



441 G St. N.W.
Washington, DC 20548

May 28, 2014

The Honorable Orrin G. Hatch
Ranking Member
Committee on Finance
United States Senate

Private Health Insurance: The Range of Average Annual Premiums in the Small Group Market by State in Early 2013

Dear Senator Hatch:

About 19 million Americans obtained health coverage through health insurance plans purchased in the small group market in 2011.¹ These Americans included employees of small employers and their dependents. Not all small employers choose to offer health insurance to their employees and, while federal and state requirements have helped to ensure small employers and their employees have access to health insurance, small employers have consistently cited the cost of health insurance as the primary reason for not offering coverage to their employees.² Insurers have historically set premiums for small group plans using some form of either medical underwriting or community rating, both of which were subject to regulation under state law.³ In general, such regulation included restrictions limiting how insurers could vary premiums for different small employers, the factors—such as, age, gender, and health status of employees—that could be considered when setting premiums rates for the employer group, and the range of variation among premiums rates across employers. Even with these restrictions, however, a small employer could be subject to significant increases in premiums from one year to the next if, for example, a single employee became seriously ill during the previous year.

The Patient Protection and Affordable Care Act (PPACA) included a number of provisions that changed the requirements for small group health plans and that could affect the cost of premiums paid by small employers and their employees for such plans.⁴ For example, starting in January 2014, insurers are no longer able to consider the average health status of a small group to set premium rates and will be restricted in the amount they can vary premiums based

¹Centers for Medicare & Medicaid Services, *The 80/20 Rule: How Insurers Spend Your Health Insurance Premiums* (Baltimore, Md.: February 15, 2013).

²The Kaiser Family Foundation, Health Research and Educational Trust, NORC at the University of Chicago, *Employer Health Benefits: 2013 Annual Survey*, (Menlo Park, Calif.: Kaiser Family Foundation, 2013).

³Medical underwriting is a process through which insurers consider the age, gender, health status, and other factors about employees when determining the premium rate for the group and use this information to set the rate for the entire group. Community rating is a system through which groups in the same geographic region in a state are charged the same premium rate for each health insurance product. Several states allowed adjustments to community rating—known as modified community rating—which permitted some variation in group premium rates based on factors such as age and gender of employees.

⁴Pub. L. No. 111-148, 124 Stat.119 (2010). PPACA defines a small employer as having employed an average of 1 to 100 employees. Until 2016, a state has the option to define small employers as having employed an average of 1 to 50 employees during the preceding calendar year. See Pub. L. No. 111-148. § 1304(b), 124 Stat. 172 (codified at 42 U.S.C. § 18024(b)).

on the ages and tobacco use of employees within a small group.⁵ PPACA also established a set of minimum essential health benefits for new small group market health plans, and established tax credits for eligible small employers that offer health insurance to their employees.⁶ As a result, insurers may have changed, and may continue to change, the way premiums are calculated for the small group market. You asked us to examine premium amounts for the small group market that existed prior to the implementation of PPACA provisions in 2014. This report examines the range of average premiums for health insurance in the small group market during the first quarter of 2013.

To examine the range of average premiums in the small group market, we analyzed data maintained by the Center for Consumer Information and Insurance Oversight (CCIIO) within the Department of Health and Human Services' (HHS) Centers for Medicare & Medicaid Services (CMS) for its online portal—the HealthCare.gov Plan Finder (Plan Finder).⁷ This data, which we obtained directly from CCIIO, included the total amount of premiums paid and the number of covered lives for insurance products available in the first quarter of 2013.⁸ The premium data represent the combined amounts paid by both employers and employees for single as well as family coverage and, for each product, combine the data of all employers that purchased that product.⁹ These data and other supporting product information were self-reported by each insurance company, and each company was required to comply with a data validation and attestation process.

For each product, we calculated an average annual premium per covered life based on the premium and enrollment data submitted by the insurers. Actual average premiums per covered life for each employer may have been higher or lower than our calculated average premiums per covered life, because each employer's premiums would have been determined based on the health status of its employees and other factors. We excluded 67 products from our analysis. These exclusions include outliers that had annual average premiums at the lowest and

⁵See Pub. L. No. 111-148, §§ 1201(4), 10103(a), 124 Stat. 154, 155, 892, (adding § 2701(a) to the Public Health Service Act (PHSA), codified at 42 U.S.C. § 300gg(a).

⁶Pub. L. No. 111-148, §§ 1201(4), 1421(a), 10105(e)(1), (2), 124 Stat. 154, 161, 237, 906 (adding § 2707 to the PHSA, codified at 42 U.S.C. § 300gg-6, and § 45R to the Internal Revenue Code, codified at 26 U.S.C. § 45R) (the requirement for minimum health benefits, referred to as an "essential health benefits package," is contained in 42 U.S.C. § 300gg-6 and authority for the tax credit for eligible small employers is contained in 26 U.S.C. § 45R). PPACA also provided for the establishment of new marketplaces in each state through which small employers may purchase health insurance, called the Small Business Health Options Program (or SHOP) exchanges. See Pub. L. No. 111-148, §§ 1311(b)(1)(B), 124 Stat. 173 (codified at 42 U.S.C. § 18031(b)(1)(B)). Implementation of certain SHOP exchange features has been delayed until 2015.

⁷Plan Finder displays a monthly average premium per covered life for small group market health insurance products to assist consumers in comparing health insurance coverage options in the small group market. See Plan Finder, accessed March 31, 2014, <http://finder.healthcare.gov/>.

⁸A health insurance product is a package of covered services and network of providers offered by an insurer. An insurer may offer multiple products in each state, and multiple health plans may be available for each product. For example, a product may include multiple plans with the same covered services and same provider network, but each with a discrete combination of cost sharing features, such as deductibles, out-of-pocket maximum payment amounts, and coinsurance. The data included information on 1,734 small group market products that insurers reported as in effect and covering lives in the first quarter of 2013. According to CCIIO officials, this number of active small group market products is consistent with data previously submitted by insurance companies.

⁹Employers, including small employers, may choose to tier the amounts they contribute to help their employees cover the premium rates set by an insurer based on factors such as tenure and full-time or part-time status.

the highest extremes of the distribution.¹⁰ We developed ranges of average annual premiums for each of the 50 states and the District of Columbia by network provider types including preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service.¹¹ These ranges could vary widely within a particular state for a number of reasons, including significant differences in the services covered, cost sharing features selected, and the factors considered when insurers set the premium rates for each small employer.¹²

To verify the reliability of the data, we reviewed the requirements for the data validation and attestation process, reviewed the user manual for the database that houses the information submitted to CCIIO, and interviewed key CCIIO officials responsible for overseeing the submission and maintenance of the data. We determined that the 2013 data were sufficiently reliable for our purposes.

We conducted our work from January 2014 to May 2014 in accordance with all sections of GAO's Quality Assurance Framework that are relevant to our objectives. The framework requires that we plan and perform the engagement to obtain sufficient and appropriate evidence to meet our stated objectives and to discuss any limitations in our work. We believe that the information and data obtained, and the analysis conducted, provide a reasonable basis for any findings and conclusions.

The range of average premiums paid in the small group market during the first quarter of 2013 in each of the 50 states and the District of Columbia is reported in enclosure I.

Agency Comments

The Department of Health and Human Services reviewed a draft of this report and provided technical comments, which we incorporated as appropriate.

As agreed with your office, unless you publicly announce the contents of this report earlier, we plan no further distribution until 30 days from the report date. At that time, we will send copies of this report to the Secretary of Health and Human Services and other interested parties. In addition, the report will be available at no charge on GAO's website at <http://www.gao.gov>.

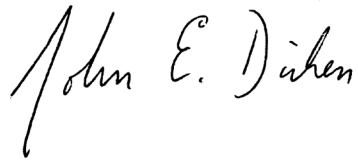
¹⁰On the lowest extreme of the distribution, we identified the first product below the median with an average premium amount that was more than 5 percent lower than that of the next lowest product. This product and all products below it—a total of 54 products—were excluded from the analysis. On the highest extreme of the distribution, we identified the first product above the median with an average premium amount that was more than 5 percent higher than that of the previous product. This product and all products above it—a total of 13 products—were excluded from the analysis. Nearly all of the remaining products had incremental differences of less than 2 percent from the products with the next highest and lowest average premiums and an average difference of 0.2 percent.

¹¹A network is a list of doctors, hospitals, and other health care providers that provide medical care to members of a specific health plan. In general, preferred provider organization and point of service plans allow members to use providers outside their networks, but at a higher cost. Health maintenance organization and exclusive provider organization plans limit coverage to providers inside their network. Indemnity plans allow members to use any providers they choose.

¹²Our use of Plan Finder data and our methodology distinguishes our analysis from other information on small group premiums reported by The Kaiser Family Foundation and other organizations. For example, The Kaiser Family Foundation and Health Research and Educational Trust conduct an annual survey of employer-sponsored health benefits, which expands the definition of a small employer to include all employers with less than 200 employees and reports premiums per covered worker.

