## Weekly Checkup

# Premium Prices Depend Largely on Where You Live

**CONOR RYAN | FEBRUARY 19, 2015**

Of all the anomalies and mysteries that plague the American health care system, researchers are especially vexed by the wide geographic variation in health care costs.[1] The disparate spending, which does not tend to correlate with better outcomes, has significant implications for public health care programs attempting manage benefits and control spending, but also for individuals signing up for insurance through the Health Insurance Marketplace. State and county lines frequently demarcate substantial differences in the individual market insurance premiums.  The map below demonstrates the differences of benchmark Silver plan premiums offered to a 40-year old across the US. [2]

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[1] Fisher, E and Skinner, J, Making Sense of Geographic Variations in Health Care: The New IOM Report, Health Affairs Blog, July 24th, 2013, available at: http://healthaffairs.org/blog/2013/07/24/making-sense-of-geographic-variations-in-health-care-the-new-iom-report/