 22, 2024).
2. Because the regulation of large-employer plans was little affected by the ACA, changes in average premiums paid for large-employer, fully insured coverage can be presumed to reflect primarily changes in plan design and medical trend.

Changes in coverage costs varied by state. (See Appendix Table 1.) In nearly every state, consumers on average paid more for coverage under the ACA. By 2022, the per-capita average monthly cost of individual market coverage had more than doubled in 40 states—and had more than tripled in Missouri (+213 percent) and more than quadrupled in Alabama (+309 percent) and West Virginia (+323 percent). In contrast, the state with the smallest growth in coverage cost over this period was Massachusetts (+12 percent), but it was also the state that had the highest cost of coverage back in 2013. That was because almost all the ACA’s new mandates and regulations, along with a similar set of income-related subsidies, were already in place in the Massachusetts individual market before the ACA took effect.

Higher Deductibles Under Obamacare

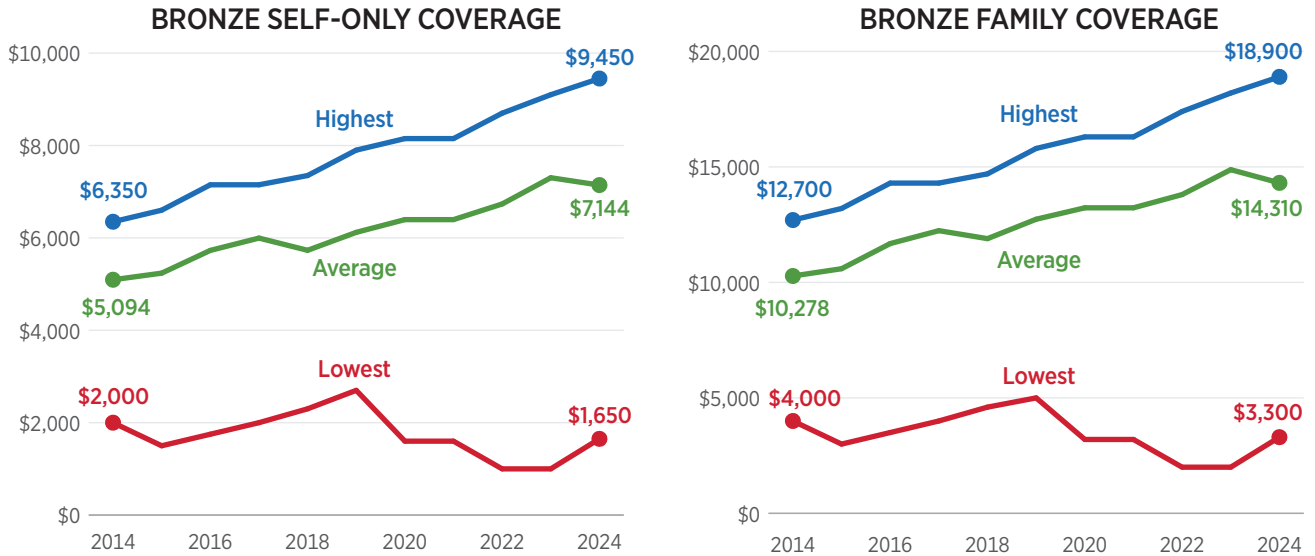
Faced with escalating claims costs for Obamacare coverage, insurers attempted to hold down premiums by raising deductibles. The middle-income self-employed have been particularly hit by Obamacare’s rising deductibles. Because they are self-employed, their coverage options are generally limited to plans that are sold in the individual market. But because Obamacare subsidies are targeted to lower-income individuals, they qualify for little or nothing in ACA premium tax credits and cost-sharing reductions.³

The average deductibles for bronze-level plans sold on the exchanges increased by 40 percent between 2014 and 2024.⁴ For self-only coverage, the average deductible was \$5,094 in 2014 but is \$7,144 in 2024, while the average deductible for family coverage has increased from \$10,278 in 2014 to \$14,310 in 2024.⁵

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3. As part of Covid response legislation, Congress temporarily removed the 400 percent of FPL upper limit on eligibility for ACA premium tax credits for the years 2021 through 2025. While that enabled more middle-income exchange customers to get some subsidy for their premiums, they still did not qualify for the “cost reduction subsidies” that reduce silver plan deductibles. See H.R. 1319, American Rescue Plan Act of 2021, Public Law No. 117-2, 117th Congress, March 11, 2021, § 9661, <https://www.congress.gov/117/plaws/publ2/PLAW-117publ2.pdf> (accessed August 22, 2024), and H.R. 5376, Inflation Reduction Act of 2022, Public Law No. 117-169, 117th Congress, August 16, 2022, § 12001, <https://www.congress.gov/117/plaws/publ169/PLAW-117publ169.pdf> (accessed August 22, 2024).
 4. Bronze plans rather than silver plans are used as the basis to measure changes in deductibles, as silver plans are subject to cost-sharing reductions with the result that lower-income enrollees in silver plans have real deductibles that are lower than their plans’ stated deductibles.
 5. Calculations based on medical deductibles for unique bronze plan designs offered on the exchanges. Excluded are plans offered only off-exchange and plans that impose deductibles only on prescription drugs. See Robert Wood Johnson Foundation, HIX Compare, “HIX Compare Datasets 2014 to 2024,” <https://www.hix-compare.org> (accessed August 22, 2024).

CHART 2

Obamacare Increased Average Deductibles by 40 Percent



NOTE: Calculations are based on medical deductibles for unique bronze plan designs offered on the exchanges. Excluded are plans offered only off-exchange and plans that impose deductibles only on prescription drugs.

SOURCE: Robert Wood Johnson Foundation, HIX Compare, “HIX Compare Datasets 2014 to 2024,” <https://www.hix-compare.org> (accessed August 27, 2024).

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By comparison, the Kaiser Family Foundation’s 2023 Employer Health Benefits Survey reports that the average deductible for self-only coverage among workers enrolled in employer-sponsored “high deductible” plans was \$3,552 in firms with fewer than 200 workers and \$2,317 in firms with more than 200 workers.⁶

In contrast, for 2024, all of the bronze-level exchange plans in 38 states have self-only deductibles greater than \$3,000, and in 29 of those states, all of the self-only deductibles for bronze plans are more than \$4,000. (See Appendix Table 2.)

6. Figure 7.6, “Among Covered Workers with a General Annual Deductible for Single Coverage, Average Deductible, by Plan Type and Form Size, 2023,” in Kaiser Family Foundation, *Employer Health Benefits: 2023 Annual Survey*, October 2023, p. 110, <https://files.kff.org/attachment/Employer-Health-Benefits-Survey-2023-Annual-Survey.pdf> (accessed August 22, 2024).

Narrower Networks Under Obamacare

Another response by insurers to escalating claims costs for Obamacare coverage was to limit enrollee access to providers, either by reducing the number of “in-network” providers, providing no reimbursement for “non-network” providers, or requiring “pre-approval” for more covered services. Data on plan types offered in the exchanges shows how insurers have shifted to more “narrow network” plans.⁷ For the 2014 plan year, half (51 percent) of bronze plan designs had more restrictive provider networks. In 2024, that figure has increased to three-quarters (76 percent). Silver plans have experienced the same effect, shifting from 53 percent of plan designs having more restrictive networks in 2014 to four-fifths (80 percent) of plan designs in 2024.

Of the different plan types, the one that is least restrictive and offers the broadest network is the Preferred Provider Organization (PPO). It is also the most prevalent plan type in the employer-sponsored group insurance market, with about half of covered workers enrolled in PPO plans.⁸ By contrast, only 15 percent of bronze plan types and 12 percent of silver plan types offered on the Obamacare exchanges are PPO plans. Furthermore, 21 states have *no* PPO plans offered at the bronze level in the exchange, and 19 of those states also have *no* PPO plans offered at the silver level. (See Appendix Tables 3 and 4.)

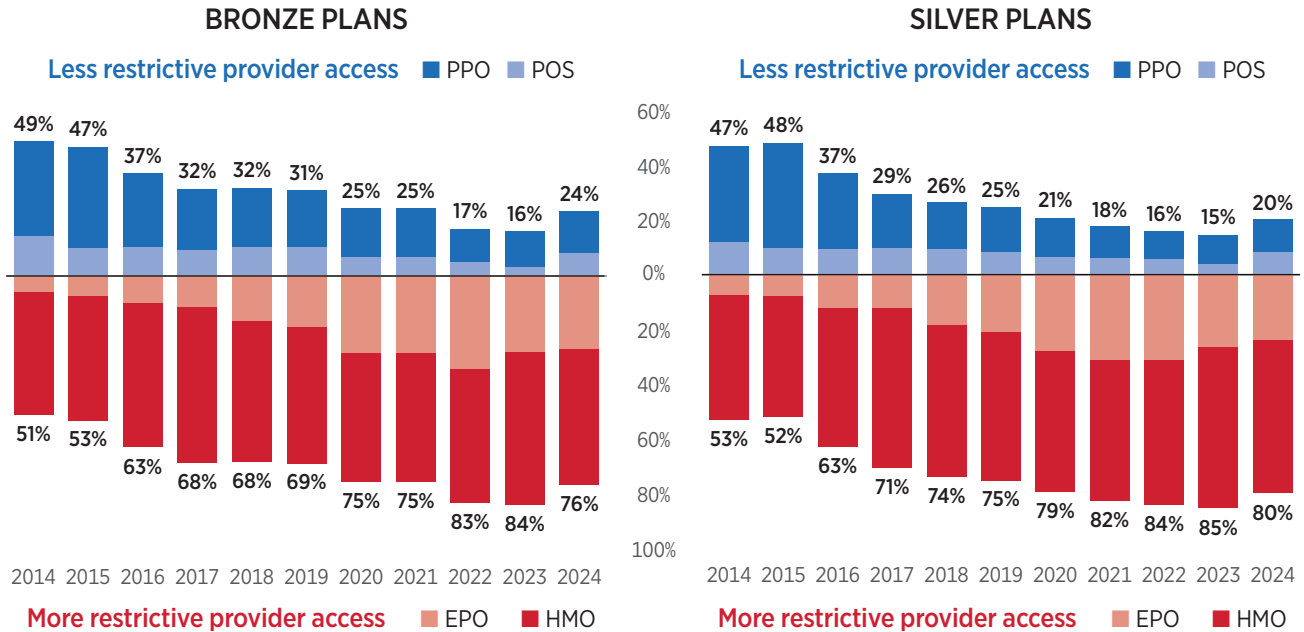
Less Insurer Choice and Competition Under Obamacare

Although Obamacare’s proponents claimed that the law’s new regulations, subsidies, and exchanges would increase insurer competition, the actual results have been the opposite. In 2013, the year before Obamacare took effect, there were 395 insurers offering coverage in the individual market at the state level.⁹ By 2018 there were only 181 insurers offering coverage on the Obamacare exchanges, and there were eight states in which only one insurer offered exchange coverage.

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7. Provider access varies by plan network designs. The four basic plan designs, ordered from least restrictive to most restrictive, are Preferred Provider Organization (PPO); Point of Service (POS); Exclusive Provider Organization (EPO); and Health Maintenance Organization (HMO). Under a PPO plan, you pay less if you use providers in the plan’s network. For an additional cost, you can use a non-network provider and can do so without needing a referral approved by the plan. POS plans are like PPO plans with the exception that for the plan to reimburse treatment by a specialist, you must first get a referral from your primary care doctor. An EPO is a managed care plan that (except in an emergency) reimburses only for the services of those providers in the plan’s network. Like an EPO, an HMO is a managed care plan that pays only for treatment by providers who work for or contract with the plan and requires you to get referrals from your primary care doctor for specialists and (non-emergency) hospitalization. Typically, to be eligible for coverage through an HMO, you must also either live or work within its geographic service area.
 8. Section 5, “Market Shares of Health Plans,” in Kaiser Family Foundation, *Employer Health Benefits: 2023 Annual Survey*, pp. 83–86.
 9. Calculations based on federal and state information on exchange participation and National Association of Insurance Commissioners data for pre-ACA market. Insurer offerings are counted based on parent companies. Data for 2013 include only insurers with 1,000 or more covered lives in the applicable state. Figures for 2014 and subsequent years do not include insurers selling exclusively off the exchanges.

CHART 3

Obamacare Plans Reduced Access to Medical Providers



PPO—Preferred Provider Organization POS—Point of Service EPO—Exclusive Provider Organization HMO—Health Maintenance Organization
SOURCE: Robert Wood Johnson Foundation, HIX Compare, “HIX Compare Datasets 2014 to 2024,” <https://www.hix-compare.org> (accessed August 27, 2024).

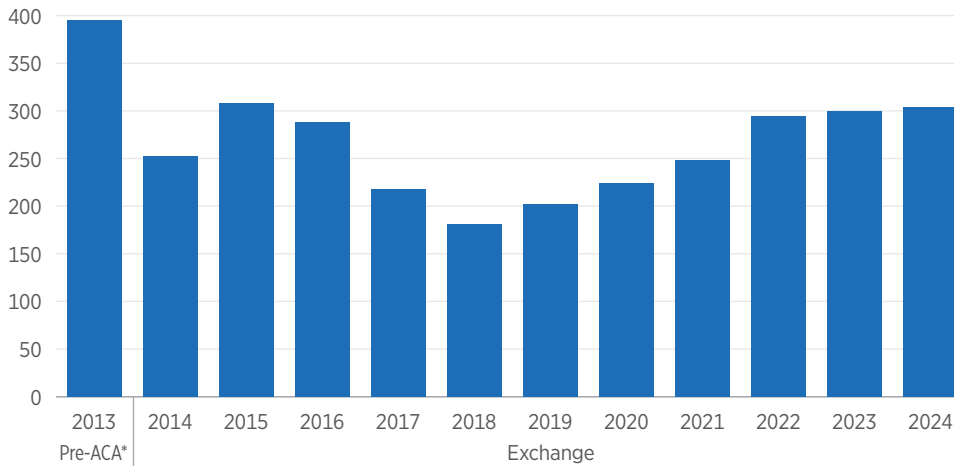
The Trump Administration took steps to stabilize the Obamacare exchanges, with the result that insurer choice and competition increased in subsequent years. For 2024, there are 304 insurers offering exchange coverage at the state level. That is an increase of 123 insurers over the low of 181 in 2018, but it still leaves the 2024 exchanges 23 percent less competitive than the individual market was before the implementation of Obamacare. (See Appendix Table 5.)

However, despite increasing insurer participation over the past six years, only eight states have more insurers offering Obamacare exchange coverage in 2024 than they had before the ACA; eight others have the same number, and 34 states and the District of Columbia have fewer.

CHART 4

Participating Insurers: Pre-ACA Individual Market vs. Exchanges

TOTAL NUMBER FOR ALL STATES AND WASHINGTON, DC



*Includes only insurers with at least 1,000 covered individuals in the state.

SOURCE: Author's calculations based on federal and state information on exchange participation and Mark Farrah Associates insurer regulatory data for pre-ACA market participation.

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Greater Dependence on Government Programs Under Obamacare

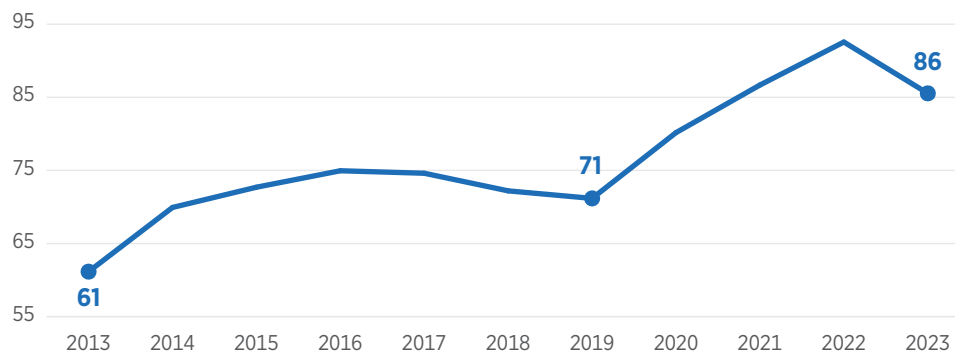
Obamacare also significantly expanded government-run coverage through Medicaid. Historically, Medicaid provided health care coverage to the vulnerable poor: children, pregnant women, the elderly, and people with disabilities. However, Obamacare expanded eligibility to able-bodied, non-elderly adults, most of whom do not have dependent children. Furthermore, Obamacare offers states a much higher level of federal financing (90 percent) for this new population than it offers for their existing Medicaid populations.

Between 2013—the last year before Obamacare took full effect—and 2023, enrollment in Medicaid and the Children's Health Insurance Program (CHIP) increased by more than 24 million individuals, from 61.1 million to

CHART 5

U.S. Medicaid and CHIP Enrollment

IN MILLIONS OF ENROLLEES



SOURCES: : U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, “Monthly Medicaid & CHIP Application, Eligibility Determination, and Enrollment Reports & Data,” <https://www.medicaid.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/monthly-reports/index.html> (accessed August 27, 2024), and Laura Snyder et al., “Medicaid Enrollment: December 2013 Data Snapshot,” *Kaiser Commission on Medicaid and the Uninsured Issue Brief*, June 2014, <http://files.kff.org/attachment/medicaid-enrollment-snapshot-december-2013-issue-brief-download> (accessed August 27, 2024).

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85.4 million.¹⁰ In addition, during that 10-year period, enrollment more than doubled in four states: Alaska (+106 percent); Virginia (+106 percent); Oregon (+130 percent); and Nevada (+145 percent). (See Appendix Table 6.)

