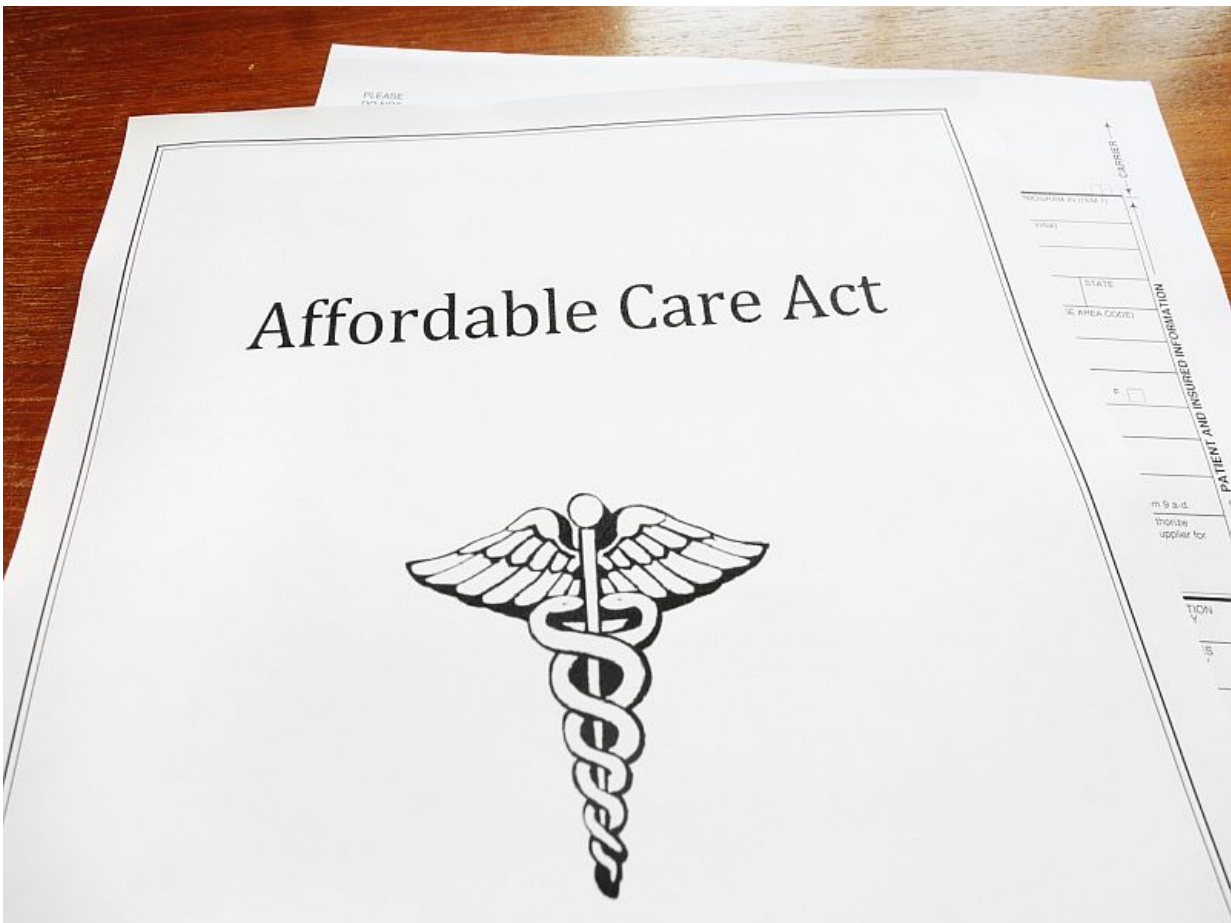


2017 will bring premium rate increases under ACA

June 25 2016



(HealthDay)—Health insurance premiums under the Affordable Care

Act will rise in 2017, analysts and insurance brokers say.

The rate hikes will mainly affect the millions who pay all of the cost of health [insurance](#) out of their own pockets—or a sizable portion of it, they explained.

Buyers with modest incomes, \$29,700 to \$35,640 for an individual, may qualify for [federal subsidies](#) to help lower their monthly health plan premiums if they enroll through HealthCare.gov or their state insurance marketplace. But they don't get as much financial help as low-income earners, and may feel the pinch of higher rates. Consumers earning upwards of \$47,520 for an individual will certainly be affected. They can shop for health insurance either on or off the marketplaces established as part of the Affordable Care Act, but they'll pay the entire premium themselves, the experts said.

Low-income Americans who qualify for federal tax credits toward all or most of their health plan premiums may fare best. "When premiums come in higher, low-income people are insulated from those increases because the tax credits wind up being larger," Bradley Herring, Ph.D., an associate professor of [health](#) economics at Johns Hopkins University in Baltimore, told *HealthDay*. "But if you're not low-income then, no, you actually will face those high premium increases."

More information: [More Information](#)

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Citation: 2017 will bring premium rate increases under ACA (2016, June 25) retrieved 4 May 2024 from <https://medicalxpress.com/news/2016-06-premium-aca.html>

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