

Health Insurance Premium Summary

For Plans Submitted to Colorado Division of Insurance for 2014



The premiums shown below are **preliminary** and only reflect what carriers submitted to the Division of Insurance (DOI) by May 15. **Premiums may change as a result of the DOI's evaluation of these plans over the next two months.** Ranges represent plans to be offered by Connect for Health Colorado, Colorado's exchange, *and* plans not for the exchange.

Premiums are monthly, per individual, and are based on sample premiums submitted by the carriers for a 40-year-old non-smoker, except for the catastrophic premiums. The catastrophic premiums shown are based on a 27-year-old non-smoker. Catastrophic coverage has lower premiums and is designed for individuals under 30 or those 30 and over who meet certain financial eligibility requirements. Carriers were not required to provide sample premiums for all plans.

Two key factors account for the variability of the premiums within the coverage levels of bronze (60% of costs paid by the plan), silver (70%), gold (80%), platinum (90%) and catastrophic.

1. **Geography** – The range shown for each level includes rates submitted for plans across all regions of the state. Some regions have higher healthcare costs, leading to higher health insurance costs in those regions.
2. **Plan Design** – Within each level of coverage, there is variability among deductibles, co-payments and out-of-pocket maximums. These differences provide more choices for consumers.

Individual Plans

Coverage Level	Lowest	Highest
Catastrophic (27-year-old)	\$139.13	\$357.13
Bronze	\$177.00	\$462.14
Silver	\$232.80	\$837.37
Gold	\$273.44	\$774.16
Platinum*	\$311.40	\$321.96

Small Group Plans

Coverage Level	Lowest	Highest
Bronze	\$224.06	\$523.14
Silver	\$249.47	\$827.43
Gold	\$324.36	\$939.63
Platinum*	\$551.76	\$845.30

* Even though five carriers submitted platinum level plans, only two provided sample rates for this coverage level.