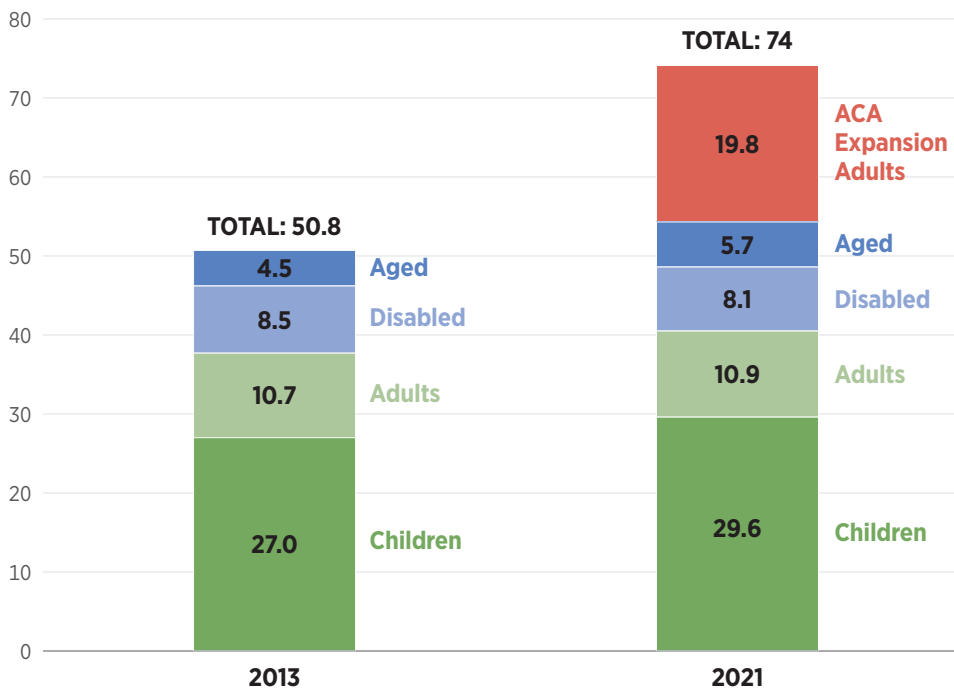
Furthermore, by providing states with much higher federal subsidies for new coverage of able-bodied adults, Obamacare effectively shifted Medicaid’s focus away from prioritizing the needs of the program’s existing and more vulnerable populations—low-income children, pregnant women, the elderly, and disabled individuals. That shift can be seen in the data for Medicaid enrollment by eligibility category. Between 2013 and 2021, almost 19.8 million newly eligible able-bodied adults were added to the program. In comparison, during the same period, Medicaid enrollment of children and

10. U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, “Monthly Medicaid & CHIP Application, Eligibility Determination, and Enrollment Reports & Data,” <https://www.medicaid.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/monthly-reports/index.html> (accessed August 22, 2024). For 2013 data, see Table A-1, “December 2013 Snapshot of Medicaid and CHIP Enrollment,” in Laura Snyder et al., “Medicaid Enrollment: December 2013 Data Snapshot,” Kaiser Family Foundation, *Kaiser Commission on Medicaid and the Uninsured Issue Brief*, June 2014, p. 9, <http://files.kff.org/attachment/medicaid-enrollment-snapshot-december-2013-issue-brief-download> (accessed August 22, 2024).

CHART 6

U.S. Medicaid Enrollment by Eligibility Category, 2013 vs. 2021

IN MILLIONS OF ENROLLEES



SOURCE: Exhibit 15a, “Medicaid Full-Year Equivalent Enrollment by State and Eligibility Group, Updated FY 2013 (Thousands),” in Medicaid and CHIP Payment and Access Commission, *MACStats: Medicaid and CHIP Data Book*, December 2017, pp. 44–46, <https://www.macpac.gov/wp-content/uploads/2015/12/MACStats-Medicaid-CHIP-Data-Book-December-2017.pdf> (accessed August 27, 2024), and Exhibit 15, “Medicaid Full-Year Equivalent Enrollment by State and Eligibility Group, FY 2021 (Thousands),” in Medicaid and CHIP Payment and Access Commission, *MACStats: Medicaid and CHIP Data Book*, December 2023, pp. 42–44, https://www.macpac.gov/wp-content/uploads/2023/12/MACSTATS_Dec2023_WEB-508.pdf (accessed August 27, 2024).

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the elderly increased by 2.5 million and 1.2 million, respectively, while the number of disabled enrollees declined by 400,000. (See Appendix Table 7.)

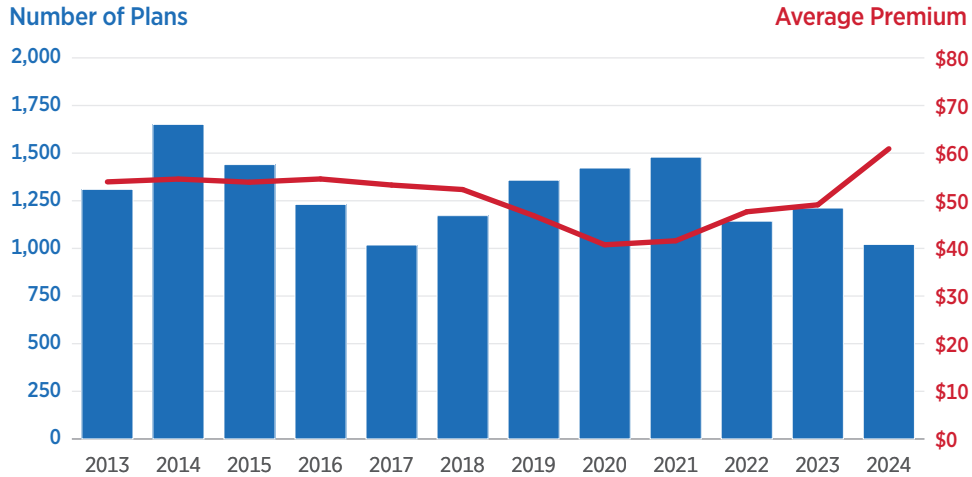
Higher Premiums for Medicare Drug Plans and Fewer Choices

Included in the so-called Inflation Reduction Act of 2022 were a number of changes in the Medicare Part D prescription drug program.¹¹

11. H.R. 5376, Inflation Reduction Act of 2022, Title I, Subtitle B—Prescription Drug Pricing Reform.

CHART 7

Medicare Part D Prescription Drug Plans



SOURCE: U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, “Prescription Drug Coverage—General Information,” page last modified July 23, 2024, <https://www.cms.gov/medicare/coverage/prescription-drug-coverage> (accessed August 27, 2024).

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President Biden and congressional Democrats claimed those provisions would reduce the cost of prescription drugs for Medicare enrollees. So far, however, the result has been fewer Part D plans from which to choose coupled with much higher premiums. The data show that, relative to 2021, there are 31 percent fewer Part D plan choices available to enrollees in 2024, while the national average premium has increased by 46 percent, from \$41.60 per month to \$60.92 per month.¹² In nine states, the average Medicare Part D plan premium has increased by more than 60 percent since 2021—including by 75 percent in Georgia and 84 percent in California.¹³ (See Appendix Table 8.) Furthermore, both of those adverse trends

12. U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, “Prescription Drug Coverage—General Information,” annual prescription drug plan landscape file downloads, <https://www.cms.gov/medicare/coverage/prescription-drug-coverage> (accessed August 22, 2024).

13. Since 2021, the average Medicare Part D plan premium has increased by 61 percent in Ohio, 63 percent in Indiana and Kentucky, 64 percent in Maine, 65 percent in New York, and 67 percent in Mississippi and Nevada.

are expected to accelerate over the next several years as more provisions of the legislation take effect.¹⁴

Conclusion

Across all major health care measures, health care is trending in the wrong direction. Premiums are up, choices are down, and access to providers is restricted.

Obamacare resulted in higher costs and fewer choices in the individual health insurance market and added millions of able-bodied adults to Medicaid. Now the so-called Inflation Reduction Act is beginning to take effect, and it is having similar effects on Medicare Part D prescription drug plans. The result will be increased premiums and fewer plan choices for seniors.

Without change, these trends are likely to continue into the foreseeable future, thereby undermining access to and the affordability of health care coverage for millions of Americans.

14. Council for Affordable Health Coverage, "The 'Inflation Reduction Act' Raising Costs on Seniors: Higher Premiums, Less Access, Fewer Choices," July 2024, <https://cahc.net/wp-content/uploads/2024/07/CAHC-IRA-Part-D-Issue-Brief.pdf> (accessed August 22, 2024), and Joel White, "Inflation Reduction Act's Dirty Little Secret: Largest Premium Increase Ever for Medicare Drug Benefit," Townhall, May 3, 2024, <https://townhall.com/columnists/joelwhite/2024/05/03/inflation-reduction-acts-dirty-little-secret-largest-premium-increase-ever-for-medicare-drug-benefit-n2638574> (accessed August 22, 2024).

APPENDIX TABLE 1

Average Premiums Paid: Individual Market vs. Large-Group Market, by State (Page 1 of 4)

Dollar figures shown are average premiums paid per member per month.

State	Plan Type	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Alabama	Individual	\$178	\$320	\$350	\$402	\$531	\$618	\$613	\$634	\$687	\$730
	Large Group	\$338	\$353	\$358	\$389	\$398	\$406	\$415	\$425	\$440	\$471
Alaska	Individual	\$342	\$584	\$769	\$840	\$956	\$796*	\$737*	\$720*	\$707*	\$750*
	Large Group	\$561	\$611	\$630	\$645	\$671	\$754	\$768	\$759	\$773	\$811
Arizona	Individual	\$214	\$299	\$289	\$318	\$517	\$549	\$534	\$542	\$540	\$540
	Large Group	\$314	\$324	\$335	\$335	\$344	\$418	\$429	\$438	\$467	\$482
Arkansas	Individual	\$185	\$311	\$336	\$354	\$363	\$424	\$437	\$444	\$462	\$488
	Large Group	\$317	\$327	\$338	\$349	\$359	\$378	\$402	\$456	\$430	\$432
California	Individual	\$271	\$388	\$401	\$406	\$428	\$511	\$557	\$550	\$556	\$570
	Large Group	\$365	\$394	\$381	\$397	\$416	\$431	\$445	\$465	\$470	\$500
Colorado	Individual	\$237	\$345	\$338	\$388	\$420	\$560	\$586	\$459*	\$442*	\$448*
	Large Group	\$410	\$431	\$446	\$456	\$455	\$481	\$501	\$516	\$535	\$545
Connecticut	Individual	\$291	\$421	\$464	\$457	\$524	\$670	\$631	\$686	\$686	\$732
	Large Group	\$468	\$477	\$508	\$511	\$528	\$560	\$590	\$607	\$635	\$668
Delaware	Individual	\$272	\$404	\$439	\$486	\$554	\$744	\$811	\$648*	\$647*	\$695*
	Large Group	\$385	\$412	\$385	\$439	\$463	\$499	\$584	\$579	\$643	\$676
Washington, DC	Individual	\$268	\$319	\$350	\$333	\$352	\$419	\$474	\$517	\$496	\$557
	Large Group	\$386	\$376	\$394	\$441	\$458	\$499	\$523	\$546	\$551	\$583
Florida	Individual	\$237	\$351	\$386	\$391	\$429	\$554	\$577	\$573	\$583	\$590
	Large Group	\$411	\$424	\$436	\$431	\$432	\$459	\$475	\$494	\$517	\$544
Georgia	Individual	\$209	\$332	\$365	\$394	\$426	\$600	\$591	\$557	\$573	\$527*
	Large Group	\$390	\$417	\$433	\$433	\$433	\$456	\$472	\$490	\$520	\$551
Hawaii	Individual	\$265	\$334	\$324	\$365	\$435	\$525	\$541	\$594	\$575	\$587
	Large Group	\$281	\$317	\$323	\$342	\$350	\$377	\$386	\$389	\$406	\$417
Idaho	Individual	\$199	\$274	\$318	\$341	\$381	\$457	\$471	\$484	\$488	\$485
	Large Group	\$318	\$331	\$349	\$364	\$380	\$412	\$419	\$423	\$457	\$476
Illinois	Individual	\$247	\$356	\$357	\$386	\$492	\$601	\$609	\$608	\$602	\$630
	Large Group	\$375	\$384	\$398	\$412	\$430	\$448	\$454	\$461	\$485	\$509
Indiana	Individual	\$241	\$375	\$434	\$405	\$408	\$477	\$484	\$535	\$573	\$563
	Large Group	\$369	\$411	\$428	\$434	\$433	\$496	\$519	\$526	\$554	\$572
Iowa	Individual	\$251	\$316	\$324	\$368	\$419	\$612	\$635	\$646	\$580	\$614
	Large Group	\$359	\$374	\$386	\$400	\$406	\$435	\$449	\$465	\$481	\$502

APPENDIX TABLE 1

Average Premiums Paid: Individual Market vs. Large Group Market, by State (Page 2 of 4)

State	Plan Type	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Kansas	Individual	\$234	\$311	\$312	\$350	\$434	\$564	\$606	\$599	\$602	\$632
	Large Group	\$345	\$357	\$358	\$356	\$379	\$416	\$430	\$459	\$481	\$508
Kentucky	Individual	\$231	\$345	\$337	\$351	\$370	\$493	\$537	\$551	\$581	\$564
	Large Group	\$353	\$375	\$389	\$401	\$410	\$433	\$451	\$465	\$491	\$513
Louisiana	Individual	\$250	\$358	\$388	\$436	\$514	\$599	\$562	\$625	\$682	\$716
	Large Group	\$379	\$400	\$416	\$437	\$443	\$457	\$467	\$487	\$511	\$537
Maine	Individual	\$334	\$446	\$454	\$427	\$503	\$693	\$650*	\$625*	\$530*	\$541*
	Large Group	\$449	\$460	\$475	\$489	\$506	\$528	\$548	\$560	\$598	\$618
Maryland	Individual	\$209	\$273	\$318	\$336	\$396	\$559	\$514*	\$469*	\$420*	\$425*
	Large Group	\$399	\$416	\$437	\$461	\$471	\$489	\$512	\$536	\$554	\$579
Massachusetts	Individual	\$442	\$525	\$419	\$387	\$365	\$414	\$420	\$429	\$459	\$494
	Large Group	\$435	\$449	\$465	\$488	\$508	\$531	\$553	\$566	\$594	\$623
Michigan	Individual	\$212	\$309	\$359	\$370	\$385	\$464	\$467	\$442	\$457	\$485
	Large Group	\$325	\$341	\$348	\$361	\$375	\$393	\$438	\$443	\$464	\$479
Minnesota	Individual	\$235	\$335	\$382	\$428	\$525	\$501*	\$433*	\$412*	\$455*	\$467*
	Large Group	\$324	\$337	\$349	\$360	\$352	\$357	\$395	\$402	\$425	\$453
Mississippi	Individual	\$214	\$318	\$360	\$362	\$401	\$535	\$532	\$525	\$552	\$567
	Large Group	\$344	\$350	\$368	\$371	\$371	\$386	\$402	\$421	\$430	\$440
Missouri	Individual	\$197	\$300	\$332	\$377	\$431	\$579	\$595	\$594	\$617	\$617
	Large Group	\$366	\$387	\$398	\$433	\$433	\$445	\$464	\$497	\$504	\$541
Montana	Individual	\$251	\$408	\$374	\$417	\$543	\$618	\$645	\$559*	\$560*	\$566*
	Large Group	\$376	\$398	\$419	\$439	\$454	\$498	\$499	\$525	\$532	\$546
Nebraska	Individual	\$238	\$355	\$371	\$388	\$502	\$709	\$743	\$737	\$706	\$626
	Large Group	\$388	\$420	\$392	\$419	\$419	\$471	\$484	\$509	\$535	\$538
Nevada	Individual	\$205	\$297	\$357	\$367	\$369	\$489	\$485	\$471	\$493	\$513
	Large Group	\$308	\$320	\$331	\$351	\$360	\$381	\$393	\$404	\$424	\$449
New Hampshire	Individual	\$300	\$391	\$374	\$392	\$460	\$593	\$529	\$520	\$441*	\$452*
	Large Group	\$465	\$495	\$512	\$531	\$557	\$594	\$613	\$611	\$647	\$676
New Jersey	Individual	\$419	\$464	\$500	\$500	\$476	\$558	\$502*	\$537*	\$553*	\$604*
	Large Group	\$479	\$541	\$534	\$551	\$563	\$588	\$607	\$627	\$657	\$684
New Mexico	Individual	\$190	\$327	\$346	\$319	\$368	\$507	\$496	\$481	\$446	\$536
	Large Group	\$382	\$397	\$427	\$472	\$441	\$470	\$499	\$500	\$533	\$553
New York	Individual	\$377	\$412	\$412	\$395	\$407	\$448	\$466	\$483	\$495	\$508
	Large Group	\$303	\$434	\$494	\$502	\$518	\$541	\$551	\$574	\$606	\$639

APPENDIX TABLE 1

Average Premiums Paid: Individual Market vs. Large Group Market, by State (Page 3 of 4)

