

The individual health insurance market in 2016

Commissioner's Health Policy Roundtable
October 27, 2015

Revised October 29, 2015

Highlights of the 2016 market

- Consumers are benefitting from increased competition
- Rate increases have moderated
 - Deductibles are increasing while consumer out of pocket costs are capped
- Recent new regulations are fostering innovation
 - An increasing amount of issuers every year
 - Increase in the number of exchange plans available and variety in plan design

The individual market in 2016

Marketplace	2016
Off the Exchange	68
Gold	17
Silver	27
Bronze	23
Catastrophic	1
On the Exchange	143
Gold	35
Silver	62
Bronze	43
Catastrophic	3

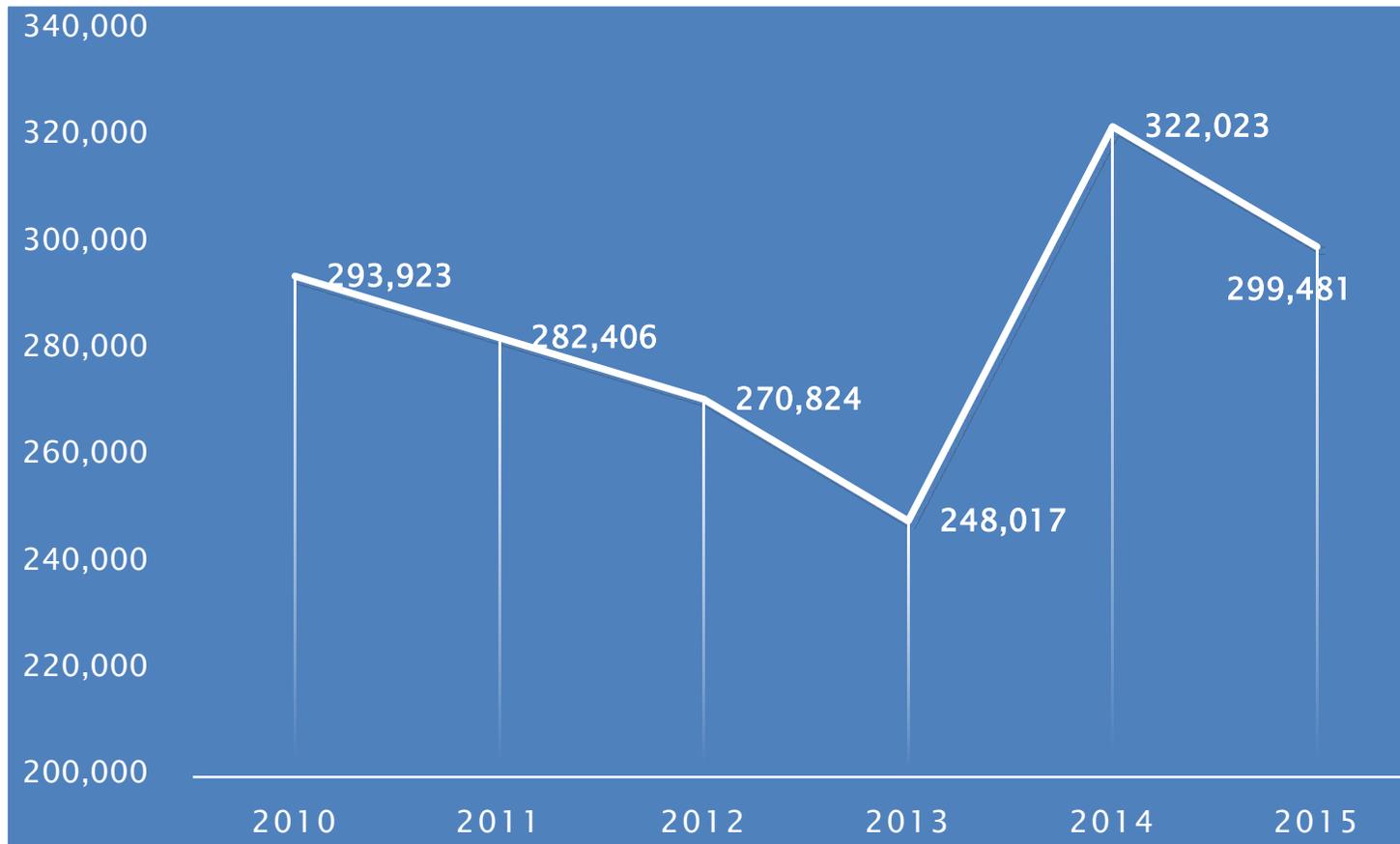
This data reflects plans that have been approved by the OIC as of Oct. 29.