If you or your staff have any questions about this information, please contact me at (202) 512-7114 or dickenj@gao.gov. Contact points for our Offices of Congressional Relations and Public Affairs may be found on the last page of this report. Major contributors to this report were: Gerardine Brennan, Assistant Director; Todd D. Anderson; George Bogart; Aaron Holling; and Laurie Pachter.

Sincerely yours,

A handwritten signature in black ink that reads "John E. Dicken". The signature is written in a cursive style with a large, stylized 'J' and 'D'.

John E. Dicken
Director, Health Care

Enclosure – 1

Average Annual Premiums per Covered Life in Each State

Table 1: In Alabama, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All 20 products available			
Average premium (dollars)	2,483	3,995	15,990
Annual deductible options (dollars)	1,500-5,000	350	250-1,000
Co-pay options (dollars)	20-50	35	20
Coinsurance options (percent)	10-50	0-20	10-20
Out-of-pocket maximum options (dollars)	4,500-15,000	1,500	500-1,500
Preferred provider organization 13 products available			
Average premium (dollars)	2,483	3,995	15,990
Annual deductible options (dollars)	1,500-5,000	350	250-1,000
Co-pay options (dollars)	20-50	35	20
Coinsurance options (percent)	10-50	0-20	10-20
Out-of-pocket maximum options (dollars)	4,500-15,000	1,500	500-1,500
Health maintenance organization 5 products available			
Average premium (dollars)	3,353	4,059	4,886
Annual deductible options (dollars)	250-2,500	600	200
Co-pay options (dollars)	30-35	40	25
Coinsurance options (percent)	0-20	20	20
Out-of-pocket maximum options (dollars)	250-5,000	2,500	600
Other 2 products available			
Average premium (dollars)	3,531	N/A	3,764
Annual deductible options (dollars)	250-5,000	N/A	250-5,000
Co-pay options (dollars)	25-35	N/A	20-35
Coinsurance options (percent)	0-30	N/A	0-30
Out-of-pocket maximum options (dollars)	250-7,500	N/A	250-7,500

Legend: N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features. All cost sharing features are for the use of in-network providers.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 2: In Alaska, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	9 products available		
Average premium (dollars)	5,742	7,691	12,200
Annual deductible options (dollars)	500-5,000	1,500-5,950	1,500
Co-pay options (dollars)	20-30	0	25
Coinsurance options (percent)	0-20	0-40	20-30
Out-of-pocket maximum options (dollars)	3,000-5,000	5,000-5,950	6,500
Preferred provider organization	8 products available		
Average premium (dollars)	5,742	7,691	12,200
Annual deductible options (dollars)	500-5,000	1,500-5,950	1,500
Co-pay options (dollars)	20-30	0	25
Coinsurance options (percent)	0-20	0-40	20-30
Out-of-pocket maximum options (dollars)	3,000-5,000	5,000-5,950	6,500
Health maintenance organization	0 products available		
Average premium (dollars)	N/A	N/A	N/A
Annual deductible options (dollars)	N/A	N/A	N/A
Co-pay options (dollars)	N/A	N/A	N/A
Coinsurance options (percent)	N/A	N/A	N/A
Out-of-pocket maximum options (dollars)	N/A	N/A	N/A
Other	1 product available		
Average premium (dollars)	N/A	9,995	N/A
Annual deductible options (dollars)	N/A	0	N/A
Co-pay options (dollars)	N/A	*	N/A
Coinsurance options (percent)	N/A	*	N/A
Out-of-pocket maximum options (dollars)	N/A	5,000	N/A

Legend: N/A = Not applicable. * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 3: In Arizona, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	20 products available		
Average premium (dollars)	754	3,441	13,391
Annual deductible options (dollars)	1,500-4,000	500-5,000	2,000
Co-pay options (dollars)	*	20-30	30-50
Coinsurance options (percent)	10-20	0-30	0-30
Out-of-pocket maximum options (dollars)	5,000	3,000-7,500 ^a	3,000
Preferred provider organization	8 products available		
Average premium (dollars)	754	3,378	6,779
Annual deductible options (dollars)	1,500-4,000	250-10,000	5,000
Co-pay options (dollars)	*	15-30	0
Coinsurance options (percent)	10-20	0-50	0
Out-of-pocket maximum options (dollars)	5,000	2,000-15,000 ^a	5,000
Health maintenance organization	5 products available		
Average premium (dollars)	2,845	4,934	13,391
Annual deductible options (dollars)	0-5,000	500-3,000	2,000
Co-pay options (dollars)	0-45	20-30	30-50
Coinsurance options (percent)	0-100	20-30	0-30
Out-of-pocket maximum options (dollars)	2,000-6,050 ^a	2,000-6,000	3,000
Other	7 products available		
Average premium (dollars)	2,272	3,441	4,299
Annual deductible options (dollars)	2,500-4,000	500-5,000	2,500-4,000
Co-pay options (dollars)	*	20-30	*
Coinsurance options (percent)	10-20	0-30	10-20
Out-of-pocket maximum options (dollars)	5,000	3,000-7,500 ^a	5,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 4: In Arkansas, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	17 products available		
Average premium (dollars)	1,651	3,630	7,425
Annual deductible options (dollars)	500-5,000	250-5,000	0-5,000
Co-pay options (dollars)	20-30	20-35	10-35
Coinsurance options (percent)	10	0-20	20-100
Out-of-pocket maximum options (dollars)	1,500-2,000	500-2,000 ^a	500-10,000 ^a
Preferred provider organization	10 products available		
Average premium (dollars)	1,651	3,630	7,425
Annual deductible options (dollars)	500-5,000	250-5,000	0-5,000
Co-pay options (dollars)	20-30	20-35	10-35
Coinsurance options (percent)	10	0-20	20-100
Out-of-pocket maximum options (dollars)	1,500-2,000	500-2,000 ^a	500-10,000 ^a
Health maintenance organization	0 products available		
Average premium (dollars)	N/A	N/A	N/A
Annual deductible options (dollars)	N/A	N/A	N/A
Co-pay options (dollars)	N/A	N/A	N/A
Coinsurance options (percent)	N/A	N/A	N/A
Out-of-pocket maximum options (dollars)	N/A	N/A	N/A
Other	7 products available		
Average premium (dollars)	3,014	3,634	7,056
Annual deductible options (dollars)	1,250-5,900	500-5,000	250-500
Co-pay options (dollars)	*	10-45	10-20
Coinsurance options (percent)	0-20	0-20	0-30
Out-of-pocket maximum options (dollars)	1,000-3,000 ^a	1,000-10,000	1,000-2,000

Legend: N/A = Not applicable. * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 5: In California, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	47 products available		
Average premium (dollars)	989	4,379	16,718
Annual deductible options (dollars)	0	2,500	3,000-5,000
Co-pay options (dollars)	0-40	*	0-30
Coinsurance options (percent)	0-50	20	0-50
Out-of-pocket maximum options (dollars)	3,000-6,000	4,000-8,000	4,000-6,000
Preferred provider organization	17 products available		
Average premium (dollars)	3,329	4,634	11,284
Annual deductible options (dollars)	300-10,000	1,800-5,000	0-2,500
Co-pay options (dollars)	0-50	*	10-25
Coinsurance options (percent)	20-50	20	80-100
Out-of-pocket maximum options (dollars)	6,000-16,000	3,000-6,000	1,000-5,000
Health maintenance organization	22 products available		
Average premium (dollars)	989	4,102	16,718
Annual deductible options (dollars)	0	0-1,500	3,000-5,000
Co-pay options (dollars)	0-40	10-50	0-30
Coinsurance options (percent)	0-50	0-30	0-50
Out-of-pocket maximum options (dollars)	3,000-6,000	1,500-4,000	4,000-6,000
Other	8 products available		
Average premium (dollars)	2,319	4,872	9,670
Annual deductible options (dollars)	0	250-7,500	250-500
Co-pay options (dollars)	5	20-50	10-30
Coinsurance options (percent)	*	10-50	10-30
Out-of-pocket maximum options (dollars)	1,500	3,000-10,000	1,500-3,500

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 6: In Colorado, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	19 products available		
Average premium (dollars)	586	4,386	14,866
Annual deductible options (dollars)	500-5,950	1,500-4,000	1,500
Co-pay options (dollars)	35-50	*	30
Coinsurance options (percent)	0-30	10-20	20
Out-of-pocket maximum options (dollars)	2,400-5,950	5,000	4,500
Preferred provider organization	7 products available		
Average premium (dollars)	2,793	6,621	14,866
Annual deductible options (dollars)	750-2,000	0	1,500
Co-pay options (dollars)	*	40-50	30
Coinsurance options (percent)	20-30	0	20
Out-of-pocket maximum options (dollars)	3,000-6,000	5,000-6,000	4,500
Health maintenance organization	6 products available		
Average premium (dollars)	586	5,467	8,447
Annual deductible options (dollars)	500-5,950	0-2,000	0
Co-pay options (dollars)	35-50	10-45	30
Coinsurance options (percent)	0-30	10-40	0
Out-of-pocket maximum options (dollars)	2,400-5,950	3,000-10,000	4,000
Other	6 products available		
Average premium (dollars)	3,180	4,252	4,881
Annual deductible options (dollars)	500-1,000	500-5,000	500-5,000
Co-pay options (dollars)	*	20-50	25-30
Coinsurance options (percent)	20	0-30	0-30
Out-of-pocket maximum options (dollars)	1,000-2,000	3,000-7,500 ^a	3,500-6,500

