



individual marketplace

Nathaniel Herz <nat@northernjournal.com>

To: silver@arctosstrats.com

Hi Silver, I hope all is well.

I'm a reporter in Anchorage — I'm working on a column about the individual marketplace health insurance cost increases for CY25, which are outlined below. An average of ~17% after 16% at which I would personally describe as insane, outrageous and a crisis, sort of for me personally (as someone who gets their insurance on the marketplace) and certainly for a state where we're

Given that this is really a federal policy realm, I'm wondering if Rep.-elect Begich would have a few minutes before COB Monday to discuss what's going on and what he plans to do to try to a some questions:

1. Does Rep.-elect Begich have a comment on the steep increases faced by Alaskans who get insurance from the federal marketplace?
2. How serious of a problem are the past three years of increases?
3. What does Rep.-elect Begich believe are the policy solutions that could blunt these increases in the future?
4. Has Rep.-elect Begich sponsored any specific legislation or taken any official action that would help the situation?
5. Does Rep.-elect Begich support extension of the premium tax credits, which are set to expire in 2025?
6. How does Rep.-elect Begich get his health care right now, and what is his monthly premium cost and deductible?

Happy to review any other background or context you guys would want to share.

Thanks!
Nat

----- Forwarded message -----

From: **Carpenter, Heather R (CED)** <heather.carpenter@alaska.gov>

Date: Thu, Dec 12, 2024 at 12:46 PM

Subject: RE: individual marketplace

To: Nathaniel Herz <nat@northernjournal.com>

Cc: Wing-Heier, Lori K (CED) <lori.wing-heier@alaska.gov>, Caltagirone, Victoria L (CED) <victoria.caltagirone@alaska.gov>

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%