



**individual marketplace**

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Hi Nat –

Below are the updated charts you requested. For calendar year 2024, there were roughly 26,000 Alaskans in individual market plans (people add/drop in the individual market in employment or other personal circumstances).

Individual Market Premium Rate Changes			
	Premera	Moda	
1/1/XXXX	Rate Change	Rate Change	Overall Average
2020	0.00%	New	0.00%
2021	-7.10%	0.70%	-6.40%
2022	4.40%	-1.60%	3.70%
2023	19.50%	12.10%	18.40%
2024	16.70%	15.70%	16.40%
2025	15.80%	19.85%	16.90%

Small Group Market Premium Rate Changes					
	Premera	Moda	UnitedHealthcare	Aetna	OVERALL
1/1/XXXX	Rate Change	Rate Change	Rate Change	Rate Change	Average
2020	8.00%	-8.30%	-0.50%	3.70%	7.40%
2021	-1.40%	2.70%	-6.80%	0.30%	-1.30%
2022	7.90%	4.60%	4.50%	7.20%	7.70%
2023	5.70%	3.10%	0.10%	9.10%	5.60%
2024	5.20%	17.70%	6.00%	-3.80%	5.70%
2025	13.50%	14.76%	8.90%	Withdrawn	13.50%

Lowest Cost-Anchorage	Plan Year 2025						Lowest Cost-Anchorage	Plan \		
	Moda	Premera	Moda	Premera	Moda	Premera		Moda	Premera	Moda
	<u>Bronze</u>	<u>Bronze</u>	<u>Silver</u>	<u>Silver</u>	<u>Gold</u>	<u>Gold</u>	<u>Bronze</u>	<u>Bronze</u>	<u>Silver</u>	
<b>0-14</b>	\$381	\$440	\$604	\$661	\$540	\$589	<b>0-14</b>	\$306	\$383	\$503

20	\$484	\$558	\$766	\$839	\$684	\$747	20	\$389	\$485	\$637
25	\$501	\$578	\$793	\$868	\$708	\$773	25	\$402	\$502	\$660
35	\$609	\$703	\$965	\$1,056	\$862	\$941	35	\$490	\$612	\$803
45	\$720	\$831	\$1,140	\$1,248	\$1,019	\$1,112	45	\$578	\$723	\$949
55	\$1,112	\$1,283	\$1,760	\$1,928	\$1,573	\$1,717	55	\$893	\$1,116	\$1,465
64	\$1,496	\$1,726	\$2,368	\$2,594	\$2,117	\$2,310	64	\$1,202	\$1,501	\$1,971

**Lowest Cost-Fairbanks**

**Lowest Cost-Fairbanks**

	Moda	Premera	Moda	Premera	Moda	Premera		Moda	Premera	Moda
	<u>Bronze</u>	<u>Bronze</u>	<u>Silver</u>	<u>Silver</u>	<u>Gold</u>	<u>Gold</u>		<u>Bronze</u>	<u>Bronze</u>	<u>Silver</u>
0-14	\$401	\$445	\$635	\$668	\$567	\$595	0-14	\$322	\$387	\$528
20	\$508	\$564	\$805	\$847	\$720	\$754	20	\$409	\$490	\$670
25	\$526	\$583	\$833	\$877	\$745	\$781	25	\$423	\$507	\$694
35	\$641	\$710	\$1,014	\$1,067	\$906	\$950	35	\$515	\$618	\$844
45	\$757	\$839	\$1,199	\$1,261	\$1,071	\$1,123	45	\$608	\$730	\$998
55	\$1,169	\$1,296	\$1,851	\$1,947	\$1,564	\$1,734	55	\$939	\$1,127	\$1,541
64	\$1,573	\$1,743	\$2,490	\$2,620	\$2,225	\$2,333	64	\$1,264	\$1,516	\$2,072

**Lowest Cost-Southeast**

**Lowest Cost-Southeast**

	Moda	Premera	Moda	Premera	Moda	Premera		Moda	Premera	Moda
	<u>Bronze</u>	<u>Bronze</u>	<u>Silver</u>	<u>Silver</u>	<u>Gold</u>	<u>Gold</u>		<u>Bronze</u>	<u>Bronze</u>	<u>Silver</u>
0-14	\$390	\$423	\$618	\$635	\$553	\$565	0-14	\$314	\$368	\$515
20	\$495	\$536	\$784	\$805	\$701	\$717	20	\$398	\$466	\$653
25	\$512	\$555	\$811	\$833	\$725	\$742	25	\$412	\$482	\$676
35	\$624	\$675	\$988	\$1,014	\$883	\$903	35	\$502	\$587	\$823
45	\$737	\$798	\$1,167	\$1,198	\$1,043	\$1,067	45	\$593	\$694	\$973
55	\$1,138	\$1,232	\$1,802	\$1,851	\$1,611	\$1,648	55	\$916	\$1,071	\$1,502
64	\$1,531	\$1,657	\$2,425	\$2,490	\$2,167	\$2,218	64	\$1,232	\$1,441	\$2,021

- (1) Moda withdrew from the individual market effective 12/31/16. Premera was the only remaining individual market insurer from 2016 to 2019.
- (2) Federal default Uniform Age Curve changed for 2018. Age 0-20 band split into single 0-14 band, with one-year bands from 15-20. Regulation changed to mit
- (3) Moda Health Plan, Inc. belongs to the same family of companies as Moda Assurance and assumed the business starting PY2024.
- (4) Moda did not serve Area 3 in 2020.

**Premium costs listed are the lowest cost available plan On Exchange by metal level.**