State	Plan Type	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
North Carolina	Individual	\$240	\$362	\$394	\$456	\$592	\$706	\$680	\$625	\$608	\$615
	Large Group	\$380	\$411	\$418	\$428	\$417	\$462	\$484	\$503	\$529	\$541
North Dakota	Individual	\$276	\$354	\$396	\$414	\$405	\$465	\$492	\$457*	\$481*	\$496*
	Large Group	\$349	\$367	\$388	\$412	\$419	\$440	\$454	\$485	\$505	\$502
Ohio	Individual	\$222	\$324	\$358	\$380	\$385	\$461	\$500	\$497	\$514	\$560
	Large Group	\$382	\$418	\$437	\$440	\$445	\$469	\$479	\$488	\$514	\$534
Oklahoma	Individual	\$210	\$306	\$316	\$365	\$558	\$638	\$626	\$611	\$619	\$606
	Large Group	\$366	\$391	\$404	\$414	\$427	\$457	\$469	\$477	\$486	\$513
Oregon	Individual	\$220	\$395	\$366	\$366	\$437	\$504*	\$537*	\$538*	\$548*	\$565*
	Large Group	\$402	\$419	\$431	\$444	\$453	\$476	\$493	\$509	\$529	\$547
Pennsylvania	Individual	\$241	\$362	\$376	\$387	\$512	\$653	\$604	\$603	\$587*	\$583*
	Large Group	\$368	\$387	\$408	\$422	\$427	\$448	\$461	\$473	\$493	\$515
Rhode Island	Individual	\$325	\$406	\$376	\$381	\$371	\$433	\$456	\$445*	\$477*	\$494*
	Large Group	\$399	\$421	\$439	\$443	\$455	\$475	\$484	\$490	\$526	\$534
South Carolina	Individual	\$232	\$341	\$367	\$399	\$483	\$599	\$620	\$583	\$563	\$566
	Large Group	\$383	\$412	\$431	\$448	\$451	\$474	\$477	\$499	\$531	\$542
South Dakota	Individual	\$246	\$324	\$335	\$369	\$437	\$521	\$548	\$587	\$617	\$630
	Large Group	\$378	\$390	\$400	\$417	\$430	\$452	\$463	\$488	\$500	\$536
Tennessee	Individual	\$213	\$288	\$307	\$361	\$493	\$684	\$581	\$575	\$539	\$577
	Large Group	\$357	\$386	\$398	\$397	\$399	\$424	\$438	\$451	\$473	\$541
Texas	Individual	\$221	\$348	\$359	\$350	\$403	\$517	\$521	\$516	\$536	\$570
	Large Group	\$342	\$364	\$378	\$389	\$390	\$410	\$414	\$420	\$435	\$444
Utah	Individual	\$159	\$248	\$245	\$266	\$314	\$445	\$431	\$403	\$392	\$395
	Large Group	\$322	\$346	\$354	\$365	\$383	\$400	\$413	\$420	\$442	\$459
Vermont	Individual	\$406	\$478	\$517	\$514	\$502	\$529	\$585	\$647	\$663	\$674
	Large Group	\$404	\$416	\$444	\$462	\$492	\$498	\$524	\$529	\$585	\$599
Virginia	Individual	\$229	\$310	\$333	\$370	\$395	\$623	\$655	\$617	\$580	\$564
	Large Group	\$330	\$407	\$319	\$444	\$452	\$473	\$490	\$495	\$519	\$537
Washington	Individual	\$279	\$403	\$404	\$389	\$399	\$493	\$553	\$516	\$490	\$520
	Large Group	\$385	\$398	\$415	\$422	\$429	\$450	\$463	\$458	\$471	\$483
West Virginia	Individual	\$261	\$418	\$464	\$519	\$642	\$820	\$894	\$950	\$989	\$1,104
	Large Group	\$418	\$411	\$436	\$438	\$466	\$510	\$538	\$535	\$576	\$617

APPENDIX TABLE 1

Average Premiums Paid: Individual Market vs. Large Group Market, by State (Page 4 of 4)

State	Plan Type	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Wisconsin	Individual	\$268	\$433	\$505	\$452	\$489	\$695	\$673*	\$637*	\$620*	\$628*
	Large Group	\$421	\$430	\$438	\$442	\$433	\$470	\$485	\$491	\$509	\$530
Wyoming	Individual	\$301	\$487	\$596	\$571	\$590	\$899	\$906	\$927	\$842	\$843
	Large Group	\$448	\$408	\$428	\$451	\$440	\$524	\$546	\$567	\$580	\$575
U.S. Total	Individual	\$244	\$353	\$374	\$389	\$440	\$550	\$558	\$548	\$553	\$568
	Large Group	\$363	\$398	\$404	\$420	\$431	\$453	\$468	\$483	\$500	\$524

*Section 1332 Waiver reinsurance program in effect

SOURCE: Author's calculations using data from U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, "Medical Loss Ratio Data and System Resources," page last modified February 23, 2024, <https://www.cms.gov/CCIIO/Resources/Data-Resources/mlr.html> (accessed August 27, 2024).

APPENDIX TABLE 2

Bronze Plan Deductibles for Self-Only and Family Coverage, by State (Page 1 of 9)

State	Deductible Type	Distribution	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Alabama	Individual	Highest	\$6,350	\$6,350	\$6,850	\$7,150	\$7,350	\$7,900	\$8,150	\$8,150	\$8,700	\$9,100	\$8,450
		Average	\$6,317	\$5,904	\$6,520	\$6,800	\$6,900	\$7,050	\$6,920	\$7,210	\$7,617	\$7,859	\$7,681
		Lowest	\$6,300	\$4,200	\$6,400	\$6,450	\$6,450	\$6,450	\$6,000	\$6,150	\$5,300	\$6,250	\$6,450
	Family	Highest	\$12,700	\$12,700	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$16,300	\$17,400	\$18,200	\$16,900
		Average	\$12,633	\$11,808	\$13,040	\$13,600	\$13,800	\$14,100	\$13,840	\$14,420	\$15,233	\$15,729	\$15,362
		Lowest	\$12,600	\$8,400	\$12,800	\$12,900	\$12,900	\$12,900	\$12,000	\$12,300	\$10,600	\$12,700	\$12,900
Alaska	Individual	Highest	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$6,500	\$6,500	\$6,500	\$9,100	\$7,500
		Average	\$5,512	\$5,442	\$5,493	\$5,800	\$5,800	\$5,800	\$5,900	\$6,038	\$6,100	\$6,957	\$6,500
		Lowest	\$4,500	\$4,500	\$4,500	\$5,250	\$5,250	\$5,250	\$5,250	\$5,500	\$5,500	\$5,500	\$5,500
	Family	Highest	\$12,700	\$12,700	\$12,700	\$12,700	\$12,700	\$12,700	\$13,000	\$13,000	\$13,000	\$18,200	\$15,000
		Average	\$11,023	\$10,883	\$10,986	\$11,600	\$11,600	\$11,600	\$11,800	\$12,075	\$12,200	\$13,914	\$13,000
		Lowest	\$9,000	\$9,000	\$9,000	\$10,500	\$10,500	\$10,500	\$10,500	\$11,000	\$11,000	\$11,000	\$11,000
Arizona	Individual	Highest	\$6,350	\$6,400	\$6,850	\$6,800	\$6,800	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,100
		Average	\$5,227	\$5,654	\$6,211	\$6,544	\$6,585	\$6,499	\$6,545	\$7,474	\$7,070	\$7,619	\$7,665
		Lowest	\$3,000	\$4,900	\$3,000	\$6,500	\$6,500	\$4,500	\$5,000	\$5,200	\$1,000	\$2,700	\$3,000
	Family	Highest	\$12,700	\$12,800	\$13,700	\$13,600	\$13,600	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,200
		Average	\$10,454	\$11,308	\$12,423	\$13,088	\$13,171	\$12,997	\$13,090	\$14,948	\$14,213	\$15,238	\$15,330
		Lowest	\$6,000	\$9,800	\$6,000	\$13,000	\$13,000	\$9,000	\$10,000	\$10,400	\$2,000	\$5,400	\$6,000
Arkansas	Individual	Highest	\$6,300	\$6,300	\$6,400	\$6,400	\$6,400	\$6,600	\$7,100	\$8,550	\$8,600	\$9,100	\$9,250
		Average	\$4,521	\$5,765	\$5,304	\$5,658	\$5,480	\$5,913	\$6,460	\$7,893	\$5,921	\$7,704	\$7,517
		Lowest	\$2,500	\$5,000	\$3,500	\$5,000	\$5,000	\$5,000	\$5,650	\$6,900	\$1,500	\$3,000	\$5,900
	Family	Highest	\$12,600	\$12,600	\$12,800	\$12,800	\$12,800	\$13,200	\$14,200	\$17,100	\$17,200	\$18,200	\$18,500
		Average	\$9,042	\$11,529	\$10,608	\$11,317	\$10,960	\$11,825	\$12,920	\$15,786	\$11,841	\$15,408	\$15,033
		Lowest	\$5,000	\$10,000	\$7,000	\$10,000	\$10,000	\$10,000	\$11,300	\$13,800	\$3,000	\$6,000	\$11,800
California	Individual	Highest	—	\$6,300	\$6,850	\$7,150	\$6,500	\$6,300	\$6,900	\$7,000	\$7,000	\$7,000	\$7,050
		Average	—	\$4,950	\$5,595	\$5,997	\$5,897	\$6,188	\$6,510	\$6,556	\$6,555	\$6,598	\$6,571
		Lowest	—	\$4,500	\$4,500	\$4,800	\$4,800	\$6,000	\$6,300	\$6,300	\$6,300	\$6,300	\$6,300
	Family	Highest	—	\$12,600	\$13,700	\$14,300	\$13,000	\$12,600	\$13,800	\$14,000	\$14,000	\$14,000	\$14,100
		Average	—	\$9,900	\$11,190	\$11,993	\$11,794	\$12,375	\$13,020	\$13,112	\$13,109	\$13,195	\$13,142
		Lowest	—	\$9,000	\$9,000	\$9,600	\$9,600	\$12,000	\$12,600	\$12,600	\$12,600	\$12,600	\$12,600
Colorado	Individual	Highest	—	\$6,500	\$6,550	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	—	\$5,168	\$5,501	\$5,740	\$6,069	\$6,255	\$6,540	\$7,097	\$6,760	\$7,348	\$7,466
		Lowest	—	\$3,000	\$3,500	\$4,000	\$5,000	\$5,000	\$5,000	\$5,200	\$1,000	\$5,650	\$5,650
	Family	Highest	—	\$13,000	\$13,100	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	—	\$10,336	\$11,003	\$11,480	\$12,137	\$12,510	\$13,074	\$14,195	\$13,520	\$14,697	\$14,931
		Lowest	—	\$6,000	\$7,000	\$8,000	\$10,000	\$10,000	\$10,000	\$10,400	\$2,000	\$11,300	\$11,300

APPENDIX TABLE 2

Bronze Plan Deductibles for Self-Only and Family Coverage, by State (Page 2 of 9)

State	Deductible Type	Distribution	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Connecticut	Individual	Highest	\$6,200	\$6,200	\$6,200	\$6,250	\$6,500	\$6,500	\$6,500	\$7,000	\$7,000	\$7,900	\$7,000
		Average	\$4,736	\$4,864	\$5,279	\$5,678	\$6,053	\$5,862	\$6,009	\$6,411	\$6,482	\$6,780	\$6,715
		Lowest	\$3,250	\$3,250	\$3,500	\$4,000	\$5,685	\$5,300	\$5,400	\$5,900	\$5,900	\$6,250	\$6,500
	Family	Highest	\$12,400	\$12,400	\$12,400	\$12,500	\$13,000	\$13,000	\$13,000	\$14,000	\$14,000	\$15,800	\$14,000
		Average	\$9,471	\$9,727	\$10,557	\$11,355	\$12,105	\$11,723	\$12,018	\$12,822	\$12,964	\$13,560	\$13,430
		Lowest	\$6,500	\$6,500	\$7,000	\$8,000	\$11,370	\$10,600	\$10,800	\$11,800	\$11,800	\$12,500	\$13,000
Delaware	Individual	Highest	\$6,300	\$6,300	\$6,850	\$7,150	\$6,950	\$7,900	\$7,900	\$6,900	\$6,900	\$9,100	\$9,450
		Average	\$5,863	\$5,942	\$6,536	\$6,783	\$6,750	\$5,950	\$6,533	\$4,833	\$4,833	\$6,933	\$6,704
		Lowest	\$5,250	\$5,250	\$6,000	\$6,500	\$6,550	\$4,000	\$3,900	\$3,800	\$3,800	\$3,800	\$3,500
	Family	Highest	\$12,600	\$12,600	\$13,700	\$14,300	\$13,900	\$15,800	\$15,800	\$13,800	\$13,800	\$18,200	\$18,900
		Average	\$11,725	\$11,883	\$13,071	\$13,567	\$13,500	\$11,900	\$13,067	\$9,667	\$9,667	\$13,867	\$13,407
		Lowest	\$10,500	\$10,500	\$12,000	\$13,000	\$13,100	\$8,000	\$7,800	\$7,600	\$7,600	\$7,600	\$7,000
Washington, DC	Individual	Highest	\$6,350	\$6,300	\$6,000	\$6,400	\$6,500	\$6,650	\$7,250	\$7,500	\$7,500	\$7,500	\$7,500
		Average	\$5,060	\$5,172	\$5,000	\$5,520	\$6,157	\$6,400	\$6,693	\$6,864	\$6,864	\$6,864	\$6,864
		Lowest	\$3,500	\$3,500	\$4,500	\$5,000	\$6,000	\$6,200	\$6,200	\$6,350	\$6,350	\$6,350	\$6,350
	Family	Highest	\$12,700	\$12,600	\$12,000	\$12,800	\$13,000	\$13,300	\$14,500	\$15,000	\$15,000	\$15,000	\$15,000
		Average	\$10,120	\$10,344	\$10,000	\$11,040	\$12,314	\$12,800	\$13,386	\$13,729	\$13,729	\$13,729	\$13,729
		Lowest	\$7,000	\$7,000	\$9,000	\$10,000	\$12,000	\$12,400	\$12,400	\$12,700	\$12,700	\$12,700	\$12,700
Florida	Individual	Highest	\$6,350	\$6,600	\$6,850	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$5,099	\$5,478	\$5,921	\$6,474	\$6,468	\$6,613	\$7,043	\$7,488	\$6,946	\$7,494	\$7,134
		Lowest	\$3,500	\$4,000	\$4,200	\$4,500	\$4,500	\$4,500	\$4,700	\$5,200	\$1,000	\$2,400	\$1,650
	Family	Highest	\$12,700	\$13,200	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$10,199	\$10,956	\$11,842	\$12,947	\$12,935	\$13,226	\$14,086	\$14,975	\$13,891	\$14,988	\$14,268
		Lowest	\$7,000	\$8,000	\$8,400	\$9,000	\$9,000	\$9,000	\$9,400	\$10,400	\$2,000	\$4,800	\$3,300
Georgia	Individual	Highest	\$6,350	\$6,500	\$6,850	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$5,290	\$5,573	\$6,220	\$5,940	\$6,118	\$6,878	\$6,963	\$6,942	\$6,636	\$7,410	\$7,208
		Lowest	\$4,000	\$4,000	\$4,000	\$4,500	\$5,000	\$4,600	\$4,800	\$4,900	\$1,000	\$1,000	\$4,500
	Family	Highest	\$12,700	\$13,000	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$10,580	\$11,149	\$12,440	\$11,880	\$12,236	\$13,756	\$13,927	\$13,884	\$13,271	\$14,821	\$14,417
		Lowest	\$8,000	\$8,000	\$8,000	\$9,000	\$10,000	\$9,200	\$9,600	\$9,800	\$2,000	\$2,000	\$9,000
Hawaii	Individual	Highest	\$6,350	\$6,600	\$7,150	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550	\$8,550	\$7,500	\$7,500
		Average	\$5,675	\$5,900	\$6,288	\$6,330	\$6,370	\$6,525	\$6,525	\$6,908	\$7,090	\$6,733	\$6,920
		Lowest	\$5,000	\$5,000	\$6,000	\$5,500	\$5,500	\$5,500	\$5,500	\$6,000	\$6,500	\$6,000	\$6,000
	Family	Highest	\$12,700	\$13,200	\$14,300	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,100	\$15,000	\$15,000
		Average	\$11,350	\$11,800	\$12,575	\$12,660	\$12,740	\$13,050	\$13,050	\$13,817	\$14,180	\$13,467	\$13,840
		Lowest	\$10,000	\$10,000	\$12,000	\$11,000	\$11,000	\$11,000	\$11,000	\$12,000	\$13,000	\$12,000	\$12,000

APPENDIX TABLE 2

Bronze Plan Deductibles for Self-Only and Family Coverage, by State (Page 3 of 9)

State	Deductible Type	Distribution	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
Idaho	Individual	Highest	\$6,350	\$6,600	\$6,850	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,400	
		Average	\$5,289	\$5,027	\$5,676	\$6,287	\$6,104	\$6,439	\$6,692	\$7,268	\$7,207	\$7,207	\$7,188	
		Lowest	\$3,000	\$3,000	\$3,500	\$5,250	\$2,600	\$3,500	\$3,500	\$4,200	\$4,200	\$4,200	\$4,500	
	Family	Highest	\$12,700	\$13,200	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$17,400	\$18,200	\$18,800
		Average	\$10,578	\$10,054	\$11,352	\$12,574	\$12,208	\$12,878	\$13,384	\$14,537	\$14,415	\$14,415	\$14,414	\$14,377
		Lowest	\$6,000	\$6,000	\$7,000	\$10,500	\$5,200	\$7,000	\$7,000	\$8,400	\$8,400	\$8,400	\$8,400	\$9,000
Illinois	Individual	Highest	\$6,350	\$6,500	\$6,850	\$7,100	\$7,150	\$7,900	\$8,000	\$8,550	\$8,700	\$9,100	\$9,400	
		Average	\$5,533	\$5,458	\$5,937	\$6,230	\$4,949	\$5,240	\$5,724	\$6,459	\$6,347	\$7,406	\$7,174	
		Lowest	\$3,150	\$3,000	\$3,500	\$3,800	\$2,850	\$3,150	\$3,500	\$2,450	\$1,000	\$3,000	\$4,500	
	Family	Highest	\$12,700	\$13,000	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$17,400	\$18,200	\$18,800
		Average	\$11,355	\$11,302	\$12,993	\$13,507	\$11,607	\$12,848	\$13,873	\$15,300	\$14,638	\$15,974	\$14,349	
		Lowest	\$6,300	\$6,000	\$7,000	\$7,150	\$7,150	\$7,600	\$10,000	\$4,900	\$2,000	\$6,000	\$9,000	
Indiana	Individual	Highest	\$6,300	\$6,600	\$6,850	\$7,150	\$7,250	\$7,400	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450	
		Average	\$4,248	\$5,373	\$5,877	\$6,197	\$6,606	\$6,638	\$7,292	\$7,194	\$6,913	\$7,603	\$7,265	
		Lowest	\$3,000	\$3,000	\$3,750	\$4,950	\$4,000	\$5,200	\$5,300	\$5,000	\$1,500	\$3,500	\$3,500	
	Family	Highest	\$12,600	\$13,200	\$13,700	\$14,300	\$14,500	\$14,800	\$16,300	\$17,100	\$17,400	\$17,400	\$18,200	\$18,900
		Average	\$8,495	\$10,746	\$11,754	\$12,395	\$13,213	\$13,275	\$14,583	\$14,389	\$13,825	\$15,206	\$14,531	
		Lowest	\$6,000	\$6,000	\$7,500	\$9,900	\$8,000	\$10,400	\$10,600	\$10,000	\$3,000	\$7,000	\$7,000	
Iowa	Individual	Highest	\$6,350	\$6,600	\$6,850	\$7,150	\$6,850	\$7,900	\$8,150	\$8,150	\$8,700	\$9,100	\$9,100	
		Average	\$5,345	\$5,561	\$6,217	\$6,468	\$5,150	\$5,863	\$5,270	\$5,421	\$6,126	\$6,724	\$7,109	
		Lowest	\$2,500	\$2,500	\$3,000	\$3,750	\$2,600	\$3,100	\$1,600	\$2,300	\$1,000	\$2,700	\$3,000	
	Family	Highest	\$12,700	\$13,200	\$13,700	\$14,300	\$13,700	\$15,800	\$16,300	\$16,300	\$17,400	\$18,200	\$18,200	
		Average	\$10,689	\$11,122	\$12,438	\$12,935	\$10,300	\$11,725	\$10,540	\$12,092	\$12,655	\$13,448	\$14,218	
		Lowest	\$5,000	\$5,000	\$6,000	\$7,500	\$5,200	\$6,200	\$3,200	\$6,900	\$2,000	\$5,400	\$6,000	
Kansas	Individual	Highest	\$6,350	\$6,600	\$6,850	\$7,150	\$7,150	\$7,150	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450	
		Average	\$6,013	\$5,748	\$6,179	\$6,578	\$5,569	\$5,744	\$5,393	\$6,436	\$6,440	\$7,264	\$7,135	
		Lowest	\$5,400	\$3,000	\$5,000	\$5,500	\$2,600	\$3,100	\$1,600	\$2,300	\$1,000	\$1,500	\$1,800	
	Family	Highest	\$12,700	\$13,200	\$13,700	\$14,300	\$14,300	\$14,300	\$16,300	\$17,100	\$17,400	\$17,400	\$18,200	\$18,900
		Average	\$12,025	\$11,495	\$12,358	\$13,156	\$11,138	\$11,488	\$11,471	\$13,148	\$13,023	\$14,528	\$14,270	
		Lowest	\$10,800	\$6,000	\$10,000	\$11,000	\$5,200	\$6,200	\$4,800	\$6,900	\$2,000	\$3,000	\$3,600	
Kentucky	Individual	Highest	—	\$6,300	\$6,850	\$6,650	\$7,250	\$7,400	\$7,700	\$7,700	\$8,600	\$9,100	\$9,450	
		Average	—	\$5,464	\$5,935	\$6,145	\$6,413	\$6,550	\$6,736	\$6,942	\$7,274	\$7,794	\$7,644	
		Lowest	—	\$4,000	\$4,400	\$4,900	\$4,000	\$5,200	\$5,300	\$5,400	\$5,400	\$6,000	\$6,700	
	Family	Highest	—	\$13,200	\$13,700	\$13,300	\$14,500	\$14,800	\$15,400	\$15,400	\$17,200	\$18,200	\$18,900	
		Average	—	\$11,193	\$11,871	\$12,290	\$12,825	\$13,100	\$13,471	\$13,883	\$14,547	\$15,587	\$15,287	
		Lowest	—	\$8,000	\$8,800	\$9,800	\$8,000	\$10,400	\$10,600	\$10,800	\$10,800	\$12,000	\$13,400	

