The table below provides additional detail on the premium estimates provided in the Urban Institute report, "The Coverage and Cost Effects of Implementation of the Affordable Care Act in New York State," which was issued in March 2012 and is available at: http://www.healthcarereform.ny.gov/health_insurance_exchange/. These estimates are consistent with the Standard Implementation scenario presented in that report. Please refer to the report and its technical appendix for additional description of the simulations and detailed information about the Health Insurance Policy Simulation Model (HIPSM).

Average Single and Family Premiums for New York State Under the ACA

Standard Implementation Assumptions: Merged Small Group and Non-Group Markets; Small Group Size ≤ 100 Workers; Medicaid Eligibility to 138% of the Federal Poverty Level; No Basic Health Program

Simulated as if the ACA was Fully Implemented and Phased-In in the Year 2011

	Baseline		Post-Reform	
	Enrollment	Average premium (Policyholders)[1]	Enrollment	Average premium (Policyholders)
Single policies				
Nongroup exchange	73,000	$2,750	366,000	$4,540
Nongroup non-exchange	26,000	$15,270	229,000	$5,350
Family policies				
Nongroup exchange	40,000	$10,080	249,000	$15,000
Nongroup non-exchange	7,000	$41,430	41,000	$14,860
Single policies				
Small firm ESI exchange[2]	1,000	$2,500	183,000	$4,630
Small firm ESI non-exchange	747,000	$5,890	558,000	$5,610
Family policies				
Small firm ESI exchange	65,000	$9,520	270,000	$14,040
Small firm ESI non-exchange	1,091,000	$15,550	859,000	$15,120

Source: Urban Institute analysis, HIPSM 2011.

1. Healthy NY premiums (exchange in the baseline) are net of state reinsurance subsidies.

2. Small firm rows exclude observations for which the firm size is unknown.

3. Differences in average premiums inside and outside the exchange are due to differences in the mix of plan actuarial values and the split between adult and child enrollment.