2016 individual market

This data reflects plans that have been approved by the OIC as of Oct. 29. It is market wide – it includes plans sold both on and off the exchange.

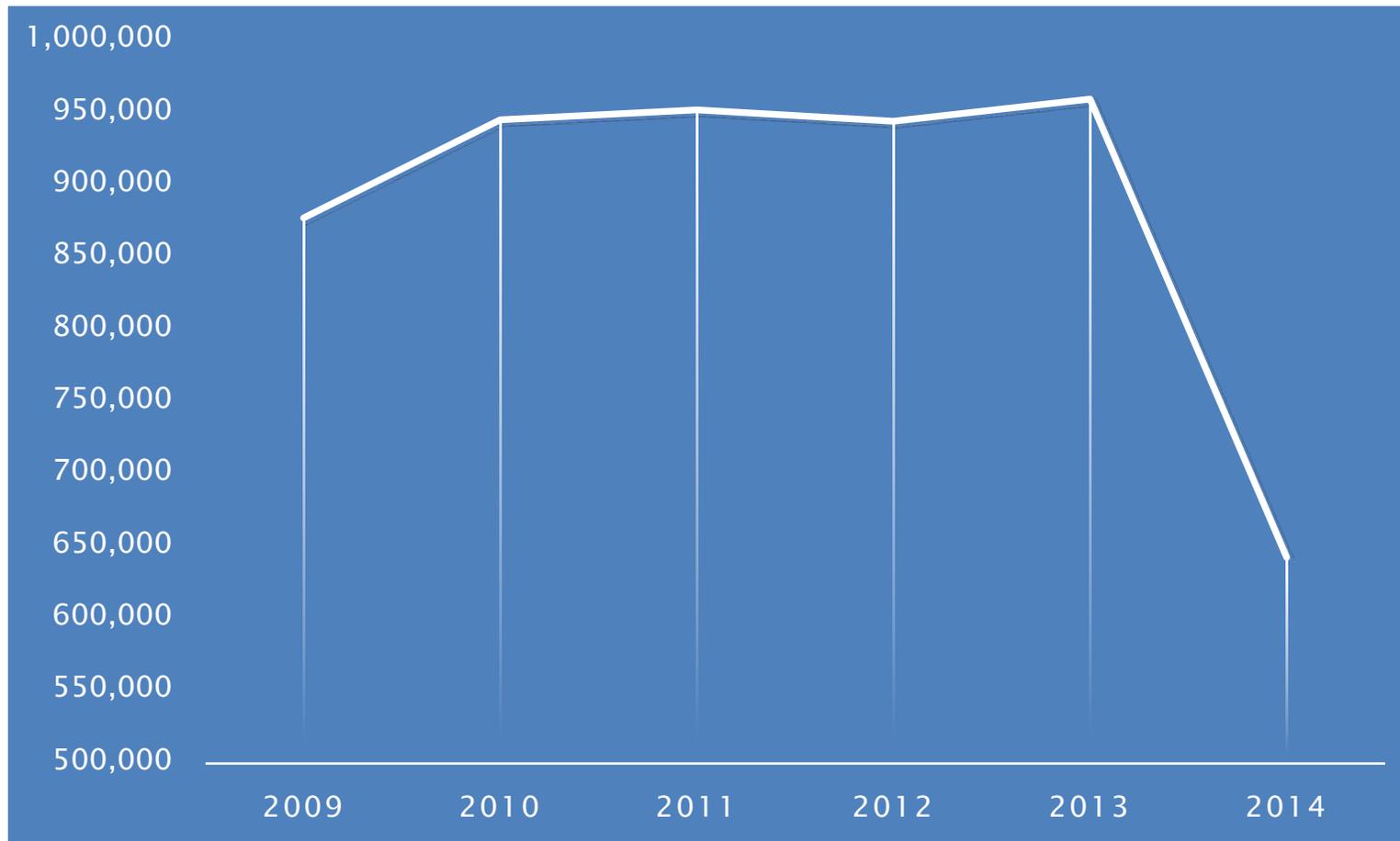
County	Issuers	Plans	County	Issuers	Plans
Adams	6	66	Lewis	9	89
Asotin	4	52	Lincoln	6	74
Benton	7	78	Mason	8	80
Chelan	7	74	Okanogan	7	72
Clallam	4	53	Pacific	6	65
Clark	6	71	Pend Oreille	6	64
Columbia	5	59	Pierce	9	98
Cowlitz	5	67	San Juan	7	75
Douglas	8	76	Skagit	8	80
Ferry	5	54	Skamania	5	63
Franklin	8	80	Snohomish	9	105
Garfield	4	52	Spokane	11	101
Grant	8	76	Stevens	7	76
Grays Harbor	4	53	Thurston	11	99
Island	6	65	Wahkiakum	6	65
Jefferson	5	65	Walla Walla	9	88
King	9	128	Whatcom	7	75
Kitsap	7	70	Whitman	6	68
Kittitas	5	58	Yakima	9	88
Klickitat	4	53			