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Bronze Plan Deductibles for Self-Only and Family Coverage, by State (Page 4 of 9)

State	Deductible Type	Distribution	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Louisiana	Individual	Highest	\$6,300	\$6,600	\$6,750	\$6,500	\$6,500	\$6,750	\$7,100	\$8,200	\$8,700	\$9,100	\$9,450
		Average	\$4,689	\$5,080	\$5,740	\$4,878	\$5,182	\$5,500	\$5,709	\$6,360	\$6,463	\$7,299	\$7,021
		Lowest	\$3,000	\$3,000	\$3,600	\$4,500	\$4,500	\$4,500	\$4,500	\$4,550	\$1,500	\$4,550	\$4,550
	Family	Highest	\$12,700	\$13,200	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$10,668	\$11,345	\$12,780	\$11,878	\$12,582	\$12,985	\$13,250	\$14,248	\$14,041	\$15,507	\$15,533
		Lowest	\$6,600	\$6,600	\$7,200	\$9,000	\$9,000	\$9,000	\$9,000	\$11,000	\$3,000	\$11,000	\$12,200
Maine	Individual	Highest	\$6,300	\$6,300	\$6,300	\$6,250	\$6,500	\$6,500	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$5,208	\$5,038	\$5,356	\$5,612	\$5,343	\$5,574	\$5,711	\$6,705	\$6,998	\$7,358	\$7,259
		Lowest	\$3,500	\$3,600	\$3,900	\$5,000	\$4,000	\$4,200	\$3,900	\$5,550	\$5,700	\$5,900	\$5,400
	Family	Highest	\$12,600	\$12,600	\$12,600	\$12,500	\$13,000	\$13,000	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$10,417	\$10,076	\$10,696	\$11,224	\$10,686	\$11,147	\$11,413	\$13,409	\$13,996	\$14,716	\$14,517
		Lowest	\$7,000	\$7,200	\$7,600	\$10,000	\$8,000	\$8,400	\$7,600	\$11,100	\$11,400	\$11,800	\$10,800
Maryland	Individual	Highest	\$6,350	\$6,350	\$6,500	\$6,600	\$6,550	\$7,900	\$7,900	\$8,250	\$8,700	\$8,700	\$9,450
		Average	\$4,935	\$5,482	\$5,760	\$6,244	\$6,308	\$7,180	\$6,557	\$7,070	\$7,508	\$7,329	\$8,042
		Lowest	\$3,500	\$4,500	\$4,500	\$5,000	\$5,500	\$6,000	\$4,000	\$5,900	\$5,900	\$5,900	\$6,100
	Family	Highest	\$12,700	\$12,700	\$13,000	\$13,200	\$13,100	\$15,800	\$15,800	\$16,500	\$17,400	\$17,400	\$18,900
		Average	\$9,870	\$10,800	\$11,520	\$12,488	\$12,617	\$14,360	\$13,114	\$14,140	\$15,017	\$14,658	\$16,085
		Lowest	\$7,000	\$5,500	\$9,000	\$10,000	\$11,000	\$12,000	\$8,000	\$11,800	\$11,800	\$11,800	\$12,200
Massachusetts	Individual	Highest	—	\$2,750	\$6,800	\$7,150	\$3,500	\$3,500	\$3,550	\$3,600	\$3,550	\$3,500	\$3,600
		Average	—	\$2,033	\$3,419	\$3,041	\$2,722	\$3,008	\$3,109	\$3,165	\$3,092	\$3,160	\$3,280
		Lowest	—	\$1,750	\$1,750	\$2,000	\$2,500	\$2,750	\$2,750	\$2,700	\$2,750	\$2,850	\$2,850
	Family	Highest	—	\$5,500	\$13,600	\$14,300	\$7,000	\$7,000	\$7,100	\$7,200	\$7,100	\$7,000	\$7,200
		Average	—	\$4,067	\$7,331	\$6,085	\$5,444	\$5,933	\$6,218	\$6,331	\$6,183	\$6,320	\$6,560
		Lowest	—	\$3,500	\$3,500	\$4,000	\$5,000	\$5,000	\$5,500	\$5,400	\$5,500	\$5,700	\$5,700
Michigan	Individual	Highest	\$6,350	\$6,350	\$6,850	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$5,430	\$5,267	\$5,804	\$6,135	\$6,630	\$6,700	\$7,143	\$7,390	\$7,192	\$7,877	\$7,914
		Lowest	\$4,000	\$2,000	\$3,975	\$4,500	\$5,500	\$4,500	\$5,500	\$5,200	\$1,000	\$4,700	\$4,700
	Family	Highest	\$12,700	\$12,700	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$10,860	\$10,534	\$11,608	\$12,270	\$13,259	\$13,400	\$14,286	\$14,779	\$14,385	\$15,754	\$15,827
		Lowest	\$8,000	\$4,000	\$7,950	\$9,000	\$11,000	\$9,000	\$11,000	\$10,400	\$2,000	\$9,400	\$9,400
Minnesota	Individual	Highest	\$6,350	\$6,600	\$6,850	\$6,950	\$7,050	\$6,850	\$7,000	\$8,200	\$8,700	\$9,100	\$9,400
		Average	\$5,929	\$5,554	\$5,875	\$6,616	\$6,608	\$6,663	\$6,183	\$6,331	\$6,291	\$6,560	\$6,808
		Lowest	\$5,000	\$3,000	\$4,700	\$6,400	\$6,000	\$6,000	\$1,600	\$2,300	\$2,500	\$2,500	\$3,000
	Family	Highest	\$12,700	\$13,200	\$13,700	\$13,900	\$14,100	\$13,700	\$14,000	\$16,400	\$17,400	\$18,200	\$18,800
		Average	\$12,094	\$11,396	\$11,770	\$13,232	\$13,217	\$13,325	\$12,539	\$12,913	\$12,707	\$13,120	\$13,616
		Lowest	\$10,000	\$6,000	\$9,400	\$12,800	\$12,000	\$12,000	\$4,800	\$4,900	\$6,100	\$5,000	\$6,000

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Bronze Plan Deductibles for Self-Only and Family Coverage, by State (Page 5 of 9)

State	Deductible Type	Distribution	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Mississippi	Individual	Highest	\$6,300	\$6,500	\$6,800	\$6,800	\$6,550	\$6,550	\$8,000	\$8,100	\$8,600	\$9,100	\$9,450
		Average	\$5,375	\$5,494	\$6,362	\$6,800	\$6,550	\$6,550	\$7,056	\$7,291	\$6,591	\$7,567	\$7,383
		Lowest	\$4,000	\$4,000	\$4,850	\$6,800	\$6,550	\$6,550	\$6,750	\$6,100	\$1,500	\$5,500	\$5,500
	Family	Highest	\$12,600	\$13,000	\$13,600	\$13,600	\$13,100	\$13,100	\$16,000	\$16,200	\$17,200	\$18,200	\$18,900
		Average	\$10,750	\$10,988	\$12,723	\$13,600	\$13,100	\$13,100	\$14,111	\$14,582	\$13,181	\$15,135	\$14,765
		Lowest	\$8,000	\$8,000	\$9,700	\$13,600	\$13,100	\$13,100	\$13,500	\$12,200	\$3,000	\$11,000	\$11,000
Missouri	Individual	Highest	\$6,300	\$6,300	\$6,850	\$6,650	\$7,000	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$5,669	\$5,559	\$6,156	\$5,890	\$6,275	\$6,057	\$6,417	\$6,865	\$6,626	\$7,075	\$6,976
		Lowest	\$4,000	\$3,000	\$4,350	\$4,800	\$4,950	\$3,100	\$1,600	\$2,300	\$1,000	\$1,500	\$1,800
	Family	Highest	\$12,600	\$12,600	\$13,700	\$13,300	\$14,000	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$11,338	\$11,117	\$12,312	\$11,779	\$12,550	\$12,113	\$13,000	\$13,868	\$13,346	\$14,151	\$13,953
		Lowest	\$8,000	\$6,000	\$8,700	\$9,600	\$9,900	\$6,200	\$4,800	\$6,900	\$2,000	\$3,000	\$3,600
Montana	Individual	Highest	\$6,350	\$6,600	\$6,850	\$6,550	\$7,200	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$4,781	\$4,862	\$5,297	\$6,000	\$4,528	\$5,232	\$5,432	\$5,982	\$6,124	\$7,045	\$6,957
		Lowest	\$3,000	\$3,000	\$3,500	\$5,000	\$2,700	\$2,850	\$2,850	\$3,200	\$3,500	\$3,500	\$3,500
	Family	Highest	\$12,700	\$13,200	\$13,700	\$13,100	\$14,400	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$9,563	\$9,724	\$10,594	\$12,000	\$9,056	\$10,464	\$10,827	\$11,964	\$12,300	\$14,119	\$13,914
		Lowest	\$6,000	\$6,000	\$7,000	\$10,000	\$5,400	\$5,700	\$5,700	\$6,400	\$7,000	\$7,000	\$7,000
Nebraska	Individual	Highest	\$6,350	\$6,600	\$6,850	\$7,050	\$6,850	\$6,850	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$4,940	\$5,361	\$6,219	\$6,908	\$5,150	\$5,383	\$5,372	\$5,895	\$6,433	\$7,292	\$6,836
		Lowest	\$2,500	\$2,500	\$3,500	\$6,400	\$2,600	\$3,100	\$1,600	\$2,300	\$1,500	\$1,500	\$2,000
	Family	Highest	\$12,700	\$13,200	\$13,700	\$14,100	\$13,700	\$13,700	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$9,880	\$10,722	\$12,444	\$13,817	\$10,300	\$10,767	\$11,628	\$12,765	\$13,040	\$14,585	\$13,672
		Lowest	\$5,000	\$5,000	\$7,000	\$12,800	\$5,200	\$6,200	\$4,800	\$6,900	\$3,000	\$3,000	\$4,000
Nevada	Individual	Highest	—	\$6,300	\$6,850	\$7,150	\$6,800	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	—	\$5,400	\$5,983	\$6,107	\$6,475	\$7,125	\$6,605	\$7,184	\$7,073	\$7,753	\$7,711
		Lowest	—	\$3,600	\$4,500	\$4,600	\$6,000	\$6,600	\$5,000	\$5,500	\$1,500	\$3,550	\$4,025
	Family	Highest	—	\$12,600	\$13,700	\$14,300	\$13,600	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	—	\$10,800	\$11,967	\$12,213	\$12,950	\$14,250	\$13,210	\$14,368	\$14,147	\$15,507	\$15,423
		Lowest	—	\$7,200	\$9,000	\$9,200	\$12,000	\$13,200	\$10,000	\$11,000	\$3,000	\$7,100	\$8,050
New Hampshire	Individual	Highest	\$5,750	\$6,300	\$6,600	\$6,350	\$6,350	\$6,500	\$8,150	\$8,300	\$8,700	\$9,100	\$8,000
		Average	\$4,960	\$5,040	\$5,364	\$5,600	\$5,750	\$5,288	\$5,965	\$6,665	\$6,153	\$7,075	\$6,880
		Lowest	\$3,500	\$3,600	\$3,750	\$4,500	\$5,150	\$3,750	\$4,000	\$4,500	\$1,500	\$5,500	\$5,500
	Family	Highest	\$11,500	\$12,600	\$13,200	\$12,700	\$12,700	\$13,000	\$16,300	\$16,600	\$17,400	\$18,200	\$16,000
		Average	\$9,920	\$10,080	\$10,729	\$11,192	\$11,500	\$10,575	\$11,930	\$13,331	\$12,307	\$14,150	\$13,760
		Lowest	\$7,000	\$7,200	\$7,500	\$9,000	\$10,300	\$7,500	\$8,000	\$9,000	\$3,000	\$11,000	\$11,000

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Bronze Plan Deductibles for Self-Only and Family Coverage, by State (Page 6 of 9)

State	Deductible Type	Distribution	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
New Jersey	Individual	Highest	\$2,500	\$2,500	\$3,000	\$3,000	\$3,000	\$3,000	\$3,450	\$6,000	\$6,000	\$6,000	\$6,000
		Average	\$2,479	\$2,429	\$2,806	\$3,000	\$3,000	\$3,000	\$3,180	\$4,286	\$4,125	\$4,200	\$4,364
		Lowest	\$2,350	\$1,500	\$2,450	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
	Family	Highest	\$5,000	\$5,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,900	\$12,000	\$12,000	\$12,000	\$12,000
		Average	\$4,957	\$4,857	\$5,613	\$6,000	\$6,000	\$6,000	\$6,360	\$8,571	\$8,250	\$8,400	\$8,727
		Lowest	\$4,700	\$3,000	\$4,900	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
New Mexico	Individual	Highest	\$6,350	\$6,600	\$6,850	\$7,000	\$7,200	\$7,800	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$4,675	\$5,038	\$5,350	\$6,094	\$4,769	\$5,344	\$5,989	\$6,386	\$7,775	\$7,950	\$8,125
		Lowest	\$2,500	\$2,500	\$3,000	\$4,000	\$2,850	\$3,150	\$3,500	\$4,500	\$6,800	\$6,800	\$6,800
	Family	Highest	\$12,700	\$13,200	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$10,513	\$11,178	\$10,700	\$13,250	\$12,058	\$12,859	\$14,032	\$15,057	\$15,550	\$15,900	\$16,250
		Lowest	\$5,000	\$5,000	\$6,000	\$8,000	\$8,550	\$9,450	\$10,500	\$12,200	\$13,600	\$13,600	\$13,600
New York	Individual	Highest	—	\$6,600	\$6,850	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	—	\$4,123	\$4,551	\$4,947	\$4,899	\$5,097	\$5,311	\$5,869	\$5,947	\$5,863	\$5,866
		Lowest	—	\$3,000	\$3,425	\$3,900	\$4,000	\$4,000	\$4,300	\$4,700	\$4,700	\$4,700	\$4,600
	Family	Highest	—	\$13,200	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	—	\$8,036	\$9,102	\$9,893	\$9,798	\$10,194	\$10,624	\$11,731	\$11,897	\$11,726	\$11,731
		Lowest	—	\$6,000	\$6,850	\$7,800	\$8,000	\$8,000	\$8,600	\$9,400	\$9,400	\$9,400	\$9,200
North Carolina	Individual	Highest	\$6,300	\$6,300	\$6,850	\$7,150	\$6,650	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$5,195	\$5,147	\$5,883	\$6,200	\$6,521	\$7,223	\$7,401	\$7,494	\$7,096	\$7,575	\$7,115
		Lowest	\$2,700	\$2,700	\$4,200	\$4,500	\$6,000	\$6,550	\$5,000	\$5,200	\$1,000	\$4,700	\$3,500
	Family	Highest	\$12,600	\$12,600	\$13,700	\$14,300	\$13,300	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$10,389	\$10,294	\$11,767	\$12,400	\$13,043	\$14,445	\$14,803	\$14,987	\$14,192	\$15,150	\$14,229
		Lowest	\$5,400	\$5,400	\$8,400	\$9,000	\$12,000	\$13,100	\$10,000	\$10,400	\$2,000	\$9,400	\$7,000
North Dakota	Individual	Highest	\$6,350	\$6,350	\$6,850	\$6,850	\$6,800	\$7,000	\$7,000	\$7,900	\$8,000	\$9,100	\$9,100
		Average	\$4,907	\$5,173	\$6,094	\$6,185	\$6,113	\$5,846	\$5,693	\$6,331	\$6,394	\$6,430	\$6,900
		Lowest	\$3,000	\$3,500	\$5,000	\$5,000	\$5,000	\$3,100	\$1,600	\$2,300	\$2,300	\$2,500	\$2,750
	Family	Highest	\$12,700	\$12,700	\$13,700	\$13,700	\$13,600	\$14,000	\$14,000	\$15,800	\$16,000	\$18,200	\$18,200
		Average	\$9,829	\$10,355	\$12,211	\$12,370	\$12,225	\$11,693	\$11,614	\$12,950	\$13,075	\$12,861	\$13,800
		Lowest	\$6,000	\$7,000	\$10,000	\$10,000	\$10,000	\$6,200	\$4,800	\$6,900	\$6,900	\$5,000	\$5,500
Ohio	Individual	Highest	\$6,350	\$6,600	\$6,850	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$5,144	\$5,385	\$5,987	\$6,135	\$6,252	\$6,496	\$6,962	\$7,008	\$6,993	\$7,721	\$7,598
		Lowest	\$2,500	\$2,500	\$4,000	\$5,000	\$3,500	\$4,500	\$4,600	\$5,000	\$1,000	\$4,700	\$4,700
	Family	Highest	\$12,700	\$13,200	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$10,288	\$10,770	\$11,973	\$12,271	\$12,505	\$12,992	\$13,924	\$14,030	\$13,986	\$15,442	\$15,196
		Lowest	\$5,000	\$5,000	\$8,000	\$10,000	\$7,000	\$9,000	\$9,200	\$10,000	\$2,000	\$9,400	\$9,400

