

Will Those With Cancelled Insurance Policies Be Better Off in ACA Marketplaces?

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Abstract

In recent months, there has been considerable focus on cancellations of nongroup health insurance policies. It is difficult to directly obtain data on premiums that individuals were paying prior to the ACA, but we can provide data on the premium cost to enrollees for the lowest cost bronze plans and the second lowest cost silver plans by age and income group in each state. We conclude that it would be difficult for the majority of individuals, particularly those qualifying for subsidies, to obtain coverage for a lower premium than those available in the Marketplaces today. Unsubsidized individuals, particularly those in older age groups, are more likely to face higher premiums.

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