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HealthPocket: 2015 Obamacare Rate Filings Reveal Out-of-Pocket Cost Changes

SUNNYVALE, Calif., July 14, 2014 /PRNewswire-USNewswire/ -- To determine if 2015 will bring any significant changes in health insurance cost-sharing, HealthPocket examined [out-of-pocket costs](#) in public rate filings for Affordable Care Act plans within 9 states. HealthPocket found that expenses for deductibles and other out-of-pocket costs are changing inconsistently among the four categories of Obamacare plans: bronze, silver, gold, and platinum plans.

- [Bronze plans](#) had a decrease in deductible with an increase in specialist copayments, and a higher maximum for annual out-of-pocket costs
- [Silver plans](#) had decreases in deductibles, doctor copayments, specialist copayments, and maximum annual out-of-pocket costs
- [Gold plans](#) had decreases in deductible, doctor copayments, and specialist copayments but an increase with respect to its maximum for annual out-of-pocket costs
- [Platinum plans](#) had increases in deductible, doctor copayments, and specialist copayments but a decrease in its maximum annual out-of-pocket costs

HealthPocket also noted that the actuarial values requirements for the different categories of Obamacare health plans have not simplified the health plan shopping process as originally intended. While the actuarial value (i.e. the percentage of medical expenses paid by an insurer) changes evenly among the different categories of Obamacare plans, the resulting changes in deductibles and physician copayments did not change proportionally with the actuarial value changes.

"Early media attention of the 2015 Obamacare plans has focused on premiums," said **Key Coleman, Head of Research & Data at HealthPocket**, "but out-of-pocket costs are just as important inasmuch as they can represent thousands of dollars in annual expenses for a consumer who uses healthcare services regularly."

Full findings and study methodology can be read at "[2015 Obamacare Rate Filings Reveal Changes in Out-of-Pocket Costs](#)."

HealthPocket.com is a free website that compares and ranks all health insurance plans available to an individual, family, or small business to allow consumers to make their best health plan decision and reduce their out of pocket costs. HealthPocket uses only objective data from government, non-profit, and private sources that carry no conditions that might restrict the site from serving as an unbiased resource. Learn more at www.HealthPocket.com.

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