



Press Release

New Analysis of 2019 Affordable Care Act Premiums

ANDREW EVANS | DECEMBER 7, 2018

With the open enrollment period ending soon for the Affordable Care Act's exchanges, AAF's Health Policy Analyst Jonathan Keisling provides a comprehensive analysis of 2019 premiums on both federal and state-based exchanges. Relative premium stability indicates the individual market may finally be finding some equilibrium this year after experiencing sharp premium increases in the past.

His key findings:

- Benchmark plans from 2018 that are still offered in 2019, even if not as the benchmark, rose by an average of 5 percent—the lowest average increase since the ACA marketplaces began operating;
- Only 15 percent of all rating areas have the same benchmark plan as 2017;
- The average 2019 benchmark plan premium is 1 percent higher than the average 2018 benchmark plan; and
- The lowest-cost Bronze premium increased by an average of 1 percent, and the lowest-cost Gold premium increased on average by about 14 percent.

Read more [here](#).