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Bronze Plan Deductibles for Self-Only and Family Coverage, by State (Page 7 of 9)

State	Deductible Type	Distribution	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Oklahoma	Individual	Highest	\$6,350	\$6,000	\$6,800	\$7,000	\$4,700	\$6,850	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$4,752	\$5,347	\$6,063	\$6,400	\$4,083	\$4,669	\$4,947	\$5,684	\$6,322	\$7,047	\$6,541
		Lowest	\$2,000	\$3,750	\$4,500	\$5,000	\$2,850	\$3,100	\$1,600	\$2,300	\$1,000	\$1,500	\$1,800
	Family	Highest	\$12,700	\$12,700	\$13,700	\$14,300	\$14,100	\$15,000	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$10,139	\$11,911	\$13,331	\$13,786	\$12,250	\$12,469	\$12,285	\$13,486	\$14,198	\$15,386	\$13,164
		Lowest	\$4,000	\$8,000	\$11,000	\$13,100	\$8,550	\$6,200	\$3,200	\$6,900	\$2,000	\$3,000	\$3,600
Oregon	Individual	Highest	—	\$6,600	\$6,850	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	—	\$5,186	\$5,715	\$6,867	\$6,475	\$6,471	\$7,217	\$7,607	\$7,739	\$7,948	\$8,340
		Lowest	—	\$3,000	\$3,250	\$5,000	\$5,000	\$5,000	\$5,000	\$5,500	\$5,500	\$5,500	\$5,500
	Family	Highest	—	\$13,200	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	—	\$10,372	\$11,429	\$13,733	\$12,950	\$12,942	\$14,435	\$15,214	\$15,478	\$15,897	\$16,679
		Lowest	—	\$6,000	\$6,500	\$10,000	\$10,000	\$10,000	\$10,000	\$11,000	\$11,000	\$11,000	\$11,000
Pennsylvania	Individual	Highest	\$6,350	\$6,600	\$6,850	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$5,144	\$5,395	\$5,980	\$6,610	\$6,690	\$6,521	\$6,934	\$6,917	\$6,798	\$6,891	\$6,741
		Lowest	\$3,400	\$2,500	\$4,000	\$5,500	\$5,500	\$4,000	\$3,900	\$3,800	\$1,000	\$3,000	\$3,800
	Family	Highest	\$12,700	\$13,200	\$13,700	\$14,300	\$14,700	\$22,500	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$10,288	\$10,791	\$11,961	\$13,220	\$13,381	\$13,331	\$13,868	\$13,833	\$13,596	\$13,781	\$13,482
		Lowest	\$6,800	\$5,000	\$8,000	\$11,000	\$11,000	\$8,000	\$7,800	\$7,600	\$2,000	\$6,000	\$7,600
Rhode Island	Individual	Highest	\$5,800	\$5,800	\$6,850	\$7,150	\$6,550	\$6,550	\$6,550	\$8,550	\$6,825	\$6,825	\$7,050
		Average	\$5,533	\$5,283	\$5,450	\$6,425	\$5,475	\$6,242	\$6,375	\$6,930	\$6,450	\$6,525	\$6,613
		Lowest	\$5,000	\$4,700	\$3,700	\$6,000	\$2,300	\$6,000	\$6,000	\$6,300	\$6,300	\$6,300	\$6,300
	Family	Highest	\$11,600	\$11,600	\$12,000	\$14,300	\$13,100	\$13,100	\$13,100	\$17,100	\$13,650	\$13,650	\$14,100
		Average	\$11,067	\$10,567	\$10,044	\$12,850	\$10,950	\$12,483	\$12,750	\$13,860	\$12,900	\$13,050	\$13,225
		Lowest	\$10,000	\$9,400	\$6,850	\$12,000	\$4,600	\$12,000	\$12,000	\$12,600	\$12,600	\$12,600	\$12,600
South Carolina	Individual	Highest	\$6,350	\$6,500	\$6,850	\$6,550	\$7,000	\$7,900	\$8,150	\$8,300	\$8,700	\$9,100	\$9,450
		Average	\$5,641	\$5,533	\$5,829	\$6,000	\$6,250	\$6,642	\$6,979	\$7,365	\$7,126	\$7,863	\$7,305
		Lowest	\$4,200	\$4,000	\$4,200	\$5,200	\$5,200	\$5,500	\$5,500	\$6,100	\$1,500	\$6,300	\$3,500
	Family	Highest	\$12,700	\$12,600	\$13,700	\$13,100	\$14,000	\$15,800	\$16,300	\$16,600	\$17,400	\$18,200	\$18,900
		Average	\$11,259	\$10,637	\$11,657	\$12,000	\$12,500	\$13,283	\$13,957	\$14,730	\$14,252	\$15,727	\$14,610
		Lowest	\$8,000	\$7,100	\$8,400	\$10,400	\$10,400	\$11,000	\$11,000	\$12,200	\$3,000	\$12,600	\$7,000
South Dakota	Individual	Highest	\$6,000	\$6,550	\$6,500	\$6,550	\$6,650	\$7,000	\$7,000	\$7,000	\$8,000	\$9,100	\$8,000
		Average	\$5,167	\$5,361	\$5,500	\$5,507	\$5,814	\$5,972	\$6,083	\$6,517	\$6,925	\$7,337	\$7,214
		Lowest	\$4,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$6,000	\$6,000	\$6,000	\$6,000
	Family	Highest	\$12,000	\$13,100	\$13,000	\$13,100	\$13,300	\$14,000	\$14,000	\$14,000	\$16,000	\$18,200	\$16,000
		Average	\$10,333	\$34,822	\$11,000	\$11,014	\$11,629	\$11,944	\$12,167	\$13,033	\$13,850	\$14,674	\$14,427
		Lowest	\$8,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$12,000	\$12,000	\$12,000	\$12,000

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Bronze Plan Deductibles for Self-Only and Family Coverage, by State (Page 8 of 9)

State	Deductible Type	Distribution	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Tennessee	Individual	Highest	\$6,300	\$6,600	\$6,450	\$6,650	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$4,853	\$5,032	\$5,241	\$5,562	\$5,962	\$6,445	\$6,532	\$7,005	\$6,845	\$7,264	\$7,577
		Lowest	\$2,500	\$2,500	\$3,000	\$4,800	\$3,500	\$4,500	\$4,800	\$5,200	\$1,500	\$3,800	\$3,500
	Family	Highest	\$12,600	\$13,200	\$12,900	\$13,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$9,706	\$10,064	\$10,483	\$11,124	\$11,923	\$12,889	\$13,064	\$14,011	\$13,691	\$14,528	\$15,154
		Lowest	\$5,000	\$5,000	\$6,000	\$9,600	\$7,000	\$9,000	\$9,600	\$10,400	\$3,000	\$7,600	\$7,000
Texas	Individual	Highest	\$6,350	\$6,600	\$6,850	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$5,264	\$5,521	\$6,057	\$6,282	\$4,656	\$5,822	\$6,224	\$6,550	\$6,584	\$7,492	\$7,216
		Lowest	\$2,500	\$3,750	\$4,000	\$5,000	\$2,850	\$3,900	\$3,900	\$4,000	\$1,000	\$4,700	\$4,700
	Family	Highest	\$12,700	\$13,200	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$10,799	\$11,771	\$13,002	\$13,680	\$11,704	\$14,203	\$14,640	\$15,837	\$14,898	\$16,150	\$14,432
		Lowest	\$5,000	\$8,000	\$8,000	\$10,000	\$7,000	\$9,000	\$10,800	\$8,000	\$2,000	\$9,400	\$9,400
Utah	Individual	Highest	\$6,300	\$6,300	\$6,550	\$6,650	\$6,700	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$8,750
		Average	\$4,986	\$4,955	\$5,234	\$5,859	\$5,391	\$5,845	\$6,271	\$6,852	\$7,072	\$7,504	\$7,394
		Lowest	\$2,500	\$2,600	\$2,000	\$3,000	\$2,450	\$2,850	\$3,500	\$3,800	\$3,400	\$3,500	\$4,500
	Family	Highest	\$12,600	\$12,600	\$13,100	\$13,300	\$13,400	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$17,500
		Average	\$9,971	\$9,910	\$10,468	\$11,718	\$10,781	\$11,691	\$12,542	\$13,703	\$14,144	\$15,009	\$14,788
		Lowest	\$5,000	\$5,200	\$4,000	\$6,000	\$4,900	\$5,700	\$7,000	\$7,600	\$6,800	\$7,000	\$9,000
Vermont	Individual	Highest	\$5,000	\$5,000	\$6,550	\$7,150	\$7,350	\$7,900	\$7,900	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$3,167	\$3,167	\$4,675	\$5,367	\$6,277	\$6,560	\$6,830	\$7,090	\$7,255	\$7,470	\$7,483
		Lowest	\$2,000	\$2,000	\$4,000	\$4,600	\$5,000	\$5,250	\$5,500	\$5,500	\$5,700	\$5,800	\$5,800
	Family	Highest	\$10,000	\$10,000	\$13,100	\$14,300	\$14,700	\$15,800	\$15,800	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$6,333	\$6,333	\$9,350	\$10,733	\$12,553	\$13,120	\$13,660	\$14,180	\$14,510	\$14,940	\$14,967
		Lowest	\$4,000	\$4,000	\$8,000	\$9,200	\$10,000	\$10,500	\$11,000	\$11,000	\$11,400	\$11,600	\$11,600
Virginia	Individual	Highest	\$6,350	\$6,300	\$6,850	\$7,100	\$7,200	\$7,800	\$8,150	\$8,300	\$8,700	\$9,100	\$8,500
		Average	\$5,204	\$5,068	\$5,596	\$5,969	\$6,029	\$6,412	\$6,573	\$6,594	\$6,515	\$7,263	\$6,870
		Lowest	\$3,500	\$3,500	\$4,000	\$4,500	\$4,900	\$4,900	\$4,900	\$5,200	\$1,000	\$3,400	\$3,400
	Family	Highest	\$12,700	\$12,600	\$13,700	\$14,200	\$14,400	\$15,600	\$16,300	\$16,600	\$17,400	\$18,200	\$17,000
		Average	\$10,408	\$10,135	\$11,192	\$11,939	\$12,059	\$12,823	\$13,145	\$13,188	\$13,030	\$14,526	\$13,741
		Lowest	\$7,000	\$7,000	\$8,000	\$9,000	\$9,800	\$9,800	\$9,800	\$10,400	\$2,000	\$6,800	\$6,800
Washington	Individual	Highest	—	\$6,500	\$6,850	\$7,150	\$7,150	\$6,500	\$8,150	\$8,550	\$8,700	\$8,900	\$9,450
		Average	—	\$5,490	\$5,622	\$5,923	\$6,105	\$5,727	\$6,631	\$6,750	\$6,822	\$6,790	\$6,740
		Lowest	—	\$4,000	\$4,500	\$4,500	\$5,000	\$4,750	\$5,000	\$5,500	\$3,000	\$5,500	\$6,000
	Family	Highest	—	\$13,000	\$13,700	\$14,300	\$14,300	\$13,000	\$16,300	\$17,100	\$17,400	\$17,800	\$18,900
		Average	—	\$10,981	\$11,526	\$11,846	\$12,209	\$11,455	\$13,262	\$13,500	\$13,644	\$13,580	\$13,481
		Lowest	—	\$8,000	\$9,000	\$9,000	\$10,000	\$9,500	\$10,000	\$11,000	\$6,000	\$11,000	\$12,000

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Bronze Plan Deductibles for Self-Only and Family Coverage, by State (Page 9 of 9)

State	Deductible Type	Distribution	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
West Virginia	Individual	Highest	\$5,000	\$5,000	\$6,650	\$6,650	\$7,250	\$7,900	\$7,900	\$7,700	\$7,700	\$9,100	\$8,900
		Average	\$4,000	\$4,000	\$5,985	\$6,613	\$6,329	\$6,380	\$6,717	\$5,883	\$5,883	\$7,089	\$6,586
		Lowest	\$3,000	\$3,000	\$4,000	\$6,500	\$4,000	\$4,000	\$3,900	\$3,800	\$3,800	\$3,800	\$3,800
	Family	Highest	\$10,000	\$10,000	\$13,300	\$13,300	\$14,500	\$15,800	\$15,800	\$15,400	\$15,400	\$18,200	\$17,800
		Average	\$8,000	\$8,000	\$11,970	\$13,225	\$12,657	\$12,760	\$13,433	\$11,767	\$11,767	\$14,178	\$13,171
		Lowest	\$6,000	\$6,000	\$8,000	\$13,000	\$8,000	\$8,000	\$7,800	\$7,600	\$7,600	\$7,600	\$7,600
Wisconsin	Individual	Highest	\$6,350	\$6,600	\$6,850	\$7,150	\$7,350	\$7,900	\$8,150	\$8,550	\$8,700	\$9,100	\$9,450
		Average	\$5,034	\$5,395	\$5,851	\$6,291	\$6,142	\$6,772	\$6,891	\$7,021	\$7,200	\$7,437	\$7,426
		Lowest	\$2,000	\$2,500	\$3,000	\$3,750	\$2,600	\$2,700	\$1,600	\$2,300	\$2,500	\$2,700	\$3,000
	Family	Highest	\$12,700	\$13,200	\$13,700	\$14,300	\$14,700	\$15,800	\$16,300	\$17,100	\$17,400	\$18,200	\$18,900
		Average	\$10,070	\$10,791	\$11,702	\$12,582	\$12,285	\$13,544	\$13,822	\$14,093	\$14,441	\$14,874	\$14,852
		Lowest	\$4,000	\$5,000	\$6,000	\$7,500	\$5,200	\$5,400	\$4,800	\$4,900	\$6,100	\$5,400	\$6,000
Wyoming	Individual	Highest	\$5,500	\$5,500	\$6,000	\$6,500	\$6,000	\$6,000	\$7,900	\$8,550	\$8,700	\$9,100	\$9,100
		Average	\$4,250	\$5,000	\$5,125	\$5,625	\$4,667	\$4,667	\$6,133	\$7,350	\$7,543	\$7,700	\$7,600
		Lowest	\$3,500	\$3,500	\$3,500	\$4,500	\$3,500	\$3,500	\$4,500	\$6,000	\$6,000	\$6,000	\$6,000
	Family	Highest	\$11,000	\$11,000	\$12,000	\$13,000	\$12,000	\$12,000	\$15,800	\$17,100	\$17,400	\$18,200	\$18,200
		Average	\$8,250	\$9,750	\$10,000	\$11,000	\$9,333	\$9,333	\$12,267	\$14,700	\$15,086	\$15,400	\$15,200
		Lowest	\$6,000	\$6,000	\$6,000	\$8,000	\$7,000	\$7,000	\$9,000	\$12,000	\$12,000	\$12,000	\$12,000
U.S. Total	Individual	Highest	\$6,350	\$6,600	\$7,150	\$7,150	\$7,350	\$7,900	\$8,150	\$8,150	\$8,700	\$9,100	\$9,450
		Average	\$5,094	\$5,237	\$5,730	\$5,996	\$5,732	\$6,120	\$6,396	\$6,396	\$6,734	\$7,302	\$7,144
		Lowest	\$2,000	\$1,500	\$1,750	\$2,000	\$2,300	\$2,700	\$1,600	\$1,600	\$1,000	\$1,000	\$1,650
	Family	Highest	\$12,700	\$13,200	\$14,300	\$14,300	\$14,700	\$15,800	\$16,300	\$16,300	\$17,400	\$18,200	\$18,900
		Average	\$10,278	\$10,593	\$11,681	\$12,240	\$11,894	\$12,735	\$13,230	\$13,230	\$13,802	\$14,881	\$14,310
		Lowest	\$4,000	\$3,000	\$3,500	\$4,000	\$4,600	\$5,000	\$3,200	\$3,200	\$2,000	\$2,000	\$3,300

NOTES: Calculations are based on medical deductibles for unique bronze plan designs offered on the exchanges. Excluded are plans offered only off-exchange and plans that impose deductibles only on prescription drugs. “—” denotes unavailable data.

SOURCE: Robert Wood Johnson Foundation, HIX Compare, “HIX Compare Datasets 2014 to 2024,” <https://www.hix-compare.org> (accessed August 27, 2024).

