



**Obamacare Exchange Brings High Healthcare Costs to Ohio**  
**By Mary McCleary**  
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If you plan to purchase health insurance through the Obamacare exchange, expect to pay a lot - that is if you can successfully sign up. Even a month after the launch of HealthCare.gov, the website is still plagued with bugs much to the embarrassment of President Barack Obama and Health and Human Services Secretary Kathleen Sebelius.

As part of the Obamacare roll out, the federal government recently released a list of healthcare plans available to enrollees by state. The average yearly cost per plan in Ohio is in Table 1 below. Although catastrophic plans are included in the chart for all age groups, it should be noted that only people under 30 and “some people with limited incomes” are permitted to purchase these low cost options.<sup>1</sup> Plan types are broken down by categories, which reflect the share of healthcare costs policyholders will pay.<sup>2</sup> Catastrophic, Bronze, Silver, and Gold policyholders will pay more than 40 percent, 40 percent, 30 percent, and 20 percent, respectively, of the share of their medical expenses.

**Table 1: Average Yearly Insurance Cost by Age Group and Plan Type in Ohio<sup>3</sup>**

Plan Type*	Child	Age 27	Age 50	Family	Single Parent Family	Couple
Catastrophic	\$1,117	\$1,843	\$3,141	\$6,226	\$4,230	\$4,495
Bronze	\$1,568	\$2,588	\$4,410	\$8,741	\$5,938	\$6,311
Silver	\$1,884	\$3,109	\$5,299	\$10,503	\$7,136	\$7,584
Gold	\$2,232	\$3,684	\$6,279	\$12,446	\$8,455	\$8,986

\* Platinum not included to due to its limited availability (only one plan in four counties).

The average Ohio family purchasing a gold plan will pay \$12,446 for health insurance premiums through the federal exchange. The most expensive gold family plan available to Ohioans costs just over \$18,000 per year.

<sup>1</sup> U.S. Centers for Medicare & Medicaid Services, “HealthCare.gov: Getting Lower Costs on Coverage,” at <https://www.healthcare.gov/getting-lower-costs-on-coverage/> (November 1, 2013).

<sup>2</sup> U.S. Centers for Medicare & Medicaid Services, “HealthCare.gov: Get Plan Information in Your

<sup>2</sup> U.S. Centers for Medicare & Medicaid Services, “HealthCare.gov: Get Plan Information in Your Area,” at <https://www.healthcare.gov/find-premium-estimates/#7/&aud=indv&type=med&state=OH&county=Franklin&cov=self&age=49andUnder> (November 1, 2013).

<sup>3</sup> U.S. Centers for Medicare & Medicaid Services, “Data.HealthCare.gov: QHP Individual Medical Landscape,” at <https://data.healthcare.gov/dataset/QHP-Individual-Medical-Landscape/ba45-xusy> (November 1, 2013).

The most expensive catastrophic family plans (which families may or may not be allowed to purchase) are available in 11 of the state's poorest counties in southeastern Ohio. These plans could cost over \$8,000 dollars per year. Looking at the average prices per family by county, Hocking, Ross, and Pike County residents have the highest premiums in all categories. (See Table 3 below.)

In spite of the higher prices in poor areas of the state, those with "low" incomes will receive subsidies to help defer the cost of their premiums. An individual earning up to \$45,960 will be eligible for a subsidy as will a family of four whose household income is less than \$94,200.<sup>4</sup> Considering that Ohio's median household income in 2012 was \$44,375, most Ohioans should receive subsidies for the healthcare they purchase through the exchange.<sup>5</sup>

Young adults are expected to experience the biggest increase in premiums. According to research performed by Jason Hart of Media Trackers, monthly premiums for non-smoking 21-year-old females will increase 168 percent. Similarly, insurance rates for non-smoking 21-year-old males will increase 203 percent through the Obamacare exchange.<sup>6</sup>

While the increase in costs is bad news for Ohioans, residents of other states will be paying much more for their health insurance. As the MacIver Institute discovered while performing a similar analysis for Wisconsin, families in the state could pay about \$22,000 per year for insurance.<sup>7</sup> If the information reported on Data.Healthcare.Gov is correct for the state of Virginia, families could pay as much as \$6,495 per month or roughly \$78,000 per year for health insurance if they choose the most expensive plan.<sup>8</sup>

Compared to other states, the cost of Ohio's healthcare plans rank near the middle across all categories and age groups. No matter what age or family demographic one chooses, Ohio's average cost rankings are the same within the plan type categories. For example, whether you are 27, 50, a single parent, or a family, Ohio's average gold option is 16th most expensive out of the 34 states participating in the federal exchange. (See Table 2 below.)