Individual enrollment 2010–2015

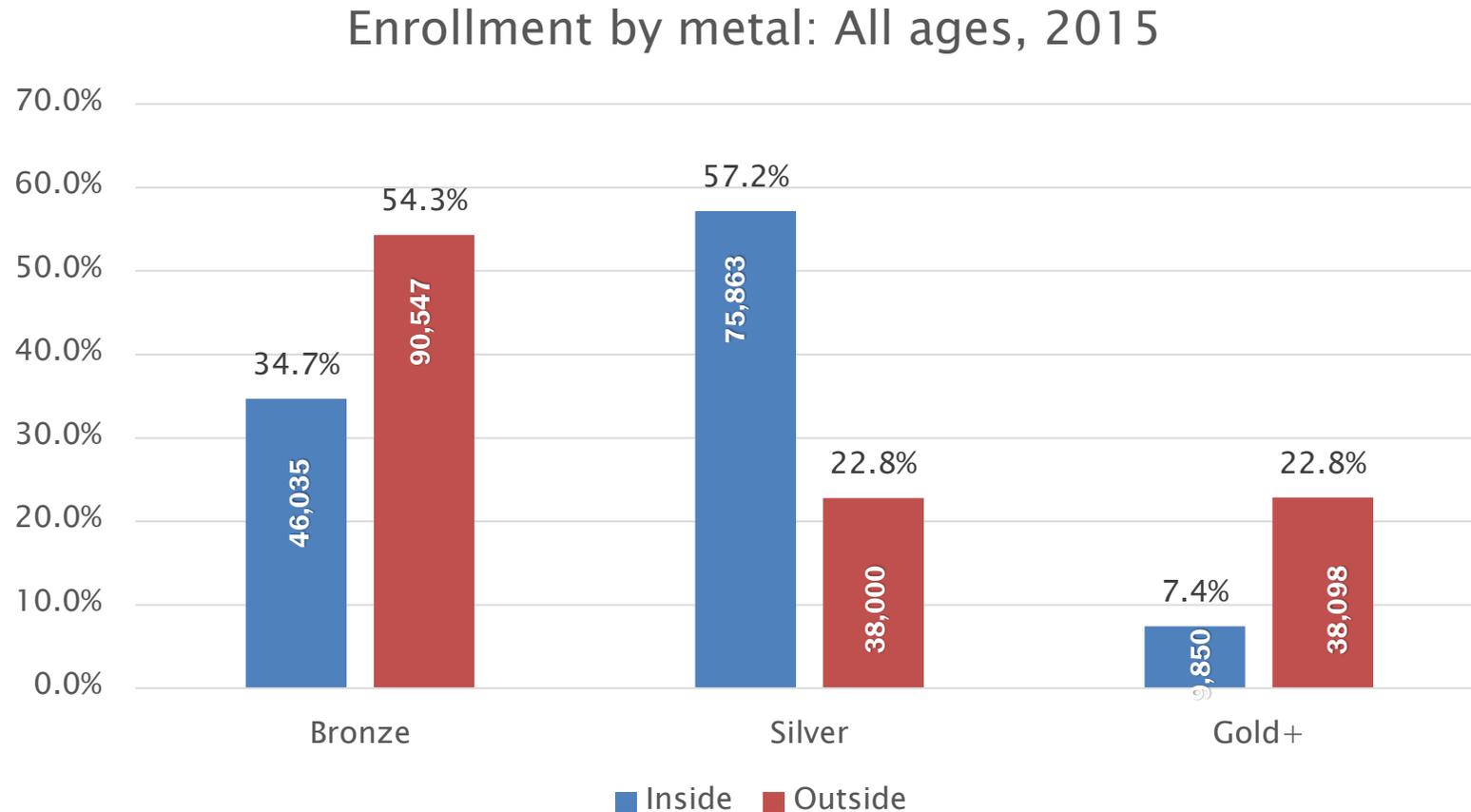


This data is market wide.