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Bronze Plan Types—Unique Plans, by State and Provider Access (Page 1 of 6)

	Plan Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Alabama	PPO	100%	67%	80%	100%	50%	40%	40%	40%	20%	16%	19%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	50%	60%	60%	60%	80%	84%	81%
	HMO	0%	33%	20%	0%	0%	0%	0%	0%	0%	0%	0%
Alaska	PPO	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Arizona	PPO	39%	36%	9%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	4%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	61%	60%	91%	100%	100%	100%	100%	100%	100%	100%	100%
Arkansas	PPO	42%	59%	38%	83%	80%	75%	80%	86%	95%	86%	57%
	POS	58%	41%	62%	17%	20%	25%	20%	14%	5%	14%	43%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
California	PPO	—	14%	41%	14%	23%	35%	35%	34%	32%	35%	39%
	POS	—	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	—	39%	18%	34%	29%	25%	23%	24%	27%	15%	6%
	HMO	—	46%	41%	52%	49%	40%	43%	41%	41%	50%	56%
Colorado	PPO	—	20%	12%	4%	0%	0%	0%	0%	0%	0%	0%
	POS	—	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	—	12%	6%	16%	12%	14%	28%	39%	48%	11%	16%
	HMO	—	68%	82%	80%	88%	86%	72%	61%	52%	89%	84%
Connecticut	PPO	29%	18%	43%	25%	25%	33%	38%	22%	18%	30%	40%
	POS	43%	64%	43%	50%	38%	50%	50%	56%	64%	50%	50%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	29%	18%	14%	25%	38%	17%	13%	22%	18%	20%	10%
Delaware	PPO	25%	33%	29%	33%	0%	0%	0%	0%	100%	44%	31%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	25%	33%	43%	33%	100%	100%	100%	100%	0%	0%	50%
	HMO	50%	33%	29%	33%	0%	0%	0%	0%	0%	56%	19%
Washington, DC	PPO	10%	11%	25%	20%	29%	33%	29%	29%	29%	29%	29%
	POS	40%	33%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	50%	56%	75%	80%	71%	67%	71%	71%	71%	71%	71%

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Bronze Plan Types—Unique Plans, by State and Provider Access (Page 3 of 6)

	Plan Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Louisiana	PPO	42%	38%	33%	22%	18%	15%	12%	10%	6%	7%	13%
	POS	32%	43%	40%	44%	82%	85%	53%	45%	29%	30%	28%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	6%	9%	31%
	HMO	26%	19%	27%	33%	0%	0%	35%	45%	59%	53%	28%
Maine	PPO	17%	14%	12%	18%	43%	16%	13%	18%	21%	18%	20%
	POS	42%	57%	56%	47%	0%	42%	43%	36%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	42%	29%	32%	35%	57%	42%	43%	45%	79%	82%	80%
Maryland	PPO	10%	9%	30%	38%	33%	40%	29%	20%	17%	17%	13%
	POS	20%	9%	20%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	20%	18%	20%	13%	0%	0%	0%	0%	0%	0%	0%
	HMO	50%	64%	30%	50%	67%	60%	71%	80%	83%	83%	87%
Massachusetts	PPO	—	0%	8%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	—	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	—	7%	15%	0%	0%	8%	9%	8%	8%	10%	10%
	HMO	—	93%	77%	100%	100%	92%	91%	92%	92%	90%	90%
Michigan	PPO	33%	38%	15%	6%	11%	12%	8%	7%	5%	3%	5%
	POS	0%	10%	15%	15%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	5%	2%	2%	0%	12%	11%	12%	30%	13%	13%
	HMO	67%	47%	67%	77%	89%	77%	81%	81%	65%	83%	83%
Minnesota	PPO	88%	93%	93%	86%	92%	64%	57%	49%	48%	48%	51%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	29%	35%	36%	38%	37%	35%
	HMO	12%	7%	7%	14%	8%	7%	9%	15%	14%	15%	15%
Mississippi	PPO	40%	30%	46%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	16%	15%	18%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	16%	22%	23%
	HMO	60%	70%	54%	100%	100%	100%	100%	100%	68%	63%	59%
Missouri	PPO	100%	90%	74%	71%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	10%	26%	29%	100%	100%	100%	100%	100%	100%	100%
	HMO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Montana	PPO	88%	88%	88%	92%	89%	91%	91%	91%	87%	79%	75%
	POS	13%	12%	0%	0%	0%	0%	9%	0%	0%	0%	25%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	0%	0%	13%	8%	11%	9%	0%	9%	13%	21%	0%

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Bronze Plan Types—Unique Plans, by State and Provider Access (Page 4 of 6)

	Plan Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Nebraska	PPO	59%	59%	33%	33%	100%	0%	0%	0%	0%	0%	0%
	POS	18%	14%	22%	33%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	100%	100%	100%	80%	85%	81%
	HMO	23%	28%	44%	33%	0%	0%	0%	0%	20%	15%	19%
Nevada	PPO	—	18%	19%	20%	0%	0%	0%	0%	0%	0%	0%
	POS	—	18%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	—	0%	0%	0%	0%	0%	0%	10%	8%	12%	2%
	HMO	—	64%	81%	80%	100%	100%	100%	90%	92%	88%	98%
New Hampshire	PPO	0%	33%	21%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	30%	46%	47%	33%	41%
	HMO	100%	67%	79%	100%	100%	100%	70%	54%	53%	67%	59%
New Jersey	PPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	100%	93%	88%	100%	100%	100%	100%	100%	100%	100%	100%
	HMO	0%	7%	13%	0%	0%	0%	0%	0%	0%	0%	0%
New Mexico	PPO	25%	12%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	75%	88%	100%	100%	100%	100%	100%	100%	100%	100%	100%
New York	PPO	—	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	—	13%	16%	17%	18%	19%	19%	17%	18%	17%	13%
	EPO	—	32%	16%	25%	33%	26%	24%	26%	23%	26%	28%
	HMO	—	55%	68%	58%	48%	55%	57%	57%	59%	57%	59%
North Carolina	PPO	16%	19%	9%	14%	14%	19%	15%	7%	7%	9%	11%
	POS	63%	54%	61%	57%	57%	68%	60%	39%	33%	8%	9%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	34%	38%
	HMO	21%	27%	30%	29%	29%	13%	25%	54%	61%	49%	43%
North Dakota	PPO	86%	45%	11%	20%	50%	36%	36%	31%	31%	30%	27%
	POS	0%	18%	44%	40%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	14%	36%	44%	40%	50%	64%	64%	69%	69%	70%	73%
Ohio	PPO	50%	49%	33%	15%	41%	35%	28%	21%	17%	16%	9%
	POS	0%	2%	5%	3%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	7%	0%	5%	6%	0%	0%	0%
	HMO	50%	49%	62%	82%	52%	65%	67%	73%	83%	84%	91%

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	Plan Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Oklahoma	PPO	55%	81%	91%	100%	100%	100%	100%	92%	84%	75%	83%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	45%	19%	9%	0%	0%	0%	0%	8%	16%	25%	17%
Oregon	PPO	—	74%	61%	39%	36%	47%	23%	17%	9%	13%	14%
	POS	—	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	—	26%	39%	61%	64%	53%	77%	83%	91%	87%	86%
	HMO	—	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Pennsylvania	PPO	56%	58%	34%	50%	15%	38%	24%	38%	34%	34%	39%
	POS	6%	6%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	11%	13%	40%	46%	23%	39%	35%	21%	32%	32%
	HMO	38%	25%	53%	10%	38%	38%	36%	27%	45%	34%	29%
Rhode Island	PPO	100%	50%	38%	50%	67%	67%	67%	40%	67%	50%	50%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	0%	50%	63%	50%	33%	33%	33%	60%	33%	50%	50%
South Carolina	PPO	0%	34%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	35%	20%	33%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	41%	31%	58%	100%	100%	83%	36%	30%	22%	37%	18%
	HMO	24%	14%	8%	0%	0%	17%	64%	70%	78%	63%	82%
South Dakota	PPO	33%	33%	29%	43%	29%	56%	56%	56%	50%	52%	45%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	13%	27%
	HMO	67%	67%	71%	57%	71%	44%	44%	44%	50%	35%	27%
Tennessee	PPO	88%	100%	78%	47%	46%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	13%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	13%	0%	9%	53%	54%	100%	100%	100%	100%	100%	100%
	HMO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Texas	PPO	26%	22%	2%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	8%	0%	0%	0%	0%	0%	0%	0%	0%	30%
	EPO	5%	3%	12%	3%	7%	4%	16%	16%	26%	8%	5%
	HMO	69%	67%	87%	97%	93%	96%	84%	84%	74%	92%	65%
Utah	PPO	4%	6%	5%	9%	0%	0%	0%	0%	0%	0%	0%
	POS	7%	6%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	18%	25%	27%	42%	39%	53%	58%	64%
	HMO	89%	87%	95%	73%	75%	73%	58%	61%	47%	42%	36%

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Bronze Plan Types—Unique Plans, by State and Provider Access (Page 6 of 6)

	Plan Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Vermont	PPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	100%	50%	50%	50%	67%	50%	50%	50%	50%	50%	44%
	HMO	0%	50%	50%	50%	33%	50%	50%	50%	50%	50%	56%
Virginia	PPO	23%	32%	24%	14%	0%	0%	0%	0%	0%	0%	0%
	POS	23%	26%	26%	14%	29%	30%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	18%	24%	13%	35%	39%	62%	38%	26%
	HMO	55%	41%	50%	55%	47%	57%	65%	61%	38%	62%	74%
Washington	PPO	—	62%	46%	18%	0%	0%	8%	6%	6%	8%	9%
	POS	—	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	—	5%	36%	61%	73%	82%	77%	63%	69%	67%	63%
	HMO	—	33%	18%	21%	27%	18%	15%	31%	25%	25%	28%
West Virginia	PPO	100%	100%	40%	25%	29%	0%	0%	0%	0%	44%	71%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	40%	50%	50%	50%	0%	0%
	HMO	0%	0%	60%	75%	71%	60%	50%	50%	50%	56%	29%
Wisconsin	PPO	6%	5%	4%	9%	10%	3%	2%	3%	4%	4%	4%
	POS	30%	15%	12%	9%	1%	1%	1%	3%	2%	1%	3%
	EPO	10%	7%	9%	9%	13%	21%	21%	18%	33%	23%	28%
	HMO	54%	72%	74%	74%	76%	75%	76%	75%	60%	72%	64%
Wyoming	PPO	50%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	50%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
U.S. Total	PPO	35%	37%	27%	22%	21%	21%	18%	18%	12%	13%	15%
	POS	15%	10%	10%	9%	11%	10%	7%	7%	5%	3%	8%
	EPO	6%	7%	10%	11%	16%	18%	28%	28%	34%	28%	26%
	HMO	45%	46%	53%	57%	52%	50%	47%	47%	49%	56%	50%

PPO—Preferred Provider Organization POS—Point of Service EPO—Exclusive Provider Organization HMO—Health Maintenance Organization

NOTES: PPO = least restrictive, and HMO = most restrictive. “—” denotes unavailable data.

SOURCE: Robert Wood Johnson Foundation, HIX Compare, “HIX Compare Datasets 2014 to 2024,” <https://www.hix-compare.org> (accessed August 27, 2024).

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Silver Plan Types—Unique Plans, by State and Provider Access (Page 1 of 6)

	Plan Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Alabama	PPO	100%	50%	63%	100%	50%	67%	40%	40%	17%	18%	17%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	50%	33%	60%	60%	83%	82%	83%
	HMO	0%	50%	38%	0%	0%	0%	0%	0%	0%	0%	0%
Alaska	PPO	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Arizona	PPO	39%	36%	13%	0%	0%	0%	0%	0%	1%	2%	3%
	POS	0%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	61%	61%	87%	100%	100%	100%	100%	100%	99%	98%	97%
Arkansas	PPO	56%	71%	47%	83%	82%	88%	88%	87%	91%	80%	72%
	POS	44%	29%	53%	17%	18%	13%	12%	13%	9%	20%	28%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
California	PPO	19%	6%	20%	4%	15%	15%	14%	14%	13%	15%	15%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	13%	22%	18%	17%	15%	17%	16%	16%	17%	6%	2%
	HMO	69%	72%	63%	79%	71%	69%	70%	70%	70%	79%	83%
Colorado	PPO	28%	21%	14%	4%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	8%	14%	10%	19%	12%	14%	29%	39%	50%	8%	22%
	HMO	64%	64%	76%	77%	88%	86%	71%	61%	50%	92%	78%
Connecticut	PPO	75%	38%	60%	57%	29%	50%	50%	50%	33%	33%	33%
	POS	25%	63%	40%	43%	43%	50%	50%	50%	67%	67%	67%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	0%	0%	0%	0%	29%	0%	0%	0%	0%	0%	0%
Delaware	PPO	20%	29%	13%	33%	0%	0%	0%	0%	100%	38%	18%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	60%	43%	75%	33%	100%	100%	100%	100%	0%	0%	47%
	HMO	20%	29%	13%	33%	0%	0%	0%	0%	0%	63%	35%
Washington, DC	PPO	11%	0%	20%	20%	17%	20%	20%	20%	17%	17%	20%
	POS	33%	44%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	56%	56%	80%	80%	83%	80%	80%	80%	83%	83%	80%

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	Plan Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Louisiana	PPO	42%	38%	32%	13%	11%	10%	9%	7%	5%	6%	8%
	POS	32%	33%	37%	67%	89%	90%	65%	56%	40%	38%	34%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	9%	10%	34%
	HMO	26%	29%	32%	20%	0%	0%	26%	37%	47%	46%	24%
Maine	PPO	33%	25%	20%	18%	25%	10%	9%	9%	15%	14%	18%
	POS	33%	40%	40%	45%	0%	38%	35%	35%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	33%	35%	40%	36%	75%	52%	57%	57%	85%	86%	82%
Maryland	PPO	7%	8%	8%	11%	29%	33%	43%	20%	31%	18%	13%
	POS	20%	8%	8%	11%	0%	0%	0%	0%	0%	0%	0%
	EPO	27%	31%	33%	11%	0%	0%	0%	0%	0%	0%	0%
	HMO	47%	54%	50%	67%	71%	67%	57%	80%	69%	82%	87%
Massachusetts	PPO	8%	5%	6%	0%	0%	0%	8%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	5%	6%	0%	0%	9%	8%	8%	10%	11%	11%
	HMO	92%	90%	88%	100%	100%	91%	85%	92%	90%	89%	89%
Michigan	PPO	41%	34%	16%	6%	8%	8%	7%	5%	4%	4%	5%
	POS	0%	14%	14%	17%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	4%	3%	1%	0%	8%	9%	10%	20%	11%	11%
	HMO	59%	48%	67%	76%	93%	84%	84%	84%	76%	85%	85%
Minnesota	PPO	73%	94%	95%	83%	92%	64%	65%	54%	53%	49%	49%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	29%	25%	32%	34%	36%	36%
	HMO	27%	6%	5%	17%	8%	7%	10%	14%	13%	15%	15%
Mississippi	PPO	40%	31%	32%	28%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	4%	7%	8%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	24%	24%	20%
	HMO	60%	69%	68%	72%	100%	100%	100%	100%	72%	69%	72%
Missouri	PPO	100%	86%	61%	59%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	14%	39%	41%	100%	100%	100%	100%	100%	100%	100%
	HMO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Montana	PPO	90%	88%	69%	80%	82%	87%	88%	88%	82%	79%	79%
	POS	10%	13%	0%	0%	0%	0%	12%	0%	0%	0%	21%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	0%	0%	31%	20%	18%	13%	0%	12%	18%	21%	0%

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	Plan Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Nebraska	PPO	38%	50%	44%	11%	100%	0%	0%	0%	0%	0%	0%
	POS	31%	17%	13%	44%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	100%	100%	100%	74%	79%	75%
	HMO	31%	33%	44%	44%	0%	0%	0%	0%	26%	21%	25%
Nevada	PPO	0%	15%	20%	22%	0%	0%	0%	0%	0%	0%	0%
	POS	26%	30%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	3%	4%	9%	1%
	HMO	74%	56%	80%	78%	100%	100%	100%	98%	96%	91%	99%
New Hampshire	PPO	0%	44%	35%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	6%	8%	13%	25%	27%	52%	40%	40%	47%
	HMO	100%	56%	59%	92%	88%	75%	73%	48%	60%	60%	53%
New Jersey	PPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	9%	5%	4%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	82%	81%	70%	78%	82%	78%	83%	85%	94%	100%	100%
	HMO	9%	14%	26%	22%	18%	22%	17%	15%	6%	0%	0%
New Mexico	PPO	31%	21%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	69%	79%	100%	100%	100%	100%	100%	100%	100%	100%	100%
New York	PPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	11%	11%	17%	16%	19%	17%	16%	12%	16%	22%	18%
	EPO	43%	33%	20%	23%	32%	33%	26%	36%	26%	22%	24%
	HMO	46%	56%	63%	61%	49%	50%	58%	52%	58%	56%	58%
North Carolina	PPO	32%	24%	21%	27%	27%	23%	10%	4%	8%	10%	10%
	POS	68%	67%	55%	53%	53%	55%	47%	27%	38%	9%	8%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	39%	35%
	HMO	0%	9%	24%	20%	20%	23%	43%	69%	54%	42%	47%
North Dakota	PPO	86%	44%	17%	20%	33%	50%	50%	50%	50%	47%	47%
	POS	0%	22%	50%	40%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	14%	33%	33%	40%	67%	50%	50%	50%	50%	53%	53%
Ohio	PPO	38%	49%	39%	17%	29%	11%	9%	9%	8%	9%	8%
	POS	0%	2%	6%	2%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	3%	0%	5%	7%	0%	0%	0%
	HMO	62%	49%	55%	81%	68%	89%	86%	85%	92%	91%	92%

APPENDIX TABLE 4

Silver Plan Types—Unique Plans, by State and Provider Access (Page 5 of 6)