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<sup>4</sup> U.S. Centers for Medicare & Medicaid Services, "HealthCare.gov: Will I qualify for lower costs on monthly premiums?" at <https://www.healthcare.gov/will-i-qualify-to-save-on-monthly-premiums/> (November 1, 2013).

<sup>5</sup> Mary McCleary, "Ohio Families Losing Ground as Incomes Fall," Opportunity Ohio, October 29, 2013, at <http://www.opportunityohio.org/wp-content/uploads/2012/06/Ohio-Families-Losing-Ground.pdf> (November 1, 2013).

<sup>6</sup> Jason Hart, "Obamacare Bringing Less Choice, Higher Costs to Ohio," Media Trackers Ohio, October 28, 2013, at <http://mediatrackers.org/ohio/2013/10/28/obamacare-higher-premiums-less-choice> (November 1, 2013).

<sup>7</sup> MacIver Institute, "Obamacare Premiums Could Cost a Family up to \$22,000 a Year for a Platinum Plan," October 22, 2013, at <http://www.maciverinstitute.com/2013/10/rates-for-every-obamacare-plan-in-the-state-and-country-released/> (November 1, 2013).

<sup>8</sup> U.S. Centers for Medicare & Medicaid Services, "Data.HealthCare.gov: QHP Individual Medical Landscape," <https://data.healthcare.gov/dataset/QHP-Individual-Medical-Landscape/ba45-xusy> (November 1, 2013).

Despite the information now available regarding Obamacare and the federal exchange, there are still many unknowns. The rollout of the new healthcare program has been a disaster for the Obama administration. Between website crashes and other technical glitches that have prevented Americans from signing up, one can only wonder what the next chapter of the Obamacare saga will be.

**Table 2: Average Family Monthly Premiums by State and Category**

State	Catastrophic		Bronze		Silver		Gold	
	Dollars	Rank	Dollars	Rank	Dollars	Rank	Dollars	Rank
AK	\$798	3	\$1,002	3	\$1,210	2	\$1,398	2
AL	\$463	33	\$538	33	\$683	33	\$859	32
AR	\$516	27	\$720	16	\$910	12	\$1,053	13
AZ	\$575	13	\$750	12	\$904	13	\$1,039	15
DE	\$523	23	\$713	17	\$846	21	\$1,006	20
FL	\$593	11	\$750	11	\$881	16	\$976	22
GA	\$566	16	\$782	8	\$935	9	\$1,127	10
IA	\$522	24	\$649	25	\$807	23	\$913	26
IL	\$526	22	\$660	24	\$877	17	\$1,009	18
IN	\$604	10	\$759	10	\$939	8	\$1,212	8
KS	\$418	34	\$575	31	\$697	32	\$828	33
LA	\$518	26	\$699	20	\$913	11	\$1,027	17
ME	\$664	6	\$828	7	\$989	7	\$1,270	4
MI	\$556	17	\$701	19	\$894	14	\$1,048	14
MO	\$489	32	\$706	18	\$875	19	\$1,112	11
MS	\$670	5	\$856	6	\$1,031	5	\$1,221	7
MT	\$555	18	\$619	28	\$741	28	\$865	30
NC	\$511	28	\$723	15	\$885	15	\$1,056	12
ND	\$541	19	\$674	22	\$827	22	\$927	24
NE	\$491	30	\$677	21	\$791	26	\$895	27
NH	\$531	21	\$664	23	\$802	24	\$990	21
NJ	\$691	4	\$942	4	\$1,053	4	\$1,241	5
OH	\$519	25	\$728	14	\$875	18	\$1,037	16
OK	\$490	31	\$559	32	\$712	31	\$885	28
PA	\$502	29	\$644	26	\$740	29	\$873	29
SC	\$646	8	\$732	13	\$867	20	\$1,009	19
SD	\$664	7	\$903	5	\$1,011	6	\$1,238	6
TN	\$571	14	\$512	34	\$666	34	\$860	31
TX	\$575	12	\$603	29	\$797	25	\$954	23
UT	\$538	20	\$592	30	\$718	30	\$812	34
VA	\$2,085	1	\$2,086	1	\$1,685	1	\$2,026	1
WI	\$621	9	\$775	9	\$925	10	\$1,167	9
WV	\$570	15	\$634	27	\$757	27	\$916	25
WY	\$986	2	\$1,082	2	\$1,210	3	\$1,374	3