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 7: In Connecticut, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Products Sold in the Small Group Market by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All 10 products available			
Average premium (dollars)	3,351	6,080	8,617
Annual deductible options (dollars)	0	2,500-5,000	0
Co-pay options (dollars)	*	0-30	20-30
Coinsurance options (percent)	*	*	*
Out-of-pocket maximum options (dollars)	1,500-6,000	5,000-6,050	No Limit
Preferred provider organization 4 products available			
Average premium (dollars)	4,177	6,080	7,856
Annual deductible options (dollars)	2,000-4,000	2,500-5,000	0-5,000
Co-pay options (dollars)	25-30	0-30	20-30
Coinsurance options (percent)	10-50	*	0-20
Out-of-pocket maximum options (dollars)	2,500-8,000	5,000-6,050	1,500-15,000 ^a
Health maintenance organization 2 products available			
Average premium (dollars)	5,688	N/A	6,359
Annual deductible options (dollars)	0-2,500	N/A	0-5,000
Co-pay options (dollars)	20-30	N/A	10-30
Coinsurance options (percent)	*	N/A	*
Out-of-pocket maximum options (dollars)	1,500-7,500 ^a	N/A	5,000-6,050
Other 4 products available			
Average premium (dollars)	3,351	6,544	8,617
Annual deductible options (dollars)	0	0-5,000	0
Co-pay options (dollars)	*	30	20-30
Coinsurance options (percent)	*	*	*
Out-of-pocket maximum options (dollars)	1,500-6,000	No Limit	No Limit

Legend: * = Value not reported by the insurer. N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 8: In Delaware, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Options for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	11 products available		
Average premium (dollars)	3,736	5,671	10,464
Annual deductible options (dollars)	0-2,500	0-5,000	0
Co-pay options (dollars)	10-40	0-30	10-30
Coinsurance options (percent)	*	*	*
Out-of-pocket maximum options (dollars)	1,500-5,000	1,000-7,000 ^a	1,000-3,000
Preferred provider organization	3 products available		
Average premium (dollars)	4,796	4,828	5,064
Annual deductible options (dollars)	0-3,000	1,500-2,500	250-2,000
Co-pay options (dollars)	0-30	30	10-25
Coinsurance options (percent)	0-20	0-20	*
Out-of-pocket maximum options (dollars)	5,600	3,000-5,000	1,000-5,000
Health maintenance organization	3 products available		
Average premium (dollars)	5,671	6,296	10,452
Annual deductible options (dollars)	0-5,000	0	250
Co-pay options (dollars)	0-30	10-30	10-20
Coinsurance options (percent)	*	*	20
Out-of-pocket maximum options (dollars)	1,000-7,000 ^a	1,000-3,000	1,000-2,500
Other	5 products available		
Average premium (dollars)	3,736	7,245	10,464
Annual deductible options (dollars)	0-2,500	0-5,000	0
Co-pay options (dollars)	10-40	10-40	10-30
Coinsurance options (percent)	*	0-20	*
Out-of-pocket maximum options (dollars)	1,500-5,000	500-10,000 ^a	1,000-3,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 9: In the District of Columbia, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	21 products available		
Average premium (dollars)	800	3,635	6,723
Annual deductible options (dollars)	1,400-2,000	1,000-5,000	0-1,500
Co-pay options (dollars)	0-30	0	10-30
Coinsurance options (percent)	0	0-10	0-30
Out-of-pocket maximum options (dollars)	2,800-4,000	3,500-10,000	1,000-4,000
Preferred provider organization	4 products available		
Average premium (dollars)	3,635	4,636	5,732
Annual deductible options (dollars)	1,000-5,000	0-2,500	1,200-2,700
Co-pay options (dollars)	0	20-30	0
Coinsurance options (percent)	0-10	0-20	0-10
Out-of-pocket maximum options (dollars)	3,500-10,000	1,500-5,000	2,400-5,000
Health maintenance organization	7 products available		
Average premium (dollars)	2,650	3,380	5,328
Annual deductible options (dollars)	0-500	1,200-4,000	0-1,500
Co-pay options (dollars)	10-30	0-15	10-30
Coinsurance options (percent)	0	0	0-30
Out-of-pocket maximum options (dollars)	1,300-2,500	2,400-5,250	1,000-4,000
Other	10 products available		
Average premium (dollars)	800	2,728	6,723
Annual deductible options (dollars)	1,400-2,000	1,200-4,000	0-1,500
Co-pay options (dollars)	0-30	0-15	10-30
Coinsurance options (percent)	0	0	0-30
Out-of-pocket maximum options (dollars)	2,800-4,000	2,400-5,250	1,000-4,000

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 10: In Florida, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	170 products available		
Average premium (dollars)	1,345	4,863	17,883
Annual deductible options (dollars)	10,000-20,000	500-1,000	1,000-5,000
Co-pay options (dollars)	30	20	20-30
Coinsurance options (percent)	20	20	0-20
Out-of-pocket maximum options (dollars)	20,000-40,000	4,000-8,000	2,000-4,000 ^a
Preferred provider organization	36 products available		
Average premium (dollars)	1,345	4,690	17,883
Annual deductible options (dollars)	10,000-20,000	500-2,000	1,000-5,000
Co-pay options (dollars)	30	30-40	20-30
Coinsurance options (percent)	20	20	0-20
Out-of-pocket maximum options (dollars)	20,000-40,000	2,000-12,000	2,000-4,000 ^a
Health maintenance organization	85 products available		
Average premium (dollars)	1,784	4,863	13,051
Annual deductible options (dollars)	1,000-2,000	500-1,000	0
Co-pay options (dollars)	35	20	25
Coinsurance options (percent)	50	20	0
Out-of-pocket maximum options (dollars)	2,000-4,000	4,000-8,000	5,000-10,000
Other	49 products available		
Average premium (dollars)	1,473	5,034	13,574
Annual deductible options (dollars)	1,200-2,400	10,000-20,000	0
Co-pay options (dollars)	*	*	*
Coinsurance options (percent)	20	0	*
Out-of-pocket maximum options (dollars)	3,000-6,000	20,000-40,000	3,000-7,500

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 11: In Georgia, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	38 products available		
Average premium (dollars)	2,397	4,462	14,969
Annual deductible options (dollars)	1,500-4,000	0-10,000	100-2,000
Co-pay options (dollars)	*	20-40	5-25
Coinsurance options (percent)	20	0-30	80-90
Out-of-pocket maximum options (dollars)	5,950	500-15,000 ^a	500-5,500
Preferred provider organization	12 products available		
Average premium (dollars)	4,092	6,549	14,969
Annual deductible options (dollars)	1,500-5,000	500-5,000	100-2,000
Co-pay options (dollars)	0-25	20-35	5-25
Coinsurance options (percent)	80-100	0-20	80-90
Out-of-pocket maximum options (dollars)	1,500-5,000	1,000-3,000 ^a	500-5,500
Health maintenance organization	6 products available		
Average premium (dollars)	2,397	4,294	4,871
Annual deductible options (dollars)	1,500-4,000	1,500	500-3,000
Co-pay options (dollars)	*	30-40	25-40
Coinsurance options (percent)	20	0-20	0-30
Out-of-pocket maximum options (dollars)	5,950	1,500-5,000	500-7,500 ^a
Other	20 products available		
Average premium (dollars)	2,834	4,136	6,876
Annual deductible options (dollars)	2,500-4,000	2,000-9,000	0
Co-pay options (dollars)	*	20-30	*
Coinsurance options (percent)	0-20	0	*
Out-of-pocket maximum options (dollars)	5,950	N/D ^b	8,000

Legend: * = Value not reported by the insurer. N/D = Not able to determine.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

^bThe insurer reported only a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 12: In Hawaii, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	14 products available		
Average premium (dollars)	3,054	3,757	11,539
Annual deductible options (dollars)	100	0	100
Co-pay options (dollars)	15	14-20	*
Coinsurance options (percent)	0-20	0-20	10
Out-of-pocket maximum options (dollars)	2,000	2,500	2,500
Preferred provider organization	9 products available		
Average premium (dollars)	3,054	3,564	11,539
Annual deductible options (dollars)	100	0	100
Co-pay options (dollars)	15	0-15	*
Coinsurance options (percent)	0-20	0-20	10
Out-of-pocket maximum options (dollars)	2,000	2,500-7,500	2,500
Health maintenance organization	3 products available		
Average premium (dollars)	3,713	4,010	4,219
Annual deductible options (dollars)	0	0	0
Co-pay options (dollars)	0-20	20	0-20
Coinsurance options (percent)	0-50	*	0-50
Out-of-pocket maximum options (dollars)	2,500	2,500	2,500
Other	2 products available		
Average premium (dollars)	3,237	N/A	3,757
Annual deductible options (dollars)	300	N/A	0
Co-pay options (dollars)	17-20	N/A	14-20
Coinsurance options (percent)	0-30	N/A	0-20
Out-of-pocket maximum options (dollars)	3,000	N/A	2,500

