



FACT SHEET

RATE REGULATION DOES NOT IMPACT THE PRICE OF HEALTHCARE

February 2010

Individual Market Premiums by State and States with Prior Approval Requirements (shaded rows)

Alphabetical by State

State	Total
Arizona	\$2,961
California	\$2,943
Colorado	\$2,777
Connecticut	\$3,503
Florida	\$3,191
Georgia	\$3,228
Illinois	\$2,843
Indiana	\$2,930
Iowa	\$2,606
Kansas	\$2,615
Kentucky	\$2,740
Maine	\$4,061
Massachusetts	\$5,143
Minnesota	\$2,978
Missouri	\$2,725
Montana	\$3,305
Nebraska	\$2,950
Nevada	\$3,276
New Hampshire	\$3,427
New York	\$6,630
North Carolina	\$2,613
Ohio	\$2,724
Oklahoma	\$3,220
Pennsylvania	\$2,873
Rhode Island	\$4,779
South Carolina	\$3,204
Tennessee	\$3,150
Texas	\$3,208
Virginia	\$3,229

Highest to Lowest by Premiums

	State	Total
1	New York	\$6,630
2	Massachusetts	\$5,143
3	Rhode Island	\$4,779
4	Maine	\$4,061
5	Connecticut	\$3,503
6	New Hampshire	\$3,427
7	Montana	\$3,305
8	Nevada	\$3,276
9	Virginia	\$3,229
10	Georgia	\$3,228
11	Oklahoma	\$3,220
12	Texas	\$3,208
13	South Carolina	\$3,204
14	Florida	\$3,191
15	Tennessee	\$3,150
16	Minnesota	\$2,978
17	Arizona	\$2,961
18	Nebraska	\$2,950
19	California	\$2,943
20	Indiana	\$2,930
21	Pennsylvania	\$2,873
22	Illinois	\$2,843
23	Colorado	\$2,777
24	Kentucky	\$2,740
25	Missouri	\$2,725
26	Ohio	\$2,724
27	Kansas	\$2,615
28	North Carolina	\$2,613
29	Iowa	\$2,606

The price of premiums varies widely among states with rate regulation. Rate regulation isn't saving money. It's the unique make up of the market in each of those states, along with other insurance rules, that dictates the price.

States with prior approval in the individual market but no premium data available:

Alaska, Arkansas, District of Columbia, Hawaii, Maryland, New Jersey, New Mexico, North Dakota, Oregon, Vermont, West Virginia

SOURCES:

Premiums: "[Individual Health Insurance 2009: A Comprehensive Survey of Premiums, Availability and Benefits.](#)" America's Health Insurance Plans. October 2009.

States with Prior Approval Requirements: State-by-State listing of Filing Requirements for Health Insurance Forms and Rates. National Association of Insurance Commissioners. February 2009.

Please contact Maral Farsi at mfarsi@calhealthplans.org or 916.558.1545 with any questions about this fact sheet.

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The California Association of Health Plans (CAHP) is a statewide trade association representing 39 full-service health care plans. Through legislative advocacy, education, and collaboration with other member organizations, CAHP works to sustain a strong environment in which our member plans can provide access to products that offer choice and flexibility to the more than 21 million Californians they serve.

Group Market Premiums by State and States with Prior Approval Requirements (shaded rows)

Alphabetical by State

State	Total
United States	\$4,386
Alabama	\$4,139
Alaska	\$5,293
Arizona	\$4,214
Arkansas	\$3,923
California	\$4,280
Colorado	\$4,303
Connecticut	\$4,740
Delaware	\$4,733
District of Columbia	\$4,890
Florida	\$4,517
Georgia	\$4,160
Hawaii	\$3,831
Idaho	\$4,104
Illinois	\$4,643
Indiana	\$4,495
Iowa	\$4,146
Kansas	\$4,197
Kentucky	\$4,009
Louisiana	\$4,055
Maine	\$4,910
Maryland	\$4,360
Massachusetts	\$4,836
Michigan	\$4,388
Minnesota	\$4,432
Mississippi	\$4,124
Missouri	\$4,124
Montana	\$4,355
Nebraska	\$4,392
Nevada	\$3,927
New Hampshire	\$5,247
New Jersey	\$4,798
New Mexico	\$4,074
New York	\$4,638
North Carolina	\$4,460
North Dakota	\$3,830
Ohio	\$4,089
Oklahoma	\$4,072
Oregon	\$4,384
Pennsylvania	\$4,499
Rhode Island	\$4,930
South Carolina	\$4,477
South Dakota	\$4,233
Tennessee	\$4,276
Texas	\$4,205
Utah	\$4,197
Vermont	\$4,900
Virginia	\$4,202
Washington	\$4,404
West Virginia	\$4,892
Wisconsin	\$4,777
Wyoming	\$4,622

Highest to Lowest by Premiums

	State	Total
1	Alaska	\$ 5,293
2	New Hampshire	\$ 5,247
3	Rhode Island	\$ 4,930
4	Maine	\$ 4,910
5	Vermont	\$ 4,900
6	West Virginia	\$ 4,892
7	District of Columbia	\$ 4,890
8	Massachusetts	\$ 4,836
9	New Jersey	\$ 4,798
10	Wisconsin	\$ 4,777
11	Connecticut	\$ 4,740
12	Delaware	\$ 4,733
13	Illinois	\$ 4,643
14	New York	\$ 4,638
15	Wyoming	\$ 4,622
16	Florida	\$ 4,517
17	Pennsylvania	\$ 4,499
18	Indiana	\$ 4,495
19	South Carolina	\$ 4,477
20	North Carolina	\$ 4,460
21	Minnesota	\$ 4,432
22	Washington	\$ 4,404
23	Nebraska	\$ 4,392
24	Michigan	\$ 4,388
25	United States	\$ 4,386
26	Oregon	\$ 4,384
27	Maryland	\$ 4,360
28	Montana	\$ 4,355
29	Colorado	\$ 4,303
30	California	\$ 4,280
31	Tennessee	\$ 4,276
32	South Dakota	\$ 4,233
33	Arizona	\$ 4,214
34	Texas	\$ 4,205
35	Virginia	\$ 4,202
36	Kansas	\$ 4,197
37	Utah	\$ 4,197
38	Georgia	\$ 4,160
39	Iowa	\$ 4,146
40	Alabama	\$ 4,139
41	Mississippi	\$ 4,124
42	Missouri	\$ 4,124
43	Idaho	\$ 4,104
44	Ohio	\$ 4,089
45	New Mexico	\$ 4,074
46	Oklahoma	\$ 4,072
47	Louisiana	\$ 4,055
48	Kentucky	\$ 4,009
49	Nevada	\$ 3,927
50	Arkansas	\$ 3,923
51	Hawaii	\$ 3,831
52	North Dakota	\$ 3,830

SOURCES:

Premiums: "Average Single Premium per Enrolled Employee for Employer-Based Health Insurance, 2008." Kaiser Family Foundation, State Health Facts. 2008.

States with Prior Approval Requirements: State-by-State listing of Filing Requirements for Health Insurance Forms and Rates. National Association of Insurance Commissioners. February 2009.