**Table 3: Average Family Monthly Premiums by County and Category**

Counties	Catastrophic		Bronze		Silver		Gold	
	Dollars	Rank	Dollars	Rank	Dollars	Rank	Dollars	Rank
ADAMS	\$532	39	\$706	69	\$858	60	\$1,027	59
ALLEN	\$559	7	\$765	17	\$933	20	\$1,071	32
ASHLAND	\$490	71	\$673	79	\$837	75	\$993	67
ASHTABULA	\$503	64	\$732	43	\$926	22	\$1,071	35
ATHENS	\$541	36	\$811	5	\$1,009	9	\$1,181	5
AUGLAIZE	\$574	4	\$771	14	\$945	15	\$1,085	26
BELMONT	\$484	74	\$710	56	\$878	43	\$1,050	46
BROWN	\$532	39	\$706	70	\$822	79	\$983	77
BUTLER	\$493	68	\$732	42	\$834	77	\$1,001	64
CARROLL	\$456	87	\$654	83	\$796	85	\$976	78
CHAMPAIGN	\$543	29	\$726	45	\$887	39	\$1,074	29
CLARK	\$543	29	\$754	30	\$895	36	\$1,087	25
CLERMONT	\$532	39	\$726	51	\$851	70	\$1,023	62
CLINTON	\$532	39	\$706	70	\$858	61	\$1,027	59
COLUMBIANA	\$451	88	\$659	82	\$818	80	\$969	81
COSHOCTON	\$532	44	\$733	38	\$901	32	\$1,088	21
CRAWFORD	\$529	49	\$720	54	\$889	37	\$1,051	41
CUYAHOGA	\$499	65	\$699	76	\$852	69	\$990	71
DARKE	\$543	29	\$726	45	\$887	39	\$1,074	29
DEFIANCE	\$526	50	\$707	67	\$862	57	\$988	72
DELAWARE	\$545	25	\$757	28	\$868	53	\$1,033	56
ERIE	\$526	56	\$736	36	\$911	25	\$1,052	37
FAIRFIELD	\$556	12	\$764	20	\$905	29	\$1,089	18
FAYETTE	\$556	12	\$764	26	\$937	17	\$1,138	12
FRANKLIN	\$556	12	\$764	26	\$905	29	\$1,089	18
FULTON	\$526	50	\$707	66	\$824	78	\$951	86
GALLIA	\$545	20	\$808	9	\$1,012	6	\$1,173	7
GEAUGA	\$499	65	\$690	78	\$835	76	\$966	82
GREENE	\$543	29	\$726	45	\$857	63	\$1,034	53
GUERNSEY	\$532	44	\$733	38	\$901	32	\$1,088	24
HAMILTON	\$493	68	\$697	77	\$800	83	\$970	80
HANCOCK	\$559	7	\$765	17	\$933	19	\$1,071	32
HARDIN	\$559	7	\$791	12	\$972	12	\$1,132	14
HARRISON	\$484	74	\$710	58	\$878	43	\$1,050	43
HENRY	\$526	50	\$707	67	\$862	58	\$988	72
HIGHLAND	\$532	39	\$706	70	\$858	61	\$1,027	59
HOCKING	\$596	1	\$831	3	\$1,033	3	\$1,214	1
HOLMES	\$464	84	\$654	86	\$812	81	\$972	79