Legend: * = Value not reported by the insurer. N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 13: In Idaho, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	16 products available		
Average premium (dollars)	1,799	3,192	15,739
Annual deductible options (dollars)	500-7,500	500-7,500	500-5,000
Co-pay options (dollars)	*	20-40	25
Coinsurance options (percent)	0-50	0-30	0-20
Out-of-pocket maximum options (dollars)	2,000-4,000	2,000-4,000	2,500-6,000
Preferred provider organization	10 products available		
Average premium (dollars)	1,799	3,023	3,335
Annual deductible options (dollars)	500-7,500	1,500-6,050	250-5,000
Co-pay options (dollars)	*	*	20-40
Coinsurance options (percent)	0-50	0-20	10-30
Out-of-pocket maximum options (dollars)	2,000-4,000	5,000-6,050	1,500-4,500
Health maintenance organization	0 products available		
Average premium (dollars)	N/A	N/A	N/A
Annual deductible options (dollars)	N/A	N/A	N/A
Co-pay options (dollars)	N/A	N/A	N/A
Coinsurance options (percent)	N/A	N/A	N/A
Out-of-pocket maximum options (dollars)	N/A	N/A	N/A
Other	6 products available		
Average premium (dollars)	2,573	3,971	15,739
Annual deductible options (dollars)	2,000-5,000	0	500-5,000
Co-pay options (dollars)	0	10-30	25
Coinsurance options (percent)	0-20	0	0-20
Out-of-pocket maximum options (dollars)	4,000-5,000	1,000-5,000	2,500-6,000

Legend: * = Value not reported by the insurer. N/A = Not applicable

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 14: In Illinois, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	52 products available		
Average premium (dollars)	2,406	4,891	12,250
Annual deductible options (dollars)	1,500-5,000	2,500-5,000	100-2,000
Co-pay options (dollars)	35	*	5-25
Coinsurance options (percent)	0-20	0-30	80-90
Out-of-pocket maximum options (dollars)	5,000	2,500-5,000	500-5,500
Preferred provider organization	37 products available		
Average premium (dollars)	2,406	4,787	12,250
Annual deductible options (dollars)	1,500-5,000	1,500-5,000	100-2,000
Co-pay options (dollars)	35	*	5-25
Coinsurance options (percent)	0-20	0-30	80-90
Out-of-pocket maximum options (dollars)	5,000	1,500-5,000	500-5,500
Health maintenance organization	10 products available		
Average premium (dollars)	4,209	5,741	10,266
Annual deductible options (dollars)	0	0	0
Co-pay options (dollars)	*	*	25-35
Coinsurance options (percent)	20	20	0-30
Out-of-pocket maximum options (dollars)	1,000-3,000	1,000-3,000	1,500-3,000
Other	5 products available		
Average premium (dollars)	3,876	7,924	11,959
Annual deductible options (dollars)	250-7,500	0	500-1,000
Co-pay options (dollars)	0-50	30	*
Coinsurance options (percent)	0-30	20	20
Out-of-pocket maximum options (dollars)	1,000-10,000	3,000	1,000-2,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 15: In Indiana, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	31 products available		
Average premium (dollars)	953	4,435	17,734
Annual deductible options (dollars)	4,000	1,000-3,000	0-3,000
Co-pay options (dollars)	0	25-35	10-20
Coinsurance options (percent)	0	0-20	10-20
Out-of-pocket maximum options (dollars)	No Limit	5,000	1,250-8,000 ^a
Preferred provider organization	22 products available		
Average premium (dollars)	953	4,435	16,486
Annual deductible options (dollars)	4,000	1,000-3,000	500-5,000
Co-pay options (dollars)	0	25-35	20
Coinsurance options (percent)	0	0-20	0
Out-of-pocket maximum options (dollars)	No Limit	5,000	2,500
Health maintenance organization	3 products available		
Average premium (dollars)	3,218	3,963	17,104
Annual deductible options (dollars)	1,250-5,950	0-5,000	0-3,000
Co-pay options (dollars)	*	10-35	10-20
Coinsurance options (percent)	0-20	0-50	0-30
Out-of-pocket maximum options (dollars)	1,500-5,950	500-10,000	1,300-8,000 ^a
Other	6 products available		
Average premium (dollars)	2,859	9,192	17,734
Annual deductible options (dollars)	1,250-5,950	0	0-3,000
Co-pay options (dollars)	*	*	10-20
Coinsurance options (percent)	0-20	*	10-20
Out-of-pocket maximum options (dollars)	1,500-5,950	3,000	1,250-8,000 ^a

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 16: In Iowa, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	27 products available		
Average premium (dollars)	896	3,828	13,238
Annual deductible options (dollars)	2,000-5,000	250-5,000	500
Co-pay options (dollars)	25	0-30	20
Coinsurance options (percent)	0	0-30	10-20
Out-of-pocket maximum options (dollars)	2,000-5,000	1,000-15,000	2,000
Preferred provider organization	6 products available		
Average premium (dollars)	896	2,072	13,238
Annual deductible options (dollars)	2,000-5,000	1,000-1,500	500
Co-pay options (dollars)	25	20	20
Coinsurance options (percent)	0	20-50	10-20
Out-of-pocket maximum options (dollars)	2,000-5,000	2,000-4,000	2,000
Health maintenance organization	10 products available		
Average premium (dollars)	3,060	4,224	6,292
Annual deductible options (dollars)	1,500-3,000	500-3,000	0
Co-pay options (dollars)	*	0-25	20-35
Coinsurance options (percent)	0-20	20-30	*
Out-of-pocket maximum options (dollars)	1,500-5,000	1,500-9,000	1,000
Other	11 products available		
Average premium (dollars)	1,110	3,075	8,126
Annual deductible options (dollars)	1,500-5,000	1,250-2,500	0
Co-pay options (dollars)	0	0	10-20
Coinsurance options (percent)	0	20	*
Out-of-pocket maximum options (dollars)	1,500-5,000	2,500-5,000	1,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 17: In Kansas, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	24 products available		
Average premium (dollars)	775	3,957	15,522
Annual deductible options (dollars)	0	250-5,000	0
Co-pay options (dollars)	30	30-40	25
Coinsurance options (percent)	*	0-50	20
Out-of-pocket maximum options (dollars)	5,000	1,000-5,000	2,500
Preferred provider organization	17 products available		
Average premium (dollars)	775	3,957	5,022
Annual deductible options (dollars)	0	250-5,000	500-10,000
Co-pay options (dollars)	30	30-40	20-40
Coinsurance options (percent)	*	0-50	0-50
Out-of-pocket maximum options (dollars)	5,000	1,000-5,000	3,200-30,000
Health maintenance organization	2 products available		
Average premium (dollars)	3,073	N/A	4,811
Annual deductible options (dollars)	0-1,499	N/A	0
Co-pay options (dollars)	20-39	N/A	15-40
Coinsurance options (percent)	0-30	N/A	*
Out-of-pocket maximum options (dollars)	1,500-2,999	N/A	No Limit
Other	5 products available		
Average premium (dollars)	2,292	3,712	15,522
Annual deductible options (dollars)	500-1,000	0-5,000	0
Co-pay options (dollars)	*	15-40	25
Coinsurance options (percent)	20	0-50	20
Out-of-pocket maximum options (dollars)	1,000-2,000	1,000-5,000 ^a	2,500