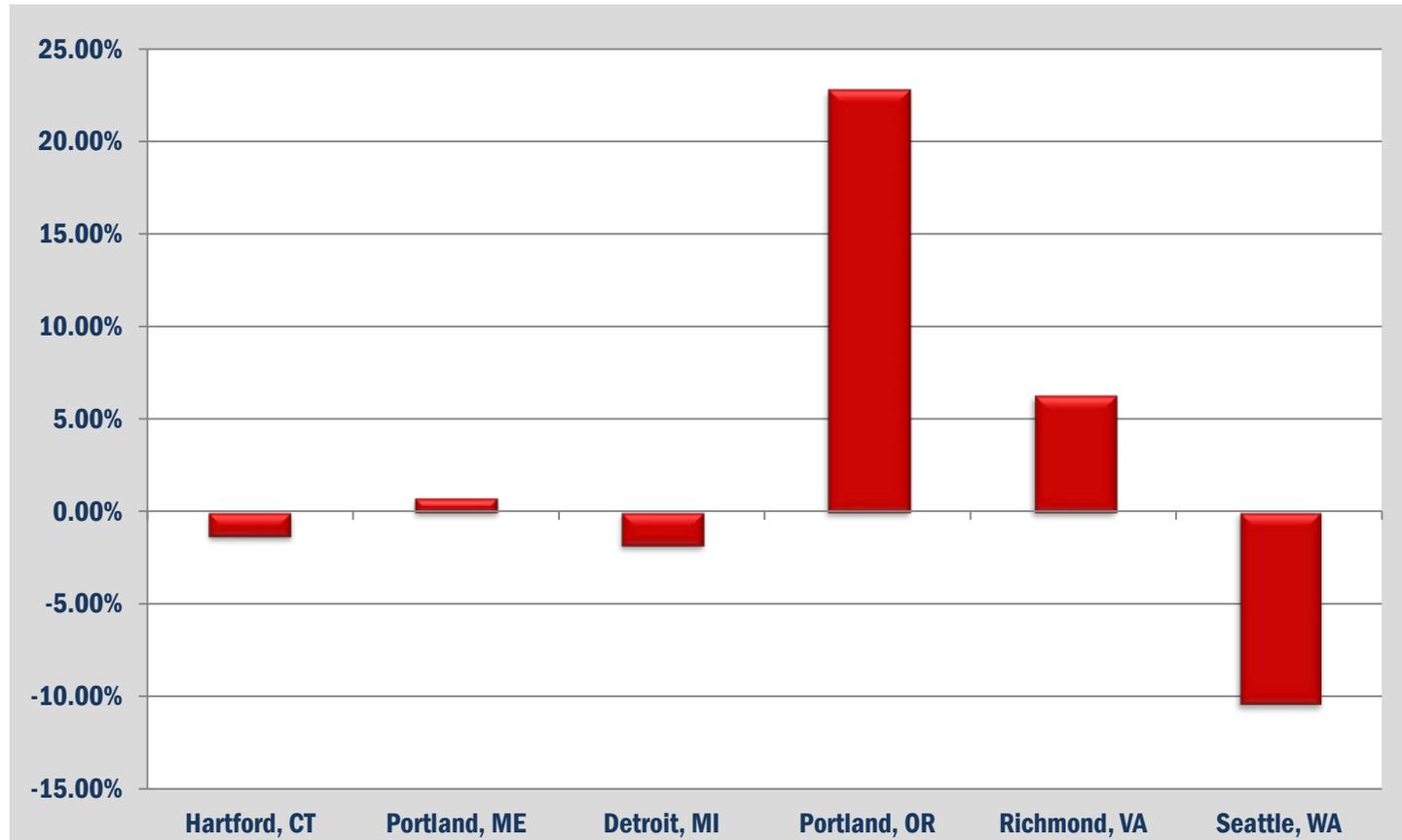
Uninsured in Washington, 2009–2014



Individual enrollment in 2015