	Plan Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Oklahoma	PPO	55%	74%	75%	100%	100%	100%	100%	87%	89%	66%	73%
	POS	5%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	40%	26%	25%	0%	0%	0%	0%	13%	11%	34%	27%
Oregon	PPO	60%	73%	63%	57%	43%	44%	29%	21%	11%	12%	12%
	POS	6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	26%	27%	37%	43%	57%	56%	71%	79%	89%	88%	88%
	HMO	9%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Pennsylvania	PPO	58%	47%	33%	40%	29%	26%	22%	21%	24%	29%	35%
	POS	11%	4%	4%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	11%	14%	34%	42%	29%	29%	33%	26%	35%	27%
	HMO	32%	38%	49%	26%	29%	45%	48%	47%	50%	36%	38%
Rhode Island	PPO	100%	43%	30%	50%	50%	50%	50%	43%	33%	43%	38%
	POS	0%	0%	10%	17%	30%	33%	33%	29%	33%	29%	25%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	0%	57%	60%	33%	20%	17%	17%	29%	33%	29%	38%
South Carolina	PPO	0%	27%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	29%	27%	18%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	71%	45%	77%	100%	100%	86%	55%	42%	20%	43%	13%
	HMO	0%	0%	5%	0%	0%	14%	45%	58%	80%	57%	87%
South Dakota	PPO	46%	45%	64%	60%	33%	55%	55%	55%	54%	58%	48%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	8%	16%
	HMO	54%	55%	36%	40%	67%	45%	45%	45%	46%	35%	36%
Tennessee	PPO	91%	100%	87%	54%	63%	0%	0%	0%	0%	0%	0%
	HMO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	7%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	9%	0%	7%	46%	37%	100%	100%	100%	100%	100%	100%
Texas	PPO	34%	27%	3%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	7%	0%	0%	0%	0%	0%	0%	0%	0%	25%
	EPO	2%	4%	16%	7%	16%	20%	43%	33%	28%	12%	7%
	HMO	63%	62%	81%	93%	84%	80%	57%	67%	72%	88%	67%
Utah	PPO	3%	7%	4%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	3%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	9%	20%	18%	32%	50%	59%	44%	40%
	HMO	94%	86%	96%	91%	80%	82%	68%	50%	41%	56%	60%

APPENDIX TABLE 4

Silver Plan Types—Unique Plans, by State and Provider Access (Page 6 of 6)

	Plan Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Vermont	PPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	50%	50%	50%	57%	64%	50%	50%	50%	50%	50%	50%
	HMO	50%	50%	50%	43%	36%	50%	50%	50%	50%	50%	50%
Virginia	PPO	32%	31%	26%	15%	5%	4%	4%	3%	2%	4%	4%
	POS	25%	31%	26%	7%	14%	24%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	13%	19%	16%	31%	39%	64%	33%	18%
	HMO	43%	38%	49%	66%	62%	56%	65%	58%	34%	63%	78%
Washington	PPO	57%	59%	49%	26%	0%	0%	5%	6%	6%	8%	8%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	5%	32%	47%	37%	41%	48%	57%	61%	60%	58%
	HMO	43%	36%	19%	28%	63%	59%	48%	37%	33%	32%	33%
West Virginia	PPO	100%	100%	38%	43%	40%	0%	0%	0%	0%	33%	23%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	33%	25%	33%	33%	0%	0%
	HMO	0%	0%	63%	57%	60%	67%	75%	67%	67%	67%	77%
Wisconsin	PPO	11%	7%	5%	8%	5%	2%	2%	7%	6%	6%	5%
	POS	24%	14%	14%	6%	3%	3%	4%	3%	1%	1%	4%
	EPO	3%	6%	7%	6%	18%	16%	15%	20%	28%	23%	26%
	HMO	61%	73%	75%	80%	73%	78%	79%	71%	65%	70%	65%
Wyoming	PPO	20%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	POS	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	EPO	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	HMO	80%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
U.S. Total	PPO	35%	38%	28%	20%	17%	16%	15%	11%	10%	11%	12%
	POS	12%	10%	9%	10%	9%	8%	6%	6%	6%	4%	8%
	EPO	7%	8%	12%	12%	18%	21%	28%	31%	31%	26%	24%
	HMO	46%	44%	51%	59%	56%	54%	51%	51%	53%	59%	56%

PPO—Preferred Provider Organization POS—Point of Service EPO—Exclusive Provider Organization HMO—Health Maintenance Organization

NOTE: PPO = least restrictive, and HMO = most restrictive.

SOURCE: Robert Wood Johnson Foundation, HIX Compare, “HIX Compare Datasets 2014 to 2024,” <https://www.hix-compare.org> (accessed August 27, 2024).

APPENDIX TABLE 5

Health Insurers Participating in the Pre-ACA Individual Market vs. ACA Exchanges, by State (Page 1 of 2)

Shown below are the numbers of participating insurers.

State	PRE-ACA	ACA EXCHANGE										
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Alabama	4	2	3	3	1	2	2	2	2	3	3	3
Alaska	4	2	2	1	1	1	1	2	2	2	2	2
Arizona	11	8	11	8	2	2	5	5	5	8	8	8
Arkansas	7	3	3	4	3	3	3	2	2	3	2	2
California	12	11	10	12	11	11	11	11	11	12	12	12
Colorado	14	10	10	8	7	7	7	8	8	8	6	6
Connecticut	7	3	4	4	2	2	2	2	2	2	2	2
Delaware	4	2	2	2	2	1	1	1	1	1	3	4
Washington, DC	4	3	3	2	2	2	2	2	2	2	2	2
Florida	18	8	10	7	5	4	5	7	8	10	10	10
Georgia	11	5	9	8	5	4	4	6	6	11	10	9
Hawaii	2	2	2	2	2	2	2	2	2	2	2	2
Idaho	5	4	5	5	5	4	4	4	5	6	8	8
Illinois	12	5	8	7	5	4	5	5	8	11	11	11
Indiana	11	4	9	8	4	2	2	2	3	4	5	6
Iowa	5	4	3	4	4	1	2	2	3	3	4	3
Kansas	9	3	3	3	3	3	3	5	6	7	8	8
Kentucky	6	3	5	7	3	2	2	2	2	4	4	4
Louisiana	8	4	5	4	3	2	2	2	2	4	4	4
Maine	4	2	3	3	3	2	3	3	3	3	4	4
Maryland	8	4	5	5	3	2	2	2	3	3	3	4
Massachusetts	8	9	10	10	9	7	8	8	7	7	7	7
Michigan	14	9	13	11	9	7	8	7	7	9	9	8
Minnesota	6	5	4	4	4	4	4	4	5	5	5	5
Mississippi	5	2	3	3	2	1	1	2	2	4	5	5
Missouri	12	3	6	6	4	3	4	7	8	8	9	8
Montana	2	3	4	3	3	3	3	3	3	3	3	3
Nebraska	4	4	3	4	2	1	1	2	2	4	4	4
Nevada	5	4	5	3	3	2	2	3	5	7	7	7
New Hampshire	2	1	5	5	4	3	3	3	3	3	3	3
New Jersey	3	3	5	5	2	3	3	3	3	4	5	6
New Mexico	3	4	5	4	4	4	4	4	5	6	4	5
New York	10	16	16	15	14	12	12	12	12	12	12	12
North Carolina	12	2	3	3	2	2	3	4	6	9	9	8
North Dakota	3	3	3	3	3	2	3	3	3	3	3	3
Ohio	12	11	15	14	10	8	9	9	9	9	10	11

APPENDIX TABLE 5

Health Insurers Participating in the Pre-ACA Individual Market vs. ACA Exchanges, by State (Page 2 of 2)

State	PRE-ACA	ACA EXCHANGE										
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Oklahoma	8	4	4	2	1	1	2	3	6	8	7	7
Oregon	10	11	10	9	6	5	5	5	5	5	5	5
Pennsylvania	14	7	9	7	5	5	6	7	7	8	8	9
Rhode Island	2	2	3	3	2	2	2	2	2	2	2	2
South Carolina	9	3	4	3	1	1	2	4	4	4	5	6
South Dakota	4	3	3	2	2	2	2	2	2	2	3	3
Tennessee	10	4	5	4	3	3	5	5	6	6	6	6
Texas	18	11	14	16	10	8	8	8	9	13	15	15
Utah	9	6	6	4	3	2	3	5	5	6	5	7
Vermont	3	2	2	2	2	2	2	2	2	2	2	2
Virginia	10	5	6	7	8	6	7	8	8	11	10	8
Washington	7	7	9	10	7	5	5	7	9	8	8	8
West Virginia	4	1	1	2	2	2	2	2	2	2	2	2
Wisconsin	15	13	15	16	14	11	12	12	13	13	12	13
Wyoming	5	2	2	1	1	1	1	1	2	2	2	2
U.S. Total	395	252	308	288	218	181	202	224	248	294	300	304

*Includes only insurers with at least 1,000 covered individuals in the state.

SOURCE: Author's calculations based on federal and state information on exchange participation and Mark Farrah Associates insurer regulatory data for pre-ACA market participation.

APPENDIX TABLE 6

December Medicaid and CHIP Enrollment, by State (Page 1 of 2)

Figures are in millions of enrollees.

State	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Alabama	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.1	1.2	1.1
Alaska	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.2
Arizona	1.3	1.5	1.7	1.7	1.7	1.7	1.7	2.0	2.1	2.3	2.0
Arkansas	0.6	0.8	0.8	0.9	0.9	0.9	0.8	0.9	1.0	1.0	0.8
California	9.6	11.9	12.2	12.4	12.2	11.9	11.6	12.5	13.3	14.1	13.8
Colorado	0.9	1.2	1.3	1.4	1.4	1.3	1.3	1.5	1.7	1.7	1.4
Connecticut	0.6	0.8	0.7	0.8	0.8	0.9	0.9	0.9	1.0	1.0	1.0
Delaware	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3
Washington, DC	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Florida	3.6	3.4	3.6	4.3	4.3	3.7	3.6	4.1	4.5	4.9	4.2
Georgia	1.7	1.7	1.8	1.8	1.8	1.8	1.8	2.1	2.3	2.5	2.2
Hawaii	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.5	0.5
Idaho	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.5	0.3
Illinois	2.9	3.1	3.1	3.1	3.1	2.9	2.8	3.2	3.6	3.8	3.7
Indiana	1.1	1.2	1.4	1.5	1.5	1.5	1.5	1.8	1.8	2.0	1.9
Iowa	0.5	0.6	0.6	0.6	0.7	0.7	0.7	0.8	0.8	0.9	0.7
Kansas	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.5	0.4
Kentucky	0.8	1.1	1.2	1.2	1.3	1.2	1.3	1.5	1.5	1.6	1.5
Louisiana	1.2	1.0	1.1	1.4	1.5	1.6	1.5	1.7	1.8	1.9	1.8
Maine	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4
Maryland	1.1	1.1	1.2	1.3	1.3	1.3	1.3	1.5	1.6	1.7	1.7
Massachusetts	1.4	1.6	1.7	1.7	1.7	1.6	1.6	1.7	1.9	2.0	1.8
Michigan	1.9	2.3	2.3	2.3	2.4	2.3	2.3	2.7	2.9	3.0	2.8
Minnesota	0.9	1.2	1.1	1.0	1.1	1.1	1.0	1.2	1.3	1.4	1.4
Mississippi	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.7	0.7	0.8	0.7
Missouri	0.8	0.9	0.9	1.0	1.0	0.9	0.8	1.0	1.2	1.4	1.4
Montana	0.1	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.2
Nebraska	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.4	0.4	0.4
Nevada	0.4	0.5	0.6	0.6	0.6	0.6	0.6	0.7	0.8	0.9	0.9
New Hampshire	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
New Jersey	1.1	1.7	1.7	1.8	1.8	1.7	1.7	1.9	2.1	2.2	2.1
New Mexico	0.5	0.7	0.7	0.8	0.7	0.7	0.7	0.8	0.9	0.9	0.8
New York	5.6	6.3	6.6	6.4	6.5	6.5	6.0	6.7	7.1	7.4	7.2
North Carolina	1.7	1.8	2.0	2.1	2.1	1.8	1.8	2.0	2.2	2.3	2.6
North Dakota	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Ohio	2.2	2.9	2.9	2.9	2.8	2.7	2.6	3.0	3.2	3.4	3.1
Oklahoma	0.8	0.8	0.8	0.8	0.8	0.7	0.7	0.9	1.1	1.3	1.0
Oregon	0.6	1.0	1.0	1.0	1.0	1.0	1.0	1.2	1.3	1.4	1.5

APPENDIX TABLE 6

December Medicaid and CHIP Enrollment, by State (Page 2 of 2)

State	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Pennsylvania	2.3	2.4	2.8	2.9	3.0	2.9	2.9	3.3	3.5	3.7	3.4
Rhode Island	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4
South Carolina	0.8	1.0	0.9	1.0	1.0	1.0	1.0	1.1	1.2	1.3	1.2
South Dakota	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Tennessee	1.4	1.4	1.6	1.6	1.5	1.4	1.5	1.6	1.7	1.8	1.6
Texas	4.3	4.7	4.7	4.8	4.5	4.3	4.2	4.8	5.2	5.7	4.4
Utah	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.5	0.4
Vermont	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Virginia	1.0	1.0	1.0	1.0	1.0	1.1	1.4	1.6	1.8	2.0	2.0
Washington	1.2	1.6	1.8	1.8	1.8	1.7	1.7	1.9	2.1	2.2	1.9
West Virginia	0.4	0.5	0.5	0.6	0.5	0.5	0.5	0.6	0.6	0.6	0.5
Wisconsin	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.2	1.3	1.4	1.3
Wyoming	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Total	61.1	69.9	72.7	75.0	74.6	72.2	71.2	80.2	86.7	92.6	85.5

SOURCES: U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, “Monthly Medicaid & CHIP Application, Eligibility Determination, and Enrollment Reports & Data,” <https://www.medicaid.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/monthly-reports/index.html> (accessed August 27, 2024), and Laura Snyder et al., “Medicaid Enrollment: December 2013 Data Snapshot,” Kaiser Commission on Medicaid and the Uninsured *Issue Brief*, June 2014, <http://files.kff.org/attachment/medicaid-enrollment-snapshot-december-2013-issue-brief-download> (accessed August 27, 2024).

APPENDIX TABLE 7

Medicaid Enrollment by Eligibility Category, by State, 2013 vs. 2021 (Page 1 of 3)

State	Year	Children	Adults	Disabled	Aged	ACA Expansion Adults
Alabama	2013	480,000	39,000	162,000	46,000	
	2021	523,624	140,248	153,664	47,571	0
Alaska	2013	61,000	25,000	16,000	9,000	
	2021	94,320	48,206	15,348	12,131	66,053
Arizona	2013	636,000	373,000	147,000	78,000	
	2021	708,394	345,437	158,096	134,524	570,305
Arkansas	2013	304,000	23,000	113,000	38,000	
	2021	417,699	1,009	111,410	41,729	318,549
California	2013	3,160,000	1,599,000	1,013,000	990,000	
	2021	3,336,673	1,717,466	868,625	1,330,406	3,917,794
Colorado	2013	406,000	142,000	99,000	43,000	
	2021	489,610	114,829	92,750	52,566	624,504
Connecticut	2013	291,000	255,000	56,000	47,000	
	2021	339,507	191,709	35,416	45,742	329,204
Delaware	2013	84,000	74,000	18,000	7,000	
	2021	97,219	40,329	18,576	8,210	76,256
Washington, DC	2013	74,000	85,000	37,000	19,000	
	2021	72,020	54,709	29,034	17,872	76,497
Florida	2013	1,719,000	478,000	440,000	272,000	
	2021	2,353,116	893,469	509,647	396,760	0
Georgia	2013	894,000	164,000	244,000	85,000	
	2021	1,210,505	342,781	267,732	103,249	0
Hawaii	2013	107,000	82,000	37,000	22,000	
	2021	130,446	50,510	20,027	34,970	150,504
Idaho	2013	142,000	27,000	36,000	11,000	
	2021	155,102	36,506	41,086	16,948	110,774
Illinois	2013	1,412,000	666,000	285,000	192,000	
	2021	654,026	83,394	181,941	251,210	1,817,680
Indiana	2013	564,000	168,000	161,000	61,000	
	2021	652,925	300,226	151,851	81,071	415,153
Iowa	2013	234,000	119,000	77,000	28,000	
	2021	257,250	104,688	74,934	29,979	221,892
Kansas	2013	209,000	38,000	59,000	23,000	
	2021	226,554	65,090	62,094	25,727	0
Kentucky	2013	375,000	90,000	176,000	51,000	
	2021	441,807	154,525	166,684	57,757	676,289

APPENDIX TABLE 7

Medicaid Enrollment by Eligibility Category, by State, 2013 vs. 2021 (Page 2 of 3)

State	Year	Children	Adults	Disabled	Aged	ACA Expansion Adults
Louisiana	2013	563,000	146,000	186,000	57,000	
	2021	572,014	94,003	186,636	77,345	658,530
Maine	2013	114,000	84,000	55,000	26,000	
	2021	96,818	47,995	51,364	26,322	82,817
Maryland	2013	447,000	278,000	117,000	48,000	
	2021	536,416	255,713	116,890	53,712	390,829
Massachusetts	2013	357,000	348,000	361,000	140,000	
	2021	379,702	313,752	332,097	175,049	365,689
Michigan	2013	963,000	345,000	334,000	111,000	
	2021	953,550	379,732	322,130	158,820	894,020
Minnesota	2013	380,000	293,000	125,000	65,000	
	2021	561,509	203,821	110,980	75,900	246,932
Mississippi	2013	328,000	55,000	122,000	45,000	
	2021	397,610	91,520	119,164	45,021	0
Missouri	2013	480,000	91,000	173,000	68,000	
	2021	625,959	168,313	173,890	82,187	15,466
Montana	2013	65,000	13,000	18,000	7,000	
	2021	97,533	24,008	19,386	11,158	103,574
Nebraska	2013	124,000	30,000	36,000	18,000	
	2021	142,974	39,622	36,331	20,275	44,369
Nevada	2013	191,000	51,000	35,000	15,000	
	2021	294,830	71,106	43,488	21,343	302,234
New Hampshire	2013	79,000	14,000	22,000	9,000	
	2021	79,200	16,914	19,568	10,715	77,614
New Jersey	2013	541,000	120,000	172,000	125,000	
	2021	615,114	148,349	167,683	147,982	669,446
New Mexico	2013	307,000	91,000	54,000	23,000	
	2021	314,037	121,519	54,291	26,366	282,603
New York	2013	1,783,000	1,885,000	637,000	516,000	
	2021	1,820,042	1,003,026	566,103	651,272	2,465,090
North Carolina	2013	901,000	182,000	291,000	128,000	
	2021	948,208	383,762	310,988	147,960	0
North Dakota	2013	36,000	10,000	10,000	6,000	
	2021	43,678	13,547	11,325	7,382	28,152
Ohio	2013	973,000	515,000	305,000	120,000	
	2021	1,036,362	493,235	329,953	153,603	784,654
Oklahoma	2013	405,000	101,000	107,000	48,000	
	2021	453,026	116,095	99,590	55,446	83,508