Legend: * = Value not reported by the insurer. N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 18: In Kentucky, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	276 products available		
Average premium (dollars)	574	1,311	14,603
Annual deductible options (dollars)	4,000	1,000	750
Co-pay options (dollars)	0	0	25
Coinsurance options (percent)	0	0	0
Out-of-pocket maximum options (dollars)	No Limit	No Limit	3,000
Preferred provider organization	246 products available		
Average premium (dollars)	574	1,261	4,197
Annual deductible options (dollars)	4,000	2,500	250-5,000
Co-pay options (dollars)	0	0-30	15-40
Coinsurance options (percent)	0	0	0-30
Out-of-pocket maximum options (dollars)	No Limit	No Limit	1,000-20,000
Health maintenance organization	21 products available		
Average premium (dollars)	1,658	3,117	14,603
Annual deductible options (dollars)	0	2,000	750
Co-pay options (dollars)	0-20	25	25
Coinsurance options (percent)	0	0-20	0
Out-of-pocket maximum options (dollars)	No Limit	2,500	3,000
Other	9 products available		
Average premium (dollars)	2,288	3,083	5,260
Annual deductible options (dollars)	2,500-4,000	1,500-4,000	500-5,000
Co-pay options (dollars)	30	*	25-30
Coinsurance options (percent)	0	10-20	0-20
Out-of-pocket maximum options (dollars)	5,000	5,000	3,000-10,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 19: In Louisiana, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All 47 products available			
Average premium (dollars)	992	3,773	9,882
Annual deductible options (dollars)	1,000-3,000	0	0-10,000
Co-pay options (dollars)	20-30	40-50	0-40
Coinsurance options (percent)	10	0	0-50
Out-of-pocket maximum options (dollars)	2,000	5,000-6,000	500-10,000 ^a
Preferred provider organization 19 products available			
Average premium (dollars)	992	3,780	9,882
Annual deductible options (dollars)	1,000-3,000	2,500-4,000	0-10,000
Co-pay options (dollars)	20-30	30	0-40
Coinsurance options (percent)	10	0	0-50
Out-of-pocket maximum options (dollars)	2,000	5,950	500-10,000 ^a
Health maintenance organization 8 products available			
Average premium (dollars)	1,171	3,775	5,017
Annual deductible options (dollars)	1,500-5,000	0	0
Co-pay options (dollars)	15	40-50	15-30
Coinsurance options (percent)	30	0	20-60
Out-of-pocket maximum options (dollars)	3,500	5,000-6,000	2,000-4,000
Other 20 products available			
Average premium (dollars)	1,203	3,773	6,833
Annual deductible options (dollars)	1,500-5,000	0	1,000
Co-pay options (dollars)	25-50	40-50	40
Coinsurance options (percent)	0	0	20
Out-of-pocket maximum options (dollars)	No Limit	5,000-6,000	1,500

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 20: In Maine, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All 12 products available			
Average premium (dollars)	3,028	4,407	6,348
Annual deductible options (dollars)	2,500-10,000	1,500-5,000	500-2,850
Co-pay options (dollars)	*	30	20-30
Coinsurance options (percent)	20	20	0-20
Out-of-pocket maximum options (dollars)	5,000-12,000	4,000-7,000	1,000-4,850
Preferred provider organization 6 products available			
Average premium (dollars)	3,276	4,752	4,881
Annual deductible options (dollars)	2,500-6,000	500-10,000	2,500-5,000
Co-pay options (dollars)	*	25	35
Coinsurance options (percent)	20	10-20	20-40
Out-of-pocket maximum options (dollars)	2,500-10,000	1,500-14,000	4,000-8,000
Health maintenance organization 4 products available			
Average premium (dollars)	3,028	4,150	5,057
Annual deductible options (dollars)	2,500-10,000	500-2,000	2,000-3,500
Co-pay options (dollars)	*	25	25
Coinsurance options (percent)	20	20-30	20-30
Out-of-pocket maximum options (dollars)	5,000-12,000	2,000-7,000	4,500-5,500
Other 2 products available			
Average premium (dollars)	4,308	N/A	6,348
Annual deductible options (dollars)	0	N/A	500-2,850
Co-pay options (dollars)	*	N/A	20-30
Coinsurance options (percent)	*	N/A	0-20
Out-of-pocket maximum options (dollars)	4,500	N/A	1,000-4,850

Legend: * = Value not reported by the insurer. N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 21: In Maryland, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All 36 products available			
Average premium (dollars)	1,025	4,564	8,957
Annual deductible options (dollars)	1,500	1,200-2,700	0-1,500
Co-pay options (dollars)	0	10-30	25-30
Coinsurance options (percent)	0	*	*
Out-of-pocket maximum options (dollars)	3,000	1,000-5,250	2,500-6,000
Preferred provider organization 13 products available			
Average premium (dollars)	2,708	5,310	6,255
Annual deductible options (dollars)	250-2,500	500-2,500	0-2,750
Co-pay options (dollars)	20-40	0-30	10-40
Coinsurance options (percent)	20	*	0-20
Out-of-pocket maximum options (dollars)	2,500-4,900	2,000-5,000	1,000-5,250
Health maintenance organization 11 products available			
Average premium (dollars)	1,386	4,104	5,033
Annual deductible options (dollars)	1,500-2,500	0	0
Co-pay options (dollars)	20-30	5-30	10-30
Coinsurance options (percent)	0	0	*
Out-of-pocket maximum options (dollars)	3,000-4,900	3,300	2,900
Other 12 products available			
Average premium (dollars)	1,025	5,805	8,957
Annual deductible options (dollars)	1,500	0	0-1,500
Co-pay options (dollars)	0	10-30	25-30
Coinsurance options (percent)	0	*	*
Out-of-pocket maximum options (dollars)	3,000	2,900	2,500-6,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 22: In Massachusetts, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	52 products available		
Average premium (dollars)	2,254	4,470	7,541
Annual deductible options (dollars)	1,500-6,000	1,000	3,000-4,500
Co-pay options (dollars)	25	0-20	15-25
Coinsurance options (percent)	20	*	*
Out-of-pocket maximum options (dollars)	3,000-10,000	2,000-4,000	5,000
Preferred provider organization	15 products available		
Average premium (dollars)	2,254	4,789	7,541
Annual deductible options (dollars)	1,500-6,000	2,000	3,000-4,500
Co-pay options (dollars)	25	0-20	15-25
Coinsurance options (percent)	20	*	*
Out-of-pocket maximum options (dollars)	3,000-10,000	4,000-8,000	5,000
Health maintenance organization	36 products available		
Average premium (dollars)	2,293	4,367	6,337
Annual deductible options (dollars)	2,000-4,000	1,500-3,000	0-1,000
Co-pay options (dollars)	30	15-60	15-25
Coinsurance options (percent)	20	20-35	20-50
Out-of-pocket maximum options (dollars)	5,000-10,000	5,000-5,800	2,000-5,000 ^a
Other	1 product available		
Average premium (dollars)	N/A	5,738	N/A
Annual deductible options (dollars)	N/A	0-5,000	N/A
Co-pay options (dollars)	N/A	20-30	N/A
Coinsurance options (percent)	N/A	0-50	N/A
Out-of-pocket maximum options (dollars)	N/A	1,000-6,000	N/A

Legend: * = Value not reported by the insurer. N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 23: In Michigan, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	44 products available		
Average premium (dollars)	1,147	3,910	10,391
Annual deductible options (dollars)	500-5,000	1,500-8,000	500-2,500
Co-pay options (dollars)	20-30	*	20-40
Coinsurance options (percent)	0-30	0-30	20
Out-of-pocket maximum options (dollars)	1,500-10,000	3,000-5,000 ^a	2,500
Preferred provider organization	29 products available		
Average premium (dollars)	1,203	4,019	10,391
Annual deductible options (dollars)	0-5,000	1,000-8,000	500-2,500
Co-pay options (dollars)	10-30	20-40	20-40
Coinsurance options (percent)	0-50	0-30	20
Out-of-pocket maximum options (dollars)	500-10,000 ^a	2,000-5,000 ^a	2,500
Health maintenance organization	10 products available		
Average premium (dollars)	1,147	3,221	4,727
Annual deductible options (dollars)	500-5,000	1,000-3,000	0
Co-pay options (dollars)	20-30	20-30	20
Coinsurance options (percent)	0-30	20-50	0-50
Out-of-pocket maximum options (dollars)	1,500-10,000	1,500-2,500	No Limit
Other	5 products available		
Average premium (dollars)	2,368	4,484	6,796
Annual deductible options (dollars)	250-3,000	0-3,000	500-1,000
Co-pay options (dollars)	0-40	15-30	*
Coinsurance options (percent)	0-40	0-20	20
Out-of-pocket maximum options (dollars)	1,000-5,000	250-4,000 ^a	1,000-2,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 24: In Minnesota, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	16 products available		
Average premium (dollars)	2,887	4,114	8,152
Annual deductible options (dollars)	1,500-4,500	0-4,500	0
Co-pay options (dollars)	*	25-50	25
Coinsurance options (percent)	75-100	75-100	0-20
Out-of-pocket maximum options (dollars)	1,500-5,950	2,000-9,500	1,500
Preferred provider organization	10 products available		
Average premium (dollars)	2,887	4,428	8,152
Annual deductible options (dollars)	1,500-4,500	300-6,250	0
Co-pay options (dollars)	*	25-50	25
Coinsurance options (percent)	75-100	0-30	0-20
Out-of-pocket maximum options (dollars)	1,500-5,950	1,750-6,250	1,500
Health maintenance organization	1 product available		
Average premium (dollars)	N/A	3,139	N/A
Annual deductible options (dollars)	N/A	0-3,000	N/A
Co-pay options (dollars)	N/A	0-45	N/A
Coinsurance options (percent)	N/A	20	N/A
Out-of-pocket maximum options (dollars)	N/A	2,500-4,500	N/A
Other	5 products available		
Average premium (dollars)	2,953	4,069	4,416
Annual deductible options (dollars)	1,500-4,500	1,200-6,000	0-4,500
Co-pay options (dollars)	*	0	25-50
Coinsurance options (percent)	75-100	0-20	75-100
Out-of-pocket maximum options (dollars)	1,500-5,950	1,200-6,050	2,000-9,500

