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**Preliminary Data:**

**2017 Premium Changes & Insurer Participation in the Missouri Health Insurance Marketplace**

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**Table 1:  
 Monthly Silver Premiums for a 40 year old non-smoker earning \$30,000 a year**

City	2d lowest cost silver Full premium <b>before</b> tax credit			2d lowest cost silver <b>after</b> tax credit		
	2016	2017	% Change	2016	2017	% Change
Cape Girardeau	\$365	\$453	24.1%	\$208	\$207	-.5%
Columbia	\$338	\$451	33.4%	\$208	\$207	-.5%
Hannibal	\$391	\$467	19.4%	\$208	\$207	-.5%
Joplin	\$303	\$351	15.8%	\$208	\$207	-.5%
Kansas City	\$293	\$348	18.8%	\$208	\$207	-.5%
Maysville	\$369	\$536	45.3%	\$208	\$207	-.5%
Springfield	\$325	\$396	21.8%	\$208	\$207	-.5%
St. Louis	\$287	\$310	8.0%	\$208	\$207	-.5%
Warrensburg	\$359	\$517	44.0%	\$208	\$207	-.5%
West Plains	\$383	\$442	15.4%	\$208	\$207	-.5%
Average increase			25.1%			-.5%

As predicted, 2017 Marketplace premium increases are higher than in previous years. Premiums and premium increases vary widely by location. The **average premium increase for a benchmark silver plan across ten towns in Missouri is 25%**, the same as the national average for plans sold in all states using the federal Marketplace.

However, **premium tax credit discounts continue to hold down the cost of benchmark silver premiums for most people who shop the Marketplace.** Almost 90% (87%) of Missourians who enrolled in Marketplace plans in 2016 qualified for premium tax credits. These consumers will see their 2017 premiums for the benchmark silver plan drop slightly, by \$1. But they have to be careful shoppers and willing to change insurers. In most areas, people will need to change insurers if they want to stay in the lowest cost silver plans, see Table 3.

Premiums and premium increases continue to vary by region with St. Louis reporting the lowest monthly premiums, \$310, and Maysville reporting the highest, \$536. Premium increases also vary by region from a low of 8% in St. Louis to a high of 44% in Warrensburg and 45% in Maysville.

Table 1 reports premiums for the second lowest cost silver plan, commonly referred to as the benchmark plan. Benchmark plan premiums are important because the benchmark plan is used to determine premium tax credits.

Table 2 reports premiums for the lowest cost bronze plan to reflect the range of premium options offered on the Marketplace. Last year, 68% of Missourians using the Marketplace purchased silver plans and 26% purchased bronze plans. **Across Missouri premiums for the lowest cost bronze plans increased on average by 30%. Average premiums after premium tax credits decreased by-1%. However, Missourians who qualify for premium tax credits may see substantial reductions or increases in their bronze premium costs, depending on where they live.**

<b>Table 2: Monthly Bronze Premiums for a 40 year old non-smoker earning \$30,000 a year</b>						
	Lowest Cost Bronze Full premium <b>before</b> tax credit			Lowest Cost Bronze <b>after</b> tax credit		
City	2016	2017	% Change	2016	2017	% Change
Cape Girardeau	\$303	\$421	38.9%	\$145	\$175	20.7%
Columbia	\$268	\$419	56.3%	\$137	\$175	27.7%
Hannibal	\$334	\$434	29.9%	\$152	\$174	14.5%
Joplin	\$250	\$277	10.8%	\$153	\$133	-13.1%
Kansas City	\$221	\$270	22.2%	\$135	\$130	-3.7%
Maysville	\$279	\$420	50.5%	\$116	\$92	-20.7%
Springfield	\$273	\$307	12.5%	\$155	\$118	-23.9%
St. Louis	\$227	\$241	6.2%	\$146	\$138	-5.5%
Warrensburg	\$279	\$405	45.2%	\$126	\$96	-24%
West Plains	\$333	\$410	23.1%	\$156	\$175	12.2%
Average change			30.2%			-1.1%

**Table 3. Do consumers have to change insurers to remain enrolled in the lowest cost Silver Plans?**

City	Would person enrolled in 2016 Lowest-Cost Silver Plan Have to Switch Insurers to Stay in One of Two Lowest Plans?	Would person enrolled in 2016 Second-Lowest-Cost Silver Have to Switch Insurers to Stay in One of Two Lowest Plans?
Cape Girardeau	Yes	Yes
Columbia	Yes	Yes
Hannibal	Yes	No
Joplin	No	Yes
Kansas City	Yes	Yes
Maysville	Yes	Yes
Springfield	Yes	No
St. Louis	No	No
Warrensburg	Yes	Yes
West Plains	No	No

In five locations, United Health or Aetna (selling as Coventry) offered the lowest-cost and second-lowest 2016 silver plans. These insurers will not be selling in the Marketplace in 2017 and people enrolled in those plans will have to enroll with a different insurer.

### Changes in Insurer Participation

United Health and Aetna (selling as Coventry) withdrew from the Marketplace in Missouri for 2017, reducing the number of Marketplace insurers from six to four. As a result, in most areas of the state consumers will have a choice of plans offered by only one insurer.

**Table 4. Number of Insurers and Number of Plans Being Offered**

City	Carriers	Number of Plans			
		Total	Bronze	Silver	Gold
Cape Girardeau	1	15	5	9	1
Columbia	1	15	5	9	1
Hannibal	1	15	5	9	1
Joplin	2	17	6	10	1
Kansas City	3	12	5	6	1
Maysville	1	2	1	1	0
Springfield	2	17	6	10	1
St. Louis	2	23	8	13	2
Warrensburg	1	2	1	1	0
West Plains	1	15	5	9	1

## Type of Plans Offered

In 2016, Missouri saw an uptick in Exclusive Provider Organization (EPOs) plans. EPOs, like HMOs, pay only for care from providers who are in the plan's network. With Preferred Provider Organizations (PPOs), consumers have the option of using non-network providers, with the plan paying a lower amount and the consumer paying more of the cost.

In 2017, in eight of the ten areas we searched only PPOs are being offered. However, EPOs are still being offered in Kansas City and St. Louis, dominating the offerings in Kansas City.

<b>City</b>	<b>PPOs</b>	<b>EPOs</b>	<b>HMOs</b>
Cape Girardeau	15	0	0
Columbia	15	0	0
Hannibal	15	0	0
Joplin	17	0	0
Kansas City	2	10	0
Maysville	2	0	0
Springfield	17	0	0
St. Louis	15	8	0
Warrensburg	2	0	0
West Plains	15	0	0

**Data Source:** All data obtained from Healthcare.gov by doing a zip code search for plans for a 30-year-olds individual earning \$30,000 a year. Figures are accurate for the towns indicated. Prices and plan choices vary by location.

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