

# How Much Does Health Insurance Cost Without A Subsidy?

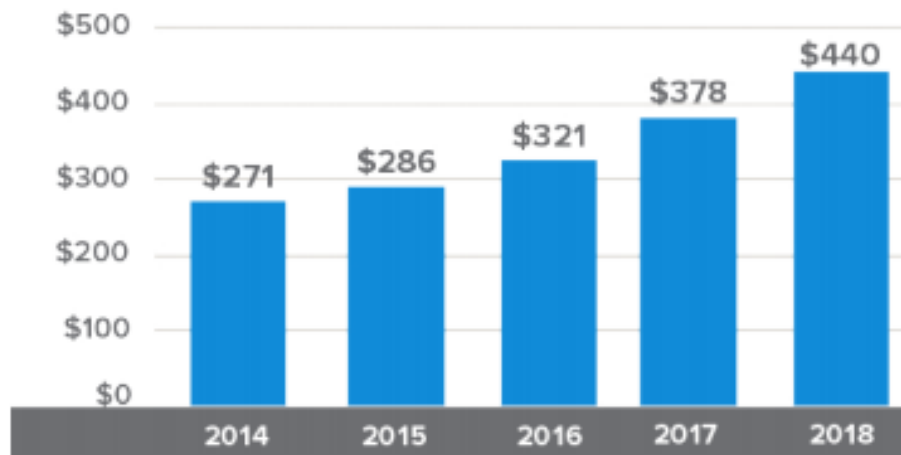
Updated on November 06, 2019

Are you getting government subsidies to help cover health insurance costs? If you receive subsidies to help cover health care costs, you could be saving a significant amount of money. But what does health insurance cost without a subsidy? Unfortunately, not everyone qualifies for subsidies, so it's important to see what health insurance costs without them. The following data reflects health insurance costs and shopping trends from the 2018 Open Enrollment Period, which ran from November 1 to December 15, 2017.

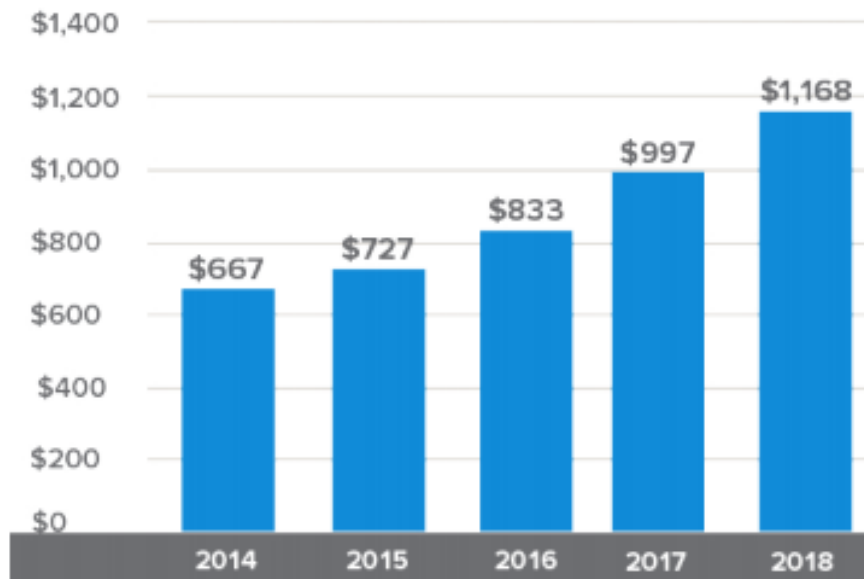
## Average premiums and deductibles nationwide for unsubsidized shoppers:

- **Premiums** for individual coverage averaged \$440 per month while premiums for family plans averaged \$1,168 per month. The graphs below demonstrate the rise in both individual and family premiums since the Affordable Care Act's inception.

### Average monthly premiums for individual coverage



## Average monthly premiums for family coverage



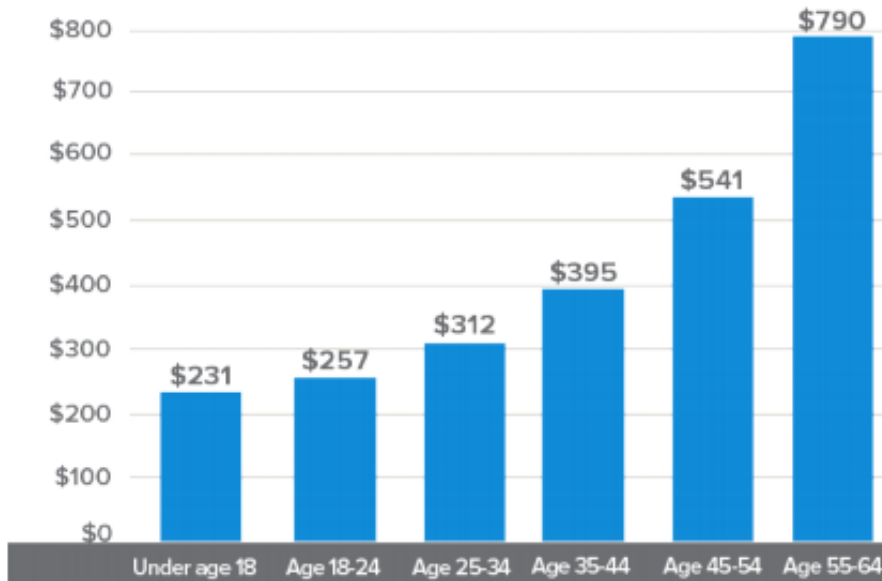
- The average annual **deductible** for individual plans was \$4,578 and the average deductible for family plans was \$8,803. The graphs below demonstrate the rise in both family and individual deductibles since the Affordable Care Act's inception.

## Average monthly premiums for individual plans by metal level were:

- \$206 for catastrophic plans
- \$434 for bronze plans
- \$498 for silver plans
- \$597 for gold plans
- \$709 for platinum plans

## Average monthly premiums for individual plans by age group were:

### Average 2018 individual premiums by age band



- \$231 for people under age 18
- \$257 for people age 18-24
- \$312 for people age 25-34
- \$395 for people age 35-44
- \$541 for people age 45-54
- \$790 for people age 55-64

### Average monthly premiums for individual plans by gender were:

- \$461 for women in 2018
- \$418 for men in 2018

The figures above are from eHealth's Health Insurance Price Index Report for 2018, based solely on eHealth shoppers who selected individual or family health insurance plans during the 2018 open enrollment period (between November 1 and December 15, 2017) and who did not receive government subsidies.

eHealth is one of the few organizations with national source health insurance data that broadly reflects consumer buying patterns and purchase prices in the self-purchased individual and family health insurance market. eHealth's report provides insights into the large segment of the individual and family health insurance market which may not qualify for or elect to use government subsidies, and which may shop for coverage through sources other than government exchanges.