**Table 3 (Continued): Average Family Monthly Premiums by County and Category**

Counties	Catastrophic		Bronze		Silver		Gold	
	Dollars	Rank	Dollars	Rank	Dollars	Rank	Dollars	Rank
HURON	\$526	56	\$708	64	\$865	54	\$984	75
JACKSON	\$545	21	\$808	6	\$1,012	6	\$1,173	7
JEFFERSON	\$484	74	\$710	58	\$878	43	\$1,050	46
KNOX	\$545	26	\$757	28	\$921	23	\$1,106	16
LAKE	\$499	65	\$705	73	\$853	68	\$993	70
LAWRENCE	\$545	21	\$808	6	\$1,012	6	\$1,173	7
LICKING	\$556	12	\$764	21	\$905	29	\$1,089	18
LOGAN	\$556	12	\$764	21	\$937	17	\$1,138	12
LORAIN	\$510	62	\$701	75	\$853	67	\$993	66
LUCAS	\$526	50	\$724	52	\$851	71	\$1,004	63
MADISON	\$556	12	\$764	21	\$873	50	\$1,043	49
MAHONING	\$462	85	\$662	80	\$837	73	\$993	68
MARION	\$543	27	\$750	32	\$911	24	\$1,101	17
MEDINA	\$482	80	\$654	84	\$794	86	\$948	87
MEIGS	\$541	36	\$804	11	\$1,003	10	\$1,170	10
MERCER	\$574	4	\$771	16	\$945	14	\$1,085	26
MIAMI	\$543	29	\$726	45	\$857	64	\$1,034	53
MONROE	\$484	74	\$710	58	\$878	43	\$1,050	43
MONTGOMERY	\$508	63	\$754	30	\$874	49	\$1,052	40
MORGAN	\$484	74	\$710	58	\$878	43	\$1,050	43
MORROW	\$543	27	\$750	32	\$860	59	\$1,030	57
MUSKINGUM	\$532	44	\$733	38	\$901	32	\$1,088	21
NOBLE	\$484	74	\$710	56	\$878	43	\$1,050	46
OTTAWA	\$526	56	\$708	64	\$865	54	\$984	74
PAULDING	\$559	7	\$791	12	\$972	12	\$1,132	14
PERRY	\$532	44	\$733	38	\$901	32	\$1,088	21
PICKAWAY	\$556	12	\$764	21	\$873	50	\$1,043	49
PIKE	\$594	2	\$832	2	\$1,037	2	\$1,207	3
PORTAGE	\$482	80	\$654	84	\$800	84	\$955	85
PREBLE	\$543	29	\$726	45	\$857	64	\$1,034	53
PUTNAM	\$559	7	\$765	17	\$933	20	\$1,071	32
RICHLAND	\$529	48	\$720	53	\$889	38	\$1,051	41
ROSS	\$594	2	\$837	1	\$1,038	1	\$1,213	2
SANDUSKY	\$526	56	\$736	35	\$911	25	\$1,052	37
SCIOTO	\$545	21	\$815	4	\$1,016	4	\$1,183	4
SENECA	\$526	56	\$708	63	\$865	54	\$984	75
SHELBY	\$543	29	\$726	45	\$887	39	\$1,074	29
STARK	\$467	83	\$640	88	\$771	88	\$945	88

**Table 3 (Continued): Average Family Monthly Premiums by County and Category**

Counties	Catastrophic		Bronze		Silver		Gold	
	Dollars	Rank	Dollars	Rank	Dollars	Rank	Dollars	Rank
SUMMIT	\$482	80	\$720	55	\$887	42	\$1,037	52
TRUMBULL	\$462	85	\$662	80	\$837	73	\$993	68
TUSCARAWAS	\$488	72	\$703	74	\$837	72	\$1,027	58
UNION	\$556	12	\$764	21	\$873	52	\$1,043	49
VAN WERT	\$574	4	\$771	14	\$945	15	\$1,085	26
VINTON	\$545	21	\$808	6	\$1,012	5	\$1,173	6
WARREN	\$493	68	\$708	62	\$801	82	\$956	84
WASHINGTON	\$541	36	\$804	10	\$1,003	10	\$1,170	10
WAYNE	\$484	73	\$647	87	\$794	87	\$958	83
WILLIAMS	\$526	50	\$736	37	\$907	28	\$1,057	36
WOOD	\$526	50	\$730	44	\$855	66	\$997	65
WYANDOT	\$526	56	\$736	34	\$911	25	\$1,052	37