APPENDIX TABLE 7

Medicaid Enrollment by Eligibility Category, by State, 2013 vs. 2021 (Page 3 of 3)

State	Year	Children	Adults	Disabled	Aged	ACA Expansion Adults
Oregon	2013	289,000	147,000	83,000	38,000	
	2021	279,853	12,302	76,810	50,817	579,282
Pennsylvania	2013	913,000	257,000	613,000	182,000	
	2021	929,911	300,652	539,339	233,506	985,143
Rhode Island	2013	N/A	N/A	N/A	N/A	
	2021	86,744	62,350	36,510	21,975	93,255
South Carolina	2013	488,000	104,000	147,000	66,000	
	2021	592,865	221,979	162,312	90,909	0
South Dakota	2013	63,000	14,000	15,000	7,000	
	2021	68,144	19,857	15,755	7,240	0
Tennessee	2013	682,000	249,000	198,000	71,000	
	2021	802,442	418,005	211,835	73,121	0
Texas	2013	2,590,000	252,000	564,000	268,000	
	2021	3,108,939	477,284	554,565	272,440	0
Utah	2013	170,000	57,000	40,000	14,000	
	2021	177,742	46,761	42,884	19,127	92,566
Vermont	2013	58,000	67,000	22,000	15,000	
	2021	64,653	11,961	17,960	14,182	67,929
Virginia	2013	496,000	114,000	141,000	71,000	
	2021	561,854	202,647	149,178	94,741	539,465
Washington	2013	677,000	116,000	174,000	71,000	
	2021	775,322	144,635	149,888	96,258	721,756
West Virginia	2013	166,000	40,000	93,000	23,000	
	2021	186,269	55,073	70,334	26,961	201,369
Wisconsin	2013	398,000	266,000	157,000	111,000	
	2021	468,484	462,610	182,666	128,675	0
Wyoming	2013	44,000	7,000	9,000	3,000	
	2021	40,068	12,092	9,229	3,963	0
U.S. Total	2013	27,026,000	10,736,000	8,516,000	4,524,000	0
	2021	29,567,145	10,867,943	8,079,177	5,723,195	19,785,568

SOURCES: Exhibit 15a, "Medicaid Full-Year Equivalent Enrollment by State and Eligibility Group, Updated FY 2013 (Thousands)," in Medicaid and CHIP Payment and Access Commission, *MACStats: Medicaid and CHIP Data Book*, December 2017, pp. 44–46, <https://www.macpac.gov/wp-content/uploads/2015/12/MACStats-Medicaid-CHIP-Data-Book-December-2017.pdf> (accessed August 27, 2024), and Exhibit 15, "Medicaid Full-Year Equivalent Enrollment by State and Eligibility Group, FY 2021 (Thousands)," in Medicaid and CHIP Payment and Access Commission, *MACStats: Medicaid and CHIP Data Book*, December 2023, pp. 42–44, https://www.macpac.gov/wp-content/uploads/2023/12/MACSTATS_Dec2023_WEB-508.pdf (accessed August 27, 2024).

APPENDIX TABLE 8

Medicare Part D Prescription Drug Plans, by State (Page 1 of 3)

State		2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Alabama	Number of Plans	28	33	29	25	22	25	29	30	32	26	27	23
	Average Premium	\$53.8	\$52.2	\$51.0	\$51.4	\$52.1	\$50.3	\$49.3	\$44.0	\$43.8	\$51.1	\$52.7	\$64.8
Alaska	Number of Plans	20	26	23	17	16	19	22	24	25	20	21	18
	Average Premium	\$51.6	\$52.1	\$53.7	\$52.8	\$52.1	\$49.4	\$42.3	\$37.2	\$37.8	\$42.3	\$44.3	\$56.1
Arizona	Number of Plans	24	32	29	24	20	23	28	31	32	27	28	20
	Average Premium	\$48.7	\$50.3	\$50.3	\$50.0	\$47.9	\$44.5	\$43.7	\$38.3	\$41.0	\$51.1	\$53.9	\$59.4
Arkansas	Number of Plans	25	32	28	24	20	21	24	27	31	23	23	20
	Average Premium	\$46.0	\$49.0	\$50.1	\$45.8	\$48.4	\$47.9	\$43.6	\$41.3	\$40.5	\$46.4	\$48.0	\$53.7
California	Number of Plans	27	34	31	26	22	25	30	32	32	25	26	22
	Average Premium	\$58.3	\$57.6	\$58.9	\$61.9	\$65.9	\$63.7	\$54.7	\$44.3	\$45.8	\$55.8	\$59.6	\$84.0
Colorado	Number of Plans	24	32	29	24	21	24	26	26	27	20	23	20
	Average Premium	\$59.0	\$61.6	\$59.8	\$62.0	\$61.0	\$62.2	\$49.5	\$42.7	\$44.0	\$51.7	\$52.2	\$69.9
Connecticut	Number of Plans	25	31	26	24	19	22	26	25	27	21	24	20
	Average Premium	\$51.3	\$52.4	\$52.7	\$52.4	\$49.1	\$47.3	\$46.6	\$43.0	\$43.3	\$49.6	\$50.3	\$67.9
Delaware	Number of Plans	24	34	26	22	18	21	25	27	27	21	22	18
	Average Premium	\$55.3	\$57.6	\$49.3	\$48.7	\$46.5	\$41.0	\$41.3	\$35.1	\$36.9	\$42.5	\$46.9	\$57.1
Washington, DC	Number of Plans	24	34	26	22	18	21	25	27	27	21	22	18
	Average Premium	\$55.3	\$57.6	\$49.3	\$48.7	\$46.5	\$41.0	\$41.3	\$35.1	\$36.9	\$42.5	\$46.9	\$57.1
Florida	Number of Plans	29	33	26	20	18	21	27	27	28	22	23	20
	Average Premium	\$57.7	\$63.3	\$63.2	\$66.7	\$62.9	\$60.8	\$54.3	\$47.4	\$47.3	\$53.6	\$56.9	\$72.2
Georgia	Number of Plans	25	32	29	25	21	24	26	28	32	23	24	20
	Average Premium	\$52.3	\$52.8	\$52.6	\$53.3	\$54.3	\$54.3	\$48.4	\$38.9	\$39.3	\$46.0	\$49.6	\$68.9
Hawaii	Number of Plans	18	27	24	19	17	20	24	25	26	20	20	18
	Average Premium	\$42.8	\$44.1	\$42.6	\$42.3	\$43.9	\$46.4	\$42.8	\$37.3	\$38.5	\$43.0	\$46.9	\$59.6
Idaho	Number of Plans	27	35	30	26	22	25	26	28	28	22	23	20
	Average Premium	\$61.4	\$62.7	\$64.0	\$64.4	\$65.1	\$65.5	\$49.7	\$43.7	\$44.6	\$48.9	\$48.9	\$57.0
Illinois	Number of Plans	27	36	32	26	21	24	27	28	31	23	24	21
	Average Premium	\$54.1	\$51.8	\$52.4	\$55.7	\$51.2	\$49.9	\$46.6	\$41.5	\$42.0	\$42.6	\$42.0	\$54.8
Indiana	Number of Plans	26	33	30	26	21	24	26	28	30	23	24	20
	Average Premium	\$56.0	\$53.5	\$54.0	\$57.3	\$54.2	\$51.9	\$46.3	\$36.3	\$36.1	\$42.0	\$42.7	\$58.6
Iowa	Number of Plans	27	32	29	24	20	23	28	29	28	22	24	21
	Average Premium	\$54.4	\$56.1	\$54.8	\$55.3	\$51.0	\$53.9	\$45.9	\$39.6	\$43.0	\$48.6	\$47.8	\$55.0
Kansas	Number of Plans	25	31	28	23	20	23	26	28	29	22	23	20
	Average Premium	\$52.8	\$53.4	\$54.6	\$56.5	\$59.8	\$59.6	\$49.7	\$38.8	\$38.2	\$43.5	\$43.4	\$55.9
Kentucky	Number of Plans	26	33	30	26	21	24	26	28	30	23	24	20
	Average Premium	\$56.0	\$53.5	\$54.0	\$57.3	\$54.2	\$51.9	\$46.3	\$36.3	\$36.1	\$42.0	\$42.7	\$58.6
Louisiana	Number of Plans	25	31	27	23	18	21	26	26	26	20	21	18
	Average Premium	\$53.4	\$51.4	\$50.0	\$48.0	\$46.7	\$44.2	\$43.0	\$39.6	\$39.5	\$46.3	\$46.1	\$56.2

APPENDIX TABLE 8

Medicare Part D Prescription Drug Plans, by State (Page 2 of 3)

State		2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Maine	Number of Plans	23	30	27	25	21	24	26	26	28	21	24	20
	Average Premium	\$50.9	\$49.1	\$48.6	\$50.8	\$52.4	\$53.7	\$45.9	\$37.3	\$38.6	\$45.6	\$49.1	\$63.5
Maryland	Number of Plans	24	34	26	22	18	21	25	27	27	21	22	18
	Average Premium	\$55.3	\$57.6	\$49.3	\$48.7	\$46.5	\$41.0	\$41.3	\$35.1	\$36.9	\$42.5	\$46.9	\$57.1
Massachusetts	Number of Plans	25	31	26	24	19	22	26	25	27	21	24	20
	Average Premium	\$51.3	\$52.4	\$52.7	\$52.4	\$49.1	\$47.3	\$46.6	\$43.0	\$43.3	\$49.6	\$50.3	\$67.9
Michigan	Number of Plans	28	34	30	26	21	24	29	30	29	23	24	20
	Average Premium	\$50.9	\$50.5	\$51.3	\$53.5	\$48.8	\$45.2	\$42.2	\$38.7	\$38.6	\$45.1	\$46.3	\$53.0
Minnesota	Number of Plans	27	32	29	24	20	23	28	29	28	22	24	21
	Average Premium	\$54.4	\$56.1	\$54.8	\$55.3	\$51.0	\$53.9	\$45.9	\$39.6	\$43.0	\$48.6	\$47.8	\$55.0
Mississippi	Number of Plans	24	31	27	22	17	20	24	25	27	21	22	18
	Average Premium	\$49.8	\$51.9	\$51.6	\$48.2	\$44.9	\$46.2	\$42.6	\$36.3	\$35.6	\$40.2	\$43.1	\$59.4
Missouri	Number of Plans	26	33	30	26	21	24	26	28	29	22	23	20
	Average Premium	\$53.9	\$54.7	\$55.7	\$54.5	\$57.9	\$60.5	\$50.3	\$39.9	\$39.6	\$46.9	\$48.6	\$62.1
Montana	Number of Plans	27	32	29	24	20	23	28	29	28	22	24	21
	Average Premium	\$54.4	\$56.1	\$54.8	\$55.3	\$51.0	\$53.9	\$45.9	\$39.6	\$43.0	\$48.6	\$47.8	\$55.0
Nebraska	Number of Plans	27	32	29	24	20	23	28	29	28	22	24	21
	Average Premium	\$54.4	\$56.1	\$54.8	\$55.3	\$51.0	\$53.9	\$45.9	\$39.6	\$43.0	\$48.6	\$47.8	\$55.0
Nevada	Number of Plans	24	32	31	26	21	24	26	28	29	22	23	20
	Average Premium	\$54.9	\$57.7	\$56.5	\$60.0	\$60.5	\$62.4	\$48.4	\$38.8	\$38.2	\$44.2	\$48.0	\$63.6
New Hampshire	Number of Plans	23	30	27	25	21	24	26	26	28	21	24	20
	Average Premium	\$50.9	\$49.1	\$48.6	\$50.8	\$52.4	\$53.7	\$45.9	\$37.3	\$38.6	\$45.6	\$49.1	\$63.5
New Jersey	Number of Plans	24	32	28	23	19	22	26	28	30	23	24	20
	Average Premium	\$53.8	\$55.5	\$56.2	\$57.0	\$57.3	\$51.5	\$49.8	\$45.4	\$45.0	\$48.0	\$51.0	\$65.1
New Mexico	Number of Plans	25	34	30	25	21	24	27	26	27	21	24	21
	Average Premium	\$45.4	\$49.0	\$46.4	\$47.1	\$44.1	\$48.2	\$44.4	\$42.8	\$44.1	\$51.8	\$45.5	\$55.2
New York	Number of Plans	23	29	24	20	17	20	23	27	28	19	19	15
	Average Premium	\$55.3	\$55.0	\$56.8	\$53.1	\$50.0	\$47.3	\$47.1	\$43.8	\$45.0	\$52.5	\$57.2	\$74.2
North Carolina	Number of Plans	25	32	28	24	20	24	28	28	31	23	24	20
	Average Premium	\$52.8	\$51.7	\$53.8	\$53.3	\$50.2	\$48.4	\$44.8	\$40.9	\$41.3	\$46.7	\$50.9	\$63.3
North Dakota	Number of Plans	27	32	29	24	20	23	28	29	28	22	24	21
	Average Premium	\$54.4	\$56.1	\$54.8	\$55.3	\$51.0	\$53.9	\$45.9	\$39.6	\$43.0	\$48.6	\$47.8	\$55.0
Ohio	Number of Plans	28	35	30	25	20	23	26	28	30	23	24	20
	Average Premium	\$51.8	\$51.2	\$51.7	\$55.7	\$54.1	\$52.0	\$45.4	\$37.9	\$37.8	\$45.0	\$47.1	\$60.8
Oklahoma	Number of Plans	25	34	30	25	20	23	28	29	30	23	24	21
	Average Premium	\$51.7	\$52.6	\$53.6	\$54.8	\$53.7	\$55.1	\$49.6	\$42.8	\$39.6	\$41.9	\$44.8	\$56.6
Oregon	Number of Plans	25	33	29	24	19	22	26	28	29	23	24	20
	Average Premium	\$57.4	\$57.7	\$57.9	\$56.5	\$55.4	\$53.4	\$47.5	\$42.9	\$42.7	\$48.2	\$49.5	\$59.9
Pennsylvania	Number of Plans	33	35	26	27	22	26	30	31	33	25	26	20
	Average Premium	\$60.3	\$59.9	\$56.7	\$60.0	\$59.5	\$55.5	\$50.7	\$46.7	\$46.7	\$52.9	\$59.2	\$64.5

APPENDIX TABLE 8

Medicare Part D Prescription Drug Plans, by State (Page 3 of 3)

State		2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Rhode Island	Number of Plans	25	31	26	24	19	22	26	25	27	21	24	20
	Average Premium	\$51.3	\$52.4	\$52.7	\$52.4	\$49.1	\$47.3	\$46.6	\$43.0	\$43.3	\$49.6	\$50.3	\$67.9
South Carolina	Number of Plans	26	33	30	25	19	22	26	28	29	24	25	21
	Average Premium	\$52.6	\$53.8	\$53.4	\$51.4	\$48.3	\$47.4	\$47.3	\$44.2	\$46.6	\$52.3	\$56.5	\$68.7
South Dakota	Number of Plans	27	32	29	24	20	23	28	29	28	22	24	21
	Average Premium	\$54.4	\$56.1	\$54.8	\$55.3	\$51.0	\$53.9	\$45.9	\$39.6	\$43.0	\$48.6	\$47.8	\$55.0
Tennessee	Number of Plans	28	33	29	25	22	25	29	30	32	26	27	23
	Average Premium	\$53.8	\$52.2	\$51.0	\$51.4	\$52.1	\$50.3	\$49.3	\$44.0	\$43.8	\$51.1	\$52.7	\$64.8
Texas	Number of Plans	27	34	31	26	21	24	27	30	35	26	27	21
	Average Premium	\$52.4	\$52.4	\$53.5	\$54.6	\$53.9	\$51.7	\$47.1	\$41.3	\$42.4	\$51.6	\$48.0	\$58.4
Utah	Number of Plans	27	35	30	26	22	25	26	28	28	22	23	20
	Average Premium	\$61.4	\$62.7	\$64.0	\$64.4	\$65.1	\$65.5	\$49.7	\$43.7	\$44.6	\$48.9	\$48.9	\$57.0
Vermont	Number of Plans	25	31	26	24	19	22	26	25	27	21	24	20
	Average Premium	\$51.3	\$52.4	\$52.7	\$52.4	\$49.1	\$47.3	\$46.6	\$43.0	\$43.3	\$49.6	\$50.3	\$67.9
Virginia	Number of Plans	26	33	30	26	21	24	27	29	30	23	24	20
	Average Premium	\$50.4	\$50.3	\$51.4	\$53.0	\$54.0	\$51.7	\$46.0	\$35.7	\$37.3	\$45.2	\$44.9	\$55.1
Washington	Number of Plans	25	33	29	24	19	22	26	28	29	23	24	20
	Average Premium	\$57.4	\$57.7	\$57.9	\$56.5	\$55.4	\$53.4	\$47.5	\$42.9	\$42.7	\$48.2	\$49.5	\$59.9
West Virginia	Number of Plans	33	35	26	27	22	26	30	31	33	25	26	20
	Average Premium	\$60.3	\$59.9	\$56.7	\$60.0	\$59.5	\$55.5	\$50.7	\$46.7	\$46.7	\$52.9	\$59.2	\$64.5
Wisconsin	Number of Plans	25	31	28	25	22	25	28	30	31	24	23	20
	Average Premium	\$59.4	\$58.8	\$58.9	\$62.0	\$64.5	\$58.7	\$52.0	\$44.2	\$44.3	\$50.1	\$46.7	\$56.7
Wyoming	Number of Plans	27	32	29	24	20	23	28	29	28	22	24	21
	Average Premium	\$54.4	\$56.1	\$54.8	\$55.3	\$51.0	\$53.9	\$45.9	\$39.6	\$43.0	\$48.6	\$47.8	\$55.0
U.S. Total	Number of Plans	1,310	1,651	1,440	1,231	1,018	1,172	1,358	1,422	1,479	1,143	1,212	1,021
	Average Premium	\$53.97	\$54.56	\$53.90	\$54.58	\$53.30	\$52.36	\$46.87	\$40.76	\$41.60	\$47.69	\$49.15	\$60.92

SOURCE: U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, "Prescription Drug Coverage—General Information," page last modified July 23, 2024, <https://www.cms.gov/medicare/coverage/pre-scripture-drug-coverage> (accessed August 27, 2024).



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