

TABLE 6

Average Monthly Premiums for Second-Lowest Cost Silver Plans for a 27-Year-Old (Before Tax Credits), 2016–2017 in HealthCare.gov States & State-Based Marketplaces for Which Data are Available

State	Average Second-Lowest Cost Silver Premium for a 27-Year-Old		
	2016	2017	% Change, 2016–2017
HealthCare.gov States			
<i>Average</i>	\$242	\$302	25%
<i>Median Change</i>	N/A	N/A	16%
HealthCare.gov States and State-Based Marketplaces for Which Data are Available			
<i>Average</i>	\$243	\$296	22%
<i>HealthCare.gov States</i>			
AK	\$590	\$760	29%
AL	\$244	\$384	58%
AR	\$244	\$248	2%
AZ	\$196	\$422	116%
DE	\$292	\$347	19%
FL	\$238	\$270	14%
GA	\$237	\$273	15%
HI	\$213	\$288	35%
IA	\$246	\$308	25%
IL	\$208	\$298	43%
IN	\$235	\$229	-3%
KS	\$217	\$308	42%
KY	N/A	\$259	N/A
LA	\$290	\$340	17%
ME	\$275	\$317	15%
MI	\$213	\$228	7%
MO	\$257	\$305	18%
MS	\$230	\$273	19%
MT	\$264	\$381	44%
NC	\$319	\$446	40%
ND	\$270	\$288	7%
NE	\$272	\$411	51%
NH	\$215	\$219	2%
NJ	\$272	\$286	5%
NM	\$174	\$224	29%
NV	\$234	\$249	6%
OH	\$222	\$226	2%
OK	\$251	\$424	69%
OR	\$225	\$287	27%
PA	\$213	\$327	53%
SC	\$247	\$319	29%
SD	\$270	\$374	39%
TN	\$236	\$385	63%
TX	\$221	\$261	18%
UT	\$245	\$294	20%
VA	\$239	\$264	10%
WI	\$262	\$304	16%
WV	\$294	\$386	32%
WY	\$380	\$413	9%
<i>State-Based Marketplaces</i>			

CA #	\$255	\$272	7%
CT	\$291	\$340	17%
DC	\$181	\$222	22%
MA	\$227	\$219	-3%
MN	\$214	\$340	59%

Source: For states using the HealthCare.gov platform in 2016 and 2017, plan and premium information is from the plan landscape files. For State-Based Marketplaces using their own Marketplace platforms, plan and premium information was provided by the state. Plan and premium information from Minnesota was provided by the state and calculations were done by ASPE.

Note: The numbers in this table represent premiums before the application of advance premium tax credits. State and HealthCare.gov average premiums are weighted by the number of Marketplace plan selections in each county, except for Kentucky, in which all counties were weighted equally. Weighted averages that include SBM states were calculated at the county level for all counties in HealthCare.gov states and weighted at the state level, using plan selections as of February 1, 2016 (as reported in “Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report,” *ASPE Issue Brief*, ASPE, March 11, 2016, available at: <https://aspe.hhs.gov/sites/default/files/pdf/187866/Finalenrollment2016.pdf>), for SBM states, with the exception of Minnesota (data for Minnesota were provided by the state and calculations were done by ASPE). The 2016 and 2017 averages use 2016 plan selections in 38 states. Kentucky, as well as State-Based Marketplaces using their own Marketplace platforms, are not included in the HealthCare.gov states average. This analysis identifies the second-lowest cost silver plan in each county based on the portion of the premium that covers essential health benefits (EHB); however, premiums reported in this table are for the full premium amount, not just the premium amount that covers EHB. See the “Methodology and Limitations” section for details.

California averages are by rating region rather than county.