Legend: * = Value not reported by the insurer. N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 25: In Mississippi, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	12 products available		
Average premium (dollars)	1,006	2,586	5,373
Annual deductible options (dollars)	250-5,000	1,500-5,000	0
Co-pay options (dollars)	15-35	20-50	40-50
Coinsurance options (percent)	20	10-50	0
Out-of-pocket maximum options (dollars)	1,500-3,000	4,500-15,000	5,000-6,000
Preferred provider organization	9 products available		
Average premium (dollars)	1,006	1,995	5,373
Annual deductible options (dollars)	250-5,000	2,500-4,000	0
Co-pay options (dollars)	15-35	30	40-50
Coinsurance options (percent)	20	0	0
Out-of-pocket maximum options (dollars)	1,500-3,000	5,000	5,000-6,000
Health maintenance organization	1 product available		
Average premium (dollars)	N/A	3,430	N/A
Annual deductible options (dollars)	N/A	1,000-7,500	N/A
Co-pay options (dollars)	N/A	30	N/A
Coinsurance options (percent)	N/A	20	N/A
Out-of-pocket maximum options (dollars)	N/A	3,500-10,000	N/A
Other	2 products available		
Average premium (dollars)	3,756	N/A	4,445
Annual deductible options (dollars)	250-10,000	N/A	500-7,500
Co-pay options (dollars)	20-50	N/A	25-40
Coinsurance options (percent)	0-20	N/A	0-50
Out-of-pocket maximum options (dollars)	1,000-15,000	N/A	2,000-9,000

Legend: N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 26: In Missouri, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	32 products available		
Average premium (dollars)	706	3,608	9,416
Annual deductible options (dollars)	1,000-10,000	2,000-5,000	0
Co-pay options (dollars)	20-40	25	*
Coinsurance options (percent)	30	0-20	*
Out-of-pocket maximum options (dollars)	3,000-5,000	2,500-10,000	No Limit
Preferred provider organization	23 products available		
Average premium (dollars)	706	3,534	5,227
Annual deductible options (dollars)	1,000-10,000	1,500-4,000	2,500-5,000
Co-pay options (dollars)	20-40	*	*
Coinsurance options (percent)	30	10-20	0-30
Out-of-pocket maximum options (dollars)	3,000-5,000	5,000	1,000-4,000
Health maintenance organization	5 products available		
Average premium (dollars)	1,886	3,699	5,142
Annual deductible options (dollars)	0	0-1,499	0
Co-pay options (dollars)	*	15-30	20
Coinsurance options (percent)	20	0-50	*
Out-of-pocket maximum options (dollars)	2,000-6,000	1,000-3,000	3,000
Other	4 products available		
Average premium (dollars)	3,115	4,625	9,416
Annual deductible options (dollars)	0-1,499	0-5,000	0
Co-pay options (dollars)	15-30	10-35	*
Coinsurance options (percent)	0-50	0-50	*
Out-of-pocket maximum options (dollars)	1,000-1,500	250-10,000	No Limit

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 27: In Montana, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	5 products available		
Average premium (dollars)	3,201	5,152	14,045
Annual deductible options (dollars)	3,000-6,050	0-10,000	250-500
Co-pay options (dollars)	*	0-40	20-25
Coinsurance options (percent)	*	0-50	10-20
Out-of-pocket maximum options (dollars)	3,000-6,050	500-10,000 ^a	2,000-3,000
Preferred provider organization	4 products available		
Average premium (dollars)	3,201	5,152	14,045
Annual deductible options (dollars)	3,000-6,050	0-10,000	250-500
Co-pay options (dollars)	*	0-40	20-25
Coinsurance options (percent)	*	0-50	10-20
Out-of-pocket maximum options (dollars)	3,000-6,050	500-10,000 ^a	2,000-3,000
Health maintenance organization	0 products available		
Average premium (dollars)	N/A	N/A	N/A
Annual deductible options (dollars)	N/A	N/A	N/A
Co-pay options (dollars)	N/A	N/A	N/A
Coinsurance options (percent)	N/A	N/A	N/A
Out-of-pocket maximum options (dollars)	N/A	N/A	N/A
Other	1 product available		
Average premium (dollars)	N/A	12,556	N/A
Annual deductible options (dollars)	N/A	250-5,000	N/A
Co-pay options (dollars)	N/A	20-25	N/A
Coinsurance options (percent)	N/A	10-20	N/A
Out-of-pocket maximum options (dollars)	N/A	1,500-7,500	N/A

Legend: * = Value not reported by the insurer. N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 28: In Nebraska, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	15 products available		
Average premium (dollars)	626	2,271	14,946
Annual deductible options (dollars)	3,000-5,000	2,000-5,000	250-2,500
Co-pay options (dollars)	20	25	10-30
Coinsurance options (percent)	0	0	10-20
Out-of-pocket maximum options (dollars)	3,000-5,000	2,000-5,000	500-2,000
Preferred provider organization	8 products available		
Average premium (dollars)	626	2,842	14,946
Annual deductible options (dollars)	3,000-5,000	1,000-5,000	250-2,500
Co-pay options (dollars)	20	20-40	10-30
Coinsurance options (percent)	0	0-20	10-20
Out-of-pocket maximum options (dollars)	3,000-5,000	750-4,000	500-2,000
Health maintenance organization	0 products available		
Average premium (dollars)	N/A	N/A	N/A
Annual deductible options (dollars)	N/A	N/A	N/A
Co-pay options (dollars)	N/A	N/A	N/A
Coinsurance options (percent)	N/A	N/A	N/A
Out-of-pocket maximum options (dollars)	N/A	N/A	N/A
Other	7 products available		
Average premium (dollars)	1,580	2,044	5,003
Annual deductible options (dollars)	2,000-5,000	500-5,000	500-6,000
Co-pay options (dollars)	0	30	25-40
Coinsurance options (percent)	0	20-50	0-50
Out-of-pocket maximum options (dollars)	2,000-5,000	2,000-10,000	2,000-10,000

Legend: N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 29: In Nevada, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All 26 products available			
Average premium (dollars)	2,299	3,643	5,084
Annual deductible options (dollars)	0	250-10,000	250-7,500
Co-pay options (dollars)	30	0-40	20-35
Coinsurance options (percent)	0	0-50	0-30
Out-of-pocket maximum options (dollars)	5,000	1,000-12,000	4,250-11,500
Preferred provider organization 11 products available			
Average premium (dollars)	2,881	3,941	4,202
Annual deductible options (dollars)	0	500-5,000	1,500-4,000
Co-pay options (dollars)	30-40	20-50	*
Coinsurance options (percent)	0	0-30	10-20
Out-of-pocket maximum options (dollars)	5,000	3,000-7,500 ^a	5,000
Health maintenance organization 9 products available			
Average premium (dollars)	2,299	3,302	4,318
Annual deductible options (dollars)	0	0	0
Co-pay options (dollars)	30	15	15-30
Coinsurance options (percent)	0	0	10-25
Out-of-pocket maximum options (dollars)	5,000	3,000	2,000-6,000
Other 6 products available			
Average premium (dollars)	2,549	3,767	5,084
Annual deductible options (dollars)	2,500-4,000	500-2,500	250-7,500
Co-pay options (dollars)	30	25-30	20-35
Coinsurance options (percent)	0	20-30	0-30
Out-of-pocket maximum options (dollars)	5,000	3,000-5,000	4,250-11,500

