

Marketplace Trends: A Look at Early Returns

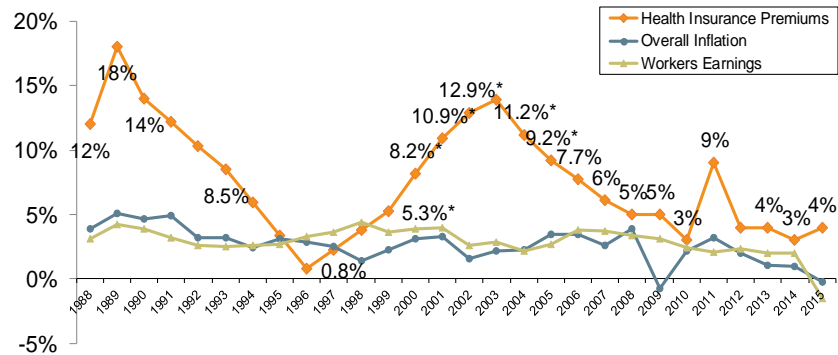
NORC/Commonwealth Fund
Health Insurance Marketplace
Tracking



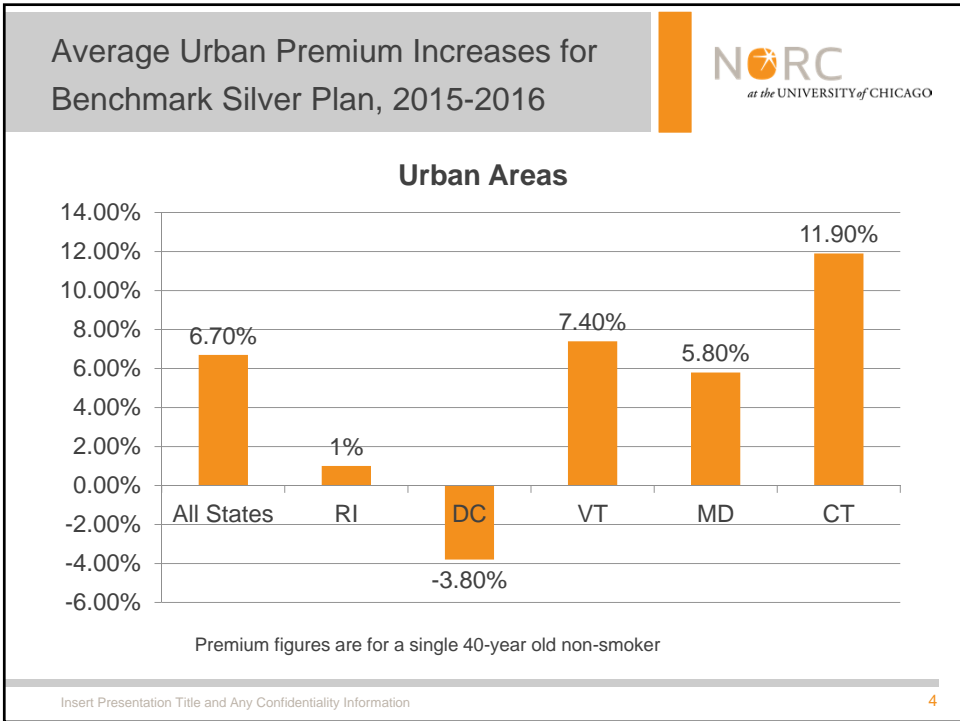
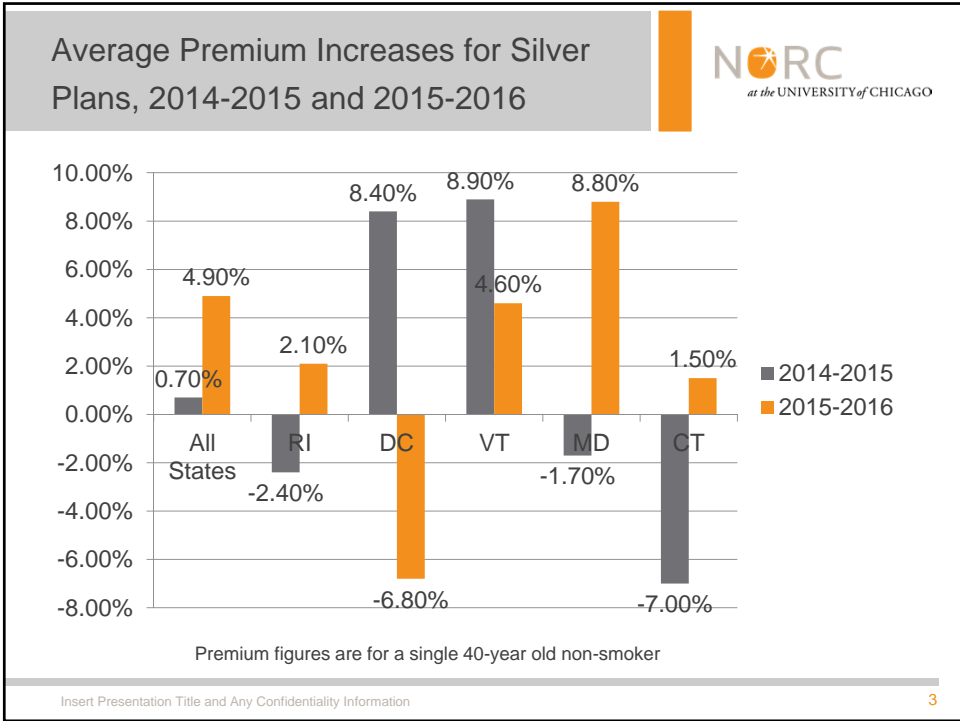
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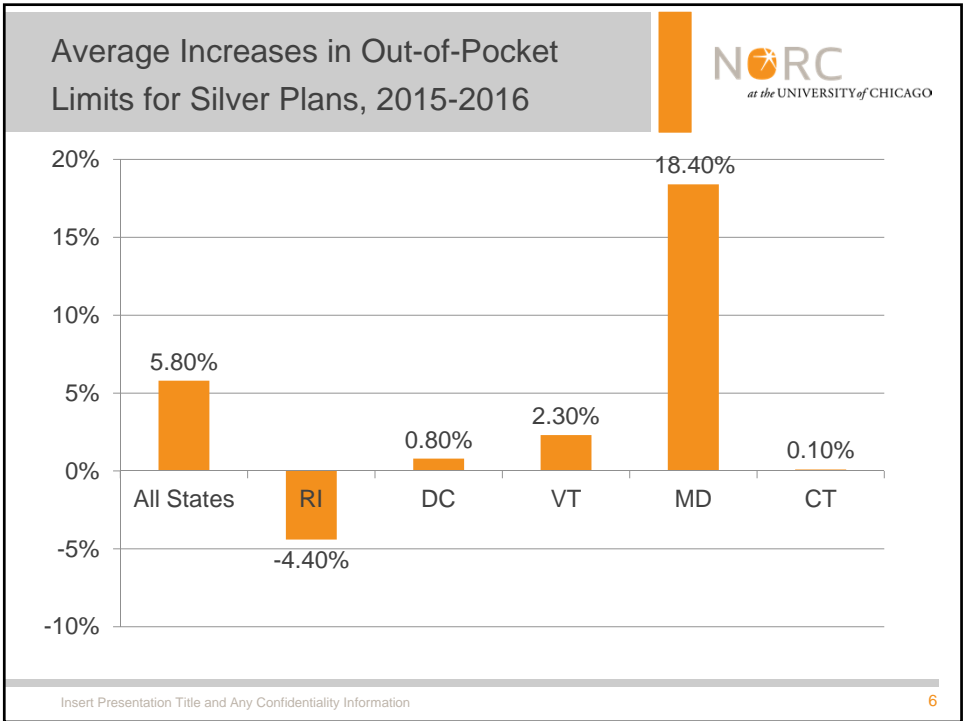
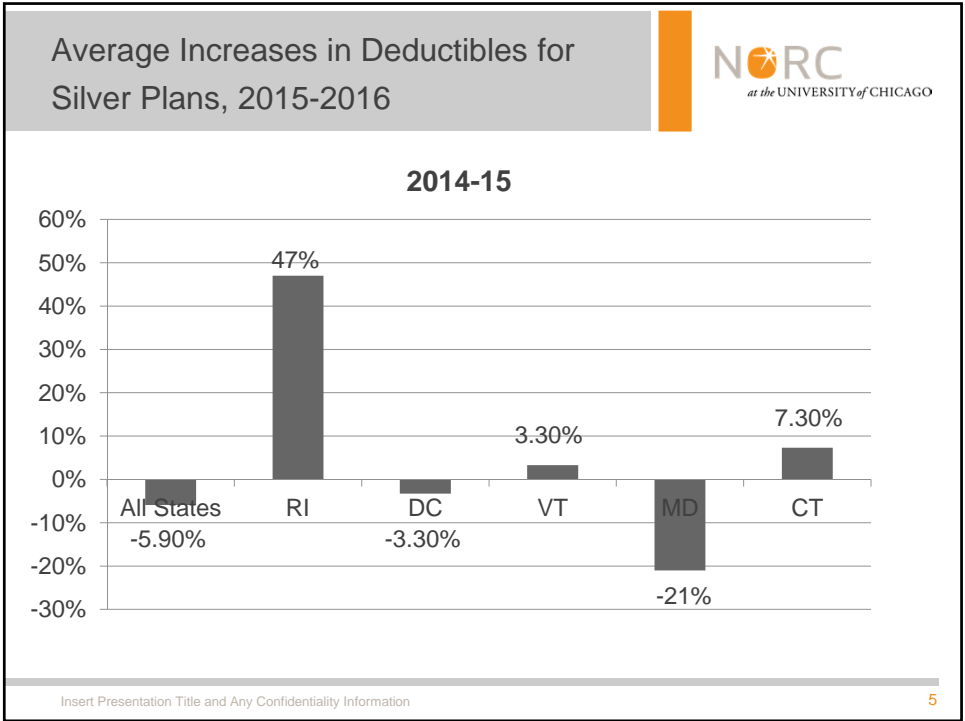


Trends in Premiums, 1988-2014



Sources: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014;
U.S. Bureau of Labor Statistics





Summary



- Average premium increases will be higher than last year
 - Benchmark plans showed greater increases than the average increase for Silver plans,
 - But the averages are not horrific
 - More in line with employer-based insurance
 - Will vary greatly from state-to-state and plan-to-plan
- Cost-sharing remains stable