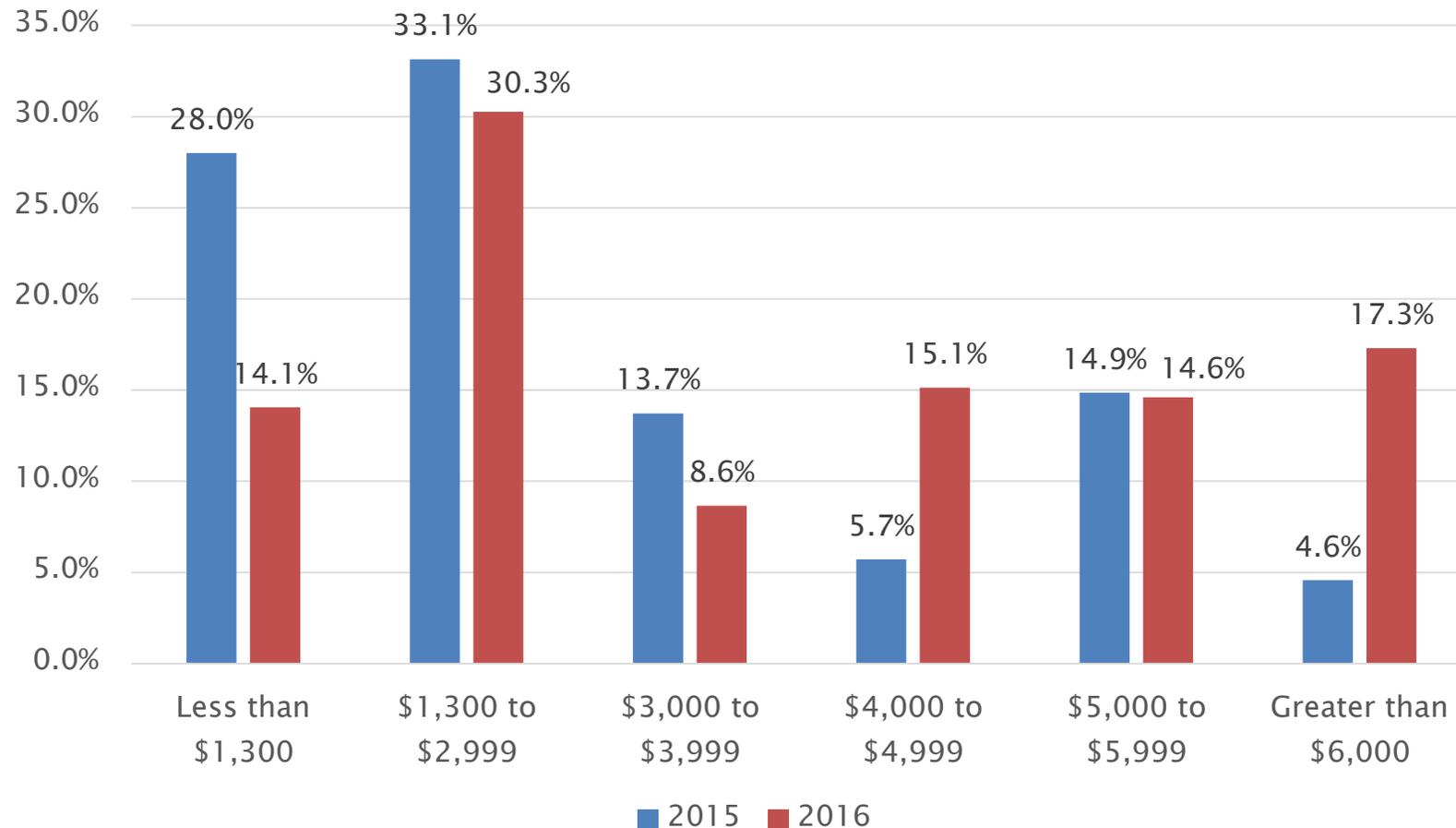


Percent change in second-lowest silver premiums for selected