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 30: In New Hampshire, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	17 products available		
Average premium (dollars)	3,627	5,559	6,538
Annual deductible options (dollars)	1,500-10,000	1,000-7,000	2,500-4,000
Co-pay options (dollars)	*	25-50	20
Coinsurance options (percent)	20	0-20	0
Out-of-pocket maximum options (dollars)	2,000-12,000	2,000-10,000	5,000
Preferred provider organization	6 products available		
Average premium (dollars)	3,627	5,837	6,428
Annual deductible options (dollars)	1,500-10,000	1,500-5,000	1,000-5,000
Co-pay options (dollars)	*	*	25-50
Coinsurance options (percent)	20	0-20	0-20
Out-of-pocket maximum options (dollars)	2,000-12,000	2,500-6,000	2,000-6,000
Health maintenance organization	6 products available		
Average premium (dollars)	3,651	5,559	6,426
Annual deductible options (dollars)	1,500-7,500	1,000-7,000	2,500-4,000
Co-pay options (dollars)	40	25-50	20
Coinsurance options (percent)	20	0-20	*
Out-of-pocket maximum options (dollars)	3,000-10,000	2,000-10,000	5,000
Other	5 products available		
Average premium (dollars)	5,275	5,409	6,538
Annual deductible options (dollars)	2,000-5,000	1,000-9,500	2,500-4,000
Co-pay options (dollars)	*	0-35	20
Coinsurance options (percent)	0-20	0-30	0
Out-of-pocket maximum options (dollars)	4,000-6,250	2,000-21,000 ^a	5,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 31: In New Jersey, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	17 products available		
Average premium (dollars)	2,819	5,942	14,852
Annual deductible options (dollars)	1,250-2,500	1,000-2,500	0
Co-pay options (dollars)	30	20-50	40
Coinsurance options (percent)	20-50	0-50	0
Out-of-pocket maximum options (dollars)	2,500-5,950	3,000-7,500	4,000
Preferred provider organization	3 products available		
Average premium (dollars)	5,507	6,471	11,872
Annual deductible options (dollars)	1,500-2,000	2,000	0-2,500
Co-pay options (dollars)	30	0	20-30
Coinsurance options (percent)	20	20	0-10
Out-of-pocket maximum options (dollars)	4,000-5,000	4,000	1,000-5,000
Health maintenance organization	5 products available		
Average premium (dollars)	3,454	4,413	14,852
Annual deductible options (dollars)	0-2,500	1,000-2,500	0
Co-pay options (dollars)	20-50	15-40	40
Coinsurance options (percent)	0-50	20-50	0
Out-of-pocket maximum options (dollars)	3,500-7,500	3,000-7,500	4,000
Other	9 products available		
Average premium (dollars)	2,819	5,954	11,838
Annual deductible options (dollars)	1,250-2,500	0-2,500	0
Co-pay options (dollars)	30	15-30	*
Coinsurance options (percent)	20-50	0-20	*
Out-of-pocket maximum options (dollars)	2,500-5,950	1,500-5,000	2,500-7,750

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 32: In New Mexico, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	15 products available		
Average premium (dollars)	1,242	3,685	7,043
Annual deductible options (dollars)	1,250-5,000	500-5,000	0
Co-pay options (dollars)	*	30	10-30
Coinsurance options (percent)	0-50	0-50	0
Out-of-pocket maximum options (dollars)	2,500-5,000	2,000-4,500	1,000-2,500
Preferred provider organization	7 products available		
Average premium (dollars)	1,242	3,106	7,043
Annual deductible options (dollars)	1,250-5,000	500-10,000	0
Co-pay options (dollars)	*	10-20	10-30
Coinsurance options (percent)	0-50	0-30	0
Out-of-pocket maximum options (dollars)	2,500-5,000	2,000-10,000	1,000-2,500
Health maintenance organization	6 products available		
Average premium (dollars)	1,296	3,685	5,982
Annual deductible options (dollars)	500-1,000	500-5,000	0
Co-pay options (dollars)	40	30	15-40
Coinsurance options (percent)	30-50	0-50	0-50
Out-of-pocket maximum options (dollars)	7,500	2,000-4,500	5,040
Other	2 products available		
Average premium (dollars)	4,701	N/A	4,924
Annual deductible options (dollars)	250-5,000	N/A	500-5,000
Co-pay options (dollars)	10-45	N/A	30
Coinsurance options (percent)	20-30	N/A	0-30
Out-of-pocket maximum options (dollars)	2,000-10,000	N/A	2,500-6,500

Legend: * = Value not reported by the insurer. N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 33: In New York, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	66 products available		
Average premium (dollars)	1,856	4,765	12,657
Annual deductible options (dollars)	1,500-5,000	0	0
Co-pay options (dollars)	*	20-30	15-20
Coinsurance options (percent)	0-20	0	0
Out-of-pocket maximum options (dollars)	3,000-6,000	No Limit	No Limit
Preferred provider organization	13 products available		
Average premium (dollars)	2,254	5,729	8,633
Annual deductible options (dollars)	3,000	0-2,000	0
Co-pay options (dollars)	20	25-40	15-50
Coinsurance options (percent)	30	0-20	*
Out-of-pocket maximum options (dollars)	5,000	3,000	No Limit
Health maintenance organization	26 products available		
Average premium (dollars)	1,890	4,418	12,657
Annual deductible options (dollars)	1,250	1,200	0
Co-pay options (dollars)	20	20	15-20
Coinsurance options (percent)	*	*	0
Out-of-pocket maximum options (dollars)	6,250	5,250	No Limit
Other	27 products available		
Average premium (dollars)	1,856	5,021	11,496
Annual deductible options (dollars)	1,500-5,000	0-7,000	0
Co-pay options (dollars)	*	0-40	0-45
Coinsurance options (percent)	0-20	0-30	0
Out-of-pocket maximum options (dollars)	3,000-6,000	3,000-21,000 ^a	No Limit

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 34: In North Carolina, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	17 products available		
Average premium (dollars)	2,836	4,236	13,651
Annual deductible options (dollars)	1,500-5,000	1,500-5,000	0
Co-pay options (dollars)	*	25-30	*
Coinsurance options (percent)	0-20	0-30	*
Out-of-pocket maximum options (dollars)	1,500-5,000	3,500-10,000	2,000-3,000
Preferred provider organization	8 products available		
Average premium (dollars)	2,836	4,275	7,470
Annual deductible options (dollars)	1,500-5,000	500-10,000	250-5,000
Co-pay options (dollars)	*	25-35	20-30
Coinsurance options (percent)	0-20	0-30	0-30
Out-of-pocket maximum options (dollars)	1,500-5,000	2,000-10,000	1,000-4,000 ^a
Health maintenance organization	2 products available		
Average premium (dollars)	4,947	N/A	6,711
Annual deductible options (dollars)	250-5,000	N/A	1,000-2,500
Co-pay options (dollars)	15-35	N/A	20-30
Coinsurance options (percent)	0-50	N/A	25-50
Out-of-pocket maximum options (dollars)	2,000-10,000	N/A	3,000-7,000
Other	7 products available		
Average premium (dollars)	3,444	4,026	13,651
Annual deductible options (dollars)	500-10,000	0-10,000	0
Co-pay options (dollars)	25-50	0-30	*
Coinsurance options (percent)	0-30	0-40	*
Out-of-pocket maximum options (dollars)	2,000-20,000	1,000-10,000	2,000-3,000

Legend: * = Value not reported by the insurer. N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 35: In North Dakota, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	20 products available		
Average premium (dollars)	2,129	3,817	5,903
Annual deductible options (dollars)	1,000-7,500	100-5,000	100-1,000
Co-pay options (dollars)	30	25	25
Coinsurance options (percent)	0-30	0-20	0-20
Out-of-pocket maximum options (dollars)	3,500-10,000	1,100-7,000	1,100-2,500
Preferred provider organization	14 products available		
Average premium (dollars)	2,129	3,797	5,903
Annual deductible options (dollars)	1,000-7,500	100-5,000	100-1,000
Co-pay options (dollars)	30	25	25
Coinsurance options (percent)	0-30	0-20	0-20
Out-of-pocket maximum options (dollars)	3,500-10,000	1,100-7,000	1,100-2,500
Health maintenance organization	0 products available		
Average premium (dollars)	N/A	N/A	N/A
Annual deductible options (dollars)	N/A	N/A	N/A
Co-pay options (dollars)	N/A	N/A	N/A
Coinsurance options (percent)	N/A	N/A	N/A
Out-of-pocket maximum options (dollars)	N/A	N/A	N/A
Other	6 products available		
Average premium (dollars)	3,520	3,916	4,794
Annual deductible options (dollars)	1,500-3,000	0	250-5,000
Co-pay options (dollars)	*	30	25
Coinsurance options (percent)	80-100	0-20	0-40
Out-of-pocket maximum options (dollars)	1,500-5,950	1,000	3,250-11,000