areas, 2015-2016



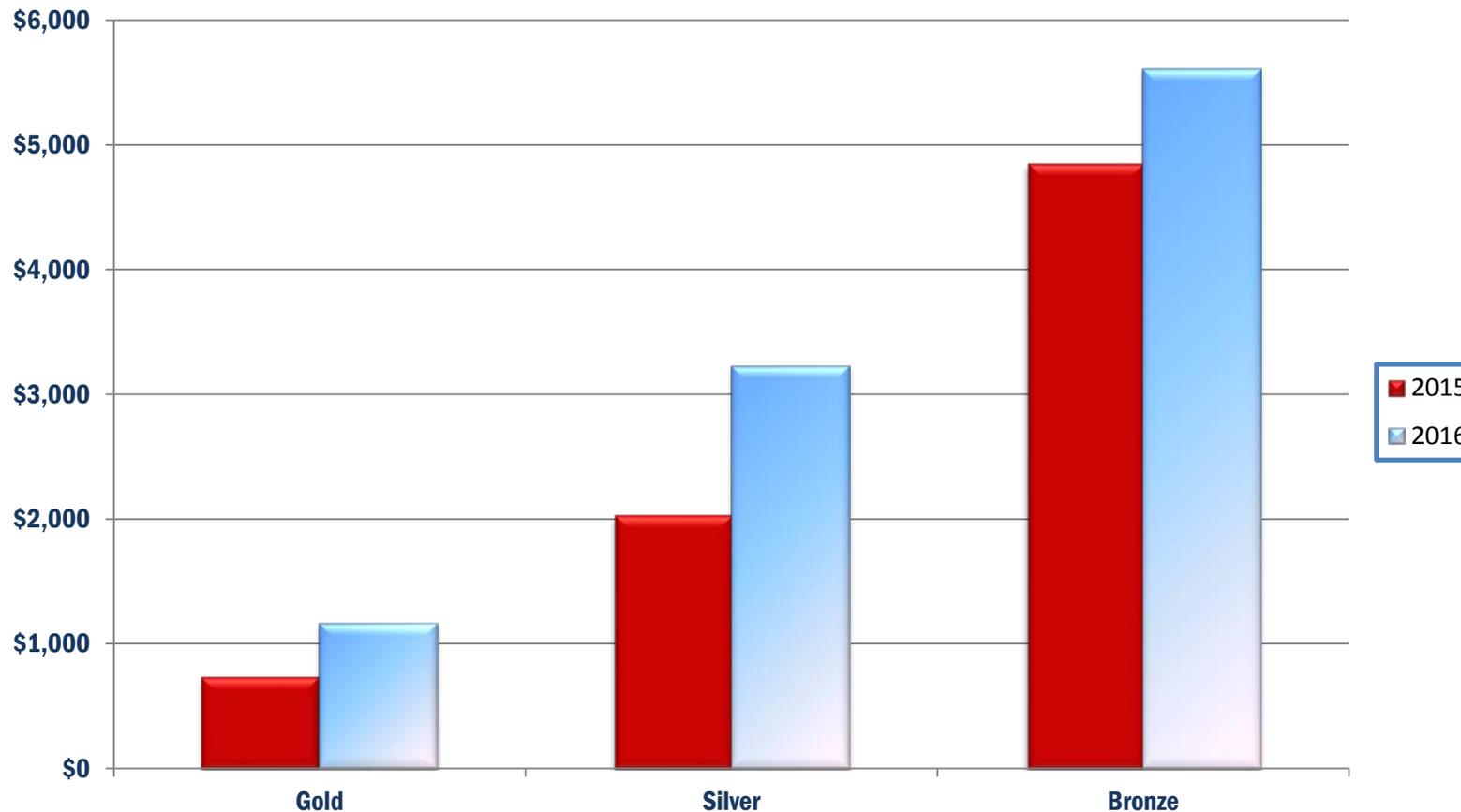
Source: Kaiser Family Foundation
Oct. 1 analysis

Distribution of plans by deductible



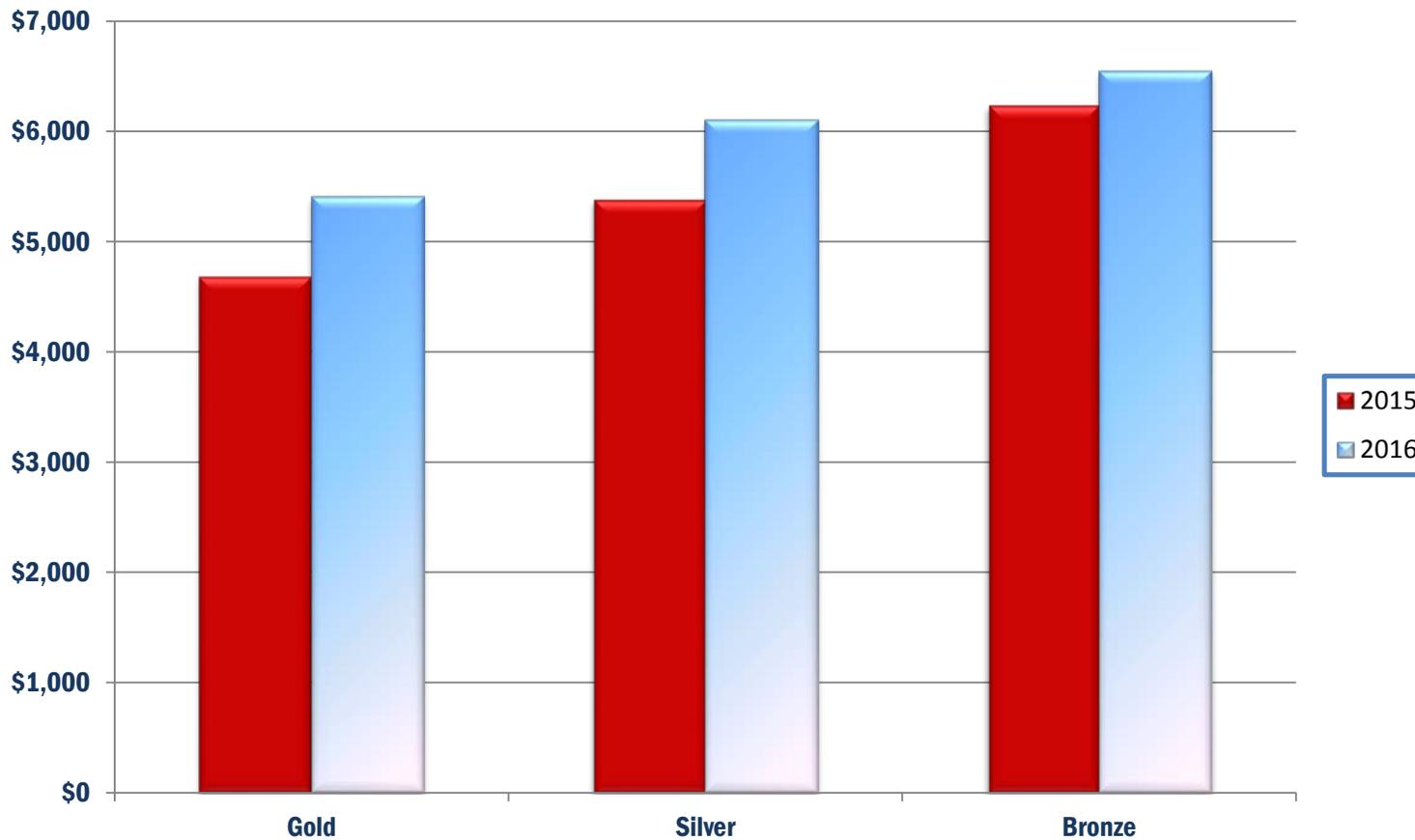
This data is market wide and excludes both catastrophic and platinum plans.

Average deductible by metal level



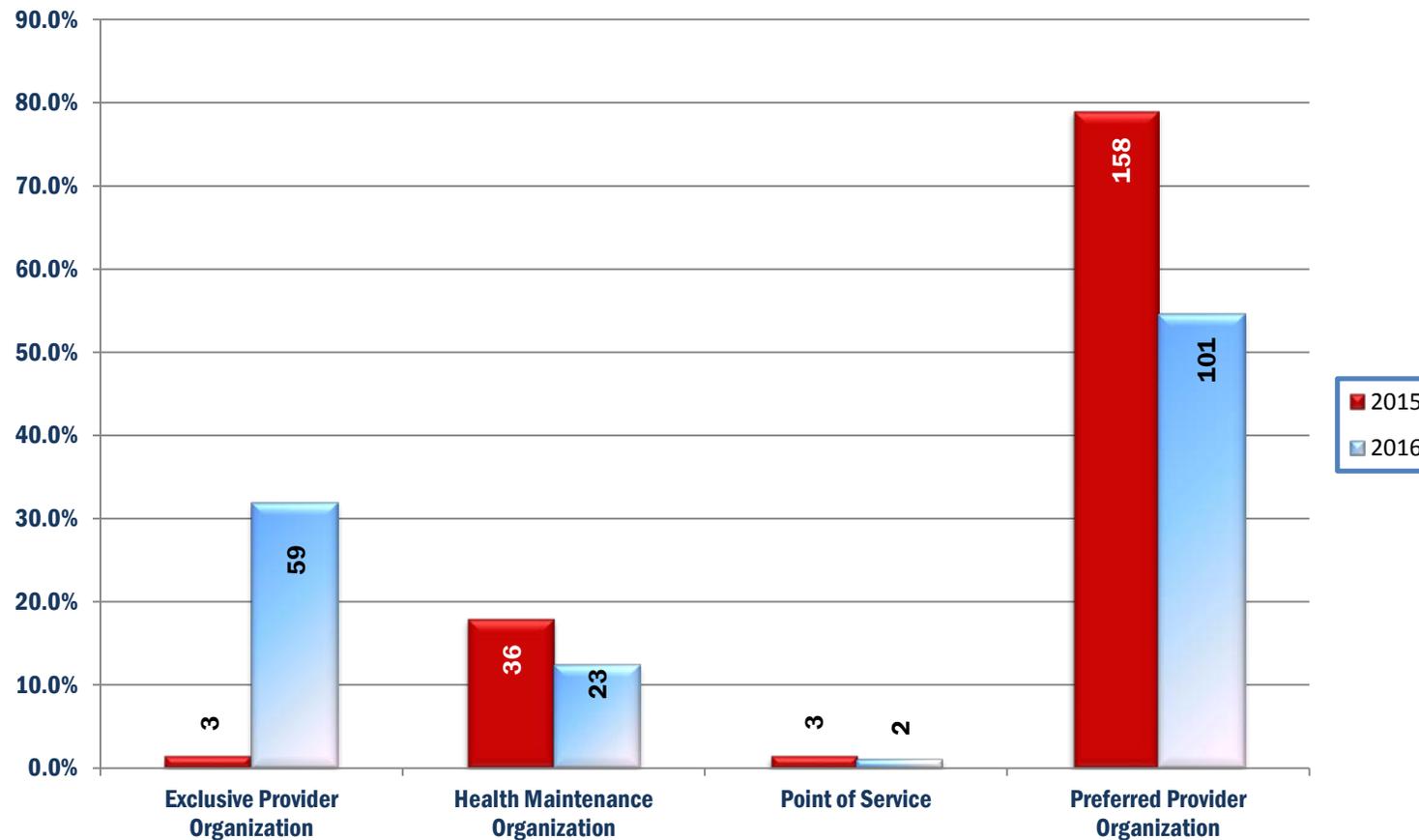
This data is market wide.

Average maximum out-of-pocket by metal level



This data is market wide.

What do provider networks look like in 2016?



This data is market wide.

Looking ahead

- 2017 brings updated essential health benefits, but this isn't expected to impact the market significantly
- New carriers are continuing to express interest in our market

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