Legend: N/A = Not applicable. * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 36: In Ohio, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All 46 products available			
Average premium (dollars)	1,223	4,775	10,624
Annual deductible options (dollars)	500-10,000	250-5,000	0
Co-pay options (dollars)	30-40	20-30	0-20
Coinsurance options (percent)	10-30	0-40	0
Out-of-pocket maximum options (dollars)	1,000-3,000	1,250-10,000	No Limit
Preferred provider organization 26 products available			
Average premium (dollars)	1,223	4,775	9,192
Annual deductible options (dollars)	500-10,000	250-5,000	1,500-4,000
Co-pay options (dollars)	30-40	20-30	*
Coinsurance options (percent)	10-30	0-40	10-20
Out-of-pocket maximum options (dollars)	1,000-3,000	1,250-10,000	5,000
Health maintenance organization 9 products available			
Average premium (dollars)	3,589	6,336	10,624
Annual deductible options (dollars)	500-5,000	0-2,500	0
Co-pay options (dollars)	15-25	0-5	0-20
Coinsurance options (percent)	0-20	20-30	0
Out-of-pocket maximum options (dollars)	1,000-5,000	3,500-10,000	No Limit
Other 11 products available			
Average premium (dollars)	2,859	3,887	5,728
Annual deductible options (dollars)	2,500-4,000	0	250-5,000
Co-pay options (dollars)	*	0-15	20-30
Coinsurance options (percent)	10-20	20-30	0-50
Out-of-pocket maximum options (dollars)	5,000	1,500-3,000	1,000-9,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 37: In Oklahoma, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	18 products available		
Average premium (dollars)	3,214	4,462	17,707
Annual deductible options (dollars)	1,500-5,000	1,500-5,950	0
Co-pay options (dollars)	0	30-35	*
Coinsurance options (percent)	0-20	0-30	*
Out-of-pocket maximum options (dollars)	3,000-5,000	3,000-10,000	4,000
Preferred provider organization	8 products available		
Average premium (dollars)	3,214	4,198	15,490
Annual deductible options (dollars)	1,500-5,000	500-5,000	250-2,500
Co-pay options (dollars)	0	20-30	15-35
Coinsurance options (percent)	0-20	20	10-30
Out-of-pocket maximum options (dollars)	3,000-5,000	1,000-2,000	500-3,000
Health maintenance organization	5 products available		
Average premium (dollars)	3,975	5,220	6,080
Annual deductible options (dollars)	500-4,000	0	0
Co-pay options (dollars)	25-35	10	15-20
Coinsurance options (percent)	20-50	20-50	20-50
Out-of-pocket maximum options (dollars)	1,000	750	1,500-2,000
Other	5 products available		
Average premium (dollars)	3,755	4,462	17,707
Annual deductible options (dollars)	500-3,000	1,500-5,950	0
Co-pay options (dollars)	25-30	30-35	*
Coinsurance options (percent)	20-30	0-30	*
Out-of-pocket maximum options (dollars)	3,000-5,000	3,000-10,000	4,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 38: In Oregon, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	20 products available		
Average premium (dollars)	2,936	4,226	14,256
Annual deductible options (dollars)	750-5,500	300-3,000	0
Co-pay options (dollars)	30	15-35	15-25
Coinsurance options (percent)	25-50	0-30	0-50
Out-of-pocket maximum options (dollars)	4,250-11,500	2,000-5,000	2,000
Preferred provider organization	10 products available		
Average premium (dollars)	2,936	3,749	7,142
Annual deductible options (dollars)	750-5,500	500-5,000	0
Co-pay options (dollars)	30	10-35	15-25
Coinsurance options (percent)	25-50	20-30	0-50
Out-of-pocket maximum options (dollars)	4,250-11,500	3,000-4,000	2,000
Health maintenance organization	1 product available		
Average premium (dollars)	N/A	6,674	N/A
Annual deductible options (dollars)	N/A	0-1,000	N/A
Co-pay options (dollars)	N/A	15-35	N/A
Coinsurance options (percent)	N/A	0-50	N/A
Out-of-pocket maximum options (dollars)	N/A	2,000-3,000	N/A
Other	9 products available		
Average premium (dollars)	3,287	4,696	14,256
Annual deductible options (dollars)	1,500-3,500	0-2,000	0
Co-pay options (dollars)	20-50	10-25	15-25
Coinsurance options (percent)	20	20-50	0-50
Out-of-pocket maximum options (dollars)	5,500	1,200-3,000	2,000

Legend: N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: A single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provide type and cost-sharing features.

The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 39: In Pennsylvania, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All 32 products available			
Average premium (dollars)	600	4,390	17,309
Annual deductible options (dollars)	1,250-5,500	0-5,000	0
Co-pay options (dollars)	5-35	5-35	5-35
Coinsurance options (percent)	0-20	0-20	0
Out-of-pocket maximum options (dollars)	2,500-5,500	500-3,000 ^a	No Limit
Preferred provider organization 17 products available			
Average premium (dollars)	600	4,182	6,053
Annual deductible options (dollars)	1,250-5,500	0-10,000	0-3,000
Co-pay options (dollars)	5-35	0-25	0-40
Coinsurance options (percent)	0-20	0-20	0-20
Out-of-pocket maximum options (dollars)	2,500-5,500	500-4,000 ^a	3,000-5,600 ^a
Health maintenance organization 5 products available			
Average premium (dollars)	2,694	8,948	17,309
Annual deductible options (dollars)	0-1,000	0	0
Co-pay options (dollars)	5-35	5-35	5-35
Coinsurance options (percent)	0-30	0	0
Out-of-pocket maximum options (dollars)	10,000	No Limit	No Limit
Other 10 products available			
Average premium (dollars)	3,678	4,587	6,149
Annual deductible options (dollars)	2,000-4,000	250-10,000	100-500
Co-pay options (dollars)	0	20	*
Coinsurance options (percent)	10-25	0-30	20
Out-of-pocket maximum options (dollars)	4,000-5,250	2,500-15,000 ^a	500-1,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 40: In Rhode Island, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	9 products available		
Average premium (dollars)	4,193	4,483	6,109
Annual deductible options (dollars)	250-2,000	0-5,000	0-2,000
Co-pay options (dollars)	20-30	20-30	10-30
Coinsurance options (percent)	0-20	0-20	0-20
Out-of-pocket maximum options (dollars)	2,250-4,500	800-6,000	300-5,000 ^a
Preferred provider organization	3 products available		
Average premium (dollars)	4,346	5,077	5,584
Annual deductible options (dollars)	1,000-3,500	2,000	250-2,000
Co-pay options (dollars)	0-25	0	5-25
Coinsurance options (percent)	0-20	0	0-20
Out-of-pocket maximum options (dollars)	3,000-10,500	2,000-4,000	750-6,000
Health maintenance organization	1 product available		
Average premium (dollars)	N/A	4,319	N/A
Annual deductible options (dollars)	N/A	750-5,000	N/A
Co-pay options (dollars)	N/A	10-30	N/A
Coinsurance options (percent)	N/A	0-50	N/A
Out-of-pocket maximum options (dollars)	N/A	2,000-10,000	N/A
Other	5 products available		
Average premium (dollars)	4,193	4,483	6,109
Annual deductible options (dollars)	250-2,000	0-5,000	0-2,000
Co-pay options (dollars)	20-30	20-30	10-30
Coinsurance options (percent)	0-20	0-20	0-20
Out-of-pocket maximum options (dollars)	2,250-4,500	800-6,000	300-5,000 ^a

Legend: N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 41: In South Carolina, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	13 products available		
Average premium (dollars)	3,457	4,647	7,123
Annual deductible options (dollars)	500-10,000	1,500-5,000	250-8,000
Co-pay options (dollars)	30-45	0	20-40
Coinsurance options (percent)	0-30	70-100	0-30
Out-of-pocket maximum options (dollars)	2,000-10,000	1,500-5,500	1,000-5,000
Preferred provider organization	10 products available		
Average premium (dollars)	4,060	4,899	7,123
Annual deductible options (dollars)	1,500-5,000	0	250-8,000
Co-pay options (dollars)	0-25	20-25	20-40
Coinsurance options (percent)	80-100	10-20	0-30
Out-of-pocket maximum options (dollars)	1,500-5,000	2,000-3,000	1,000-5,000
Health maintenance organization	0 products available		
Average premium (dollars)	N/A	N/A	N/A
Annual deductible options (dollars)	N/A	N/A	N/A
Co-pay options (dollars)	N/A	N/A	N/A
Coinsurance options (percent)	N/A	N/A	N/A
Out-of-pocket maximum options (dollars)	N/A	N/A	N/A
Other	3 products available		
Average premium (dollars)	3,457	4,073	4,918
Annual deductible options (dollars)	500-10,000	500-10,000	250-10,000
Co-pay options (dollars)	30-45	20-30	20-35
Coinsurance options (percent)	0-30	0-40	0-50
Out-of-pocket maximum options (dollars)	2,000-10,000	2,500-10,000	2,000-20,000

Legend: N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 42: In South Dakota, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	8 products available		
Average premium (dollars)	1,074	4,442	6,376
Annual deductible options (dollars)	2,000-5,000	1,500-4,500	0
Co-pay options (dollars)	0	*	*
Coinsurance options (percent)	0	80-100	20
Out-of-pocket maximum options (dollars)	2,000-5,000	1,500-5,750	750-10,000
Preferred provider organization	7 products available		
Average premium (dollars)	1,074	4,378	5,340
Annual deductible options (dollars)	2,000-5,000	250-5,000	300-5,000
Co-pay options (dollars)	0	0-30	25-40
Coinsurance options (percent)	0	0-30	70-80
Out-of-pocket maximum options (dollars)	2,000-5,000	1,000-15,000	1,500-10,000
Health maintenance organization	0 products available		
Average premium (dollars)	N/A	N/A	N/A
Annual deductible options (dollars)	N/A	N/A	N/A
Co-pay options (dollars)	N/A	N/A	N/A
Coinsurance options (percent)	N/A	N/A	N/A
Out-of-pocket maximum options (dollars)	N/A	N/A	N/A
Other	1 product available		
Average premium (dollars)	N/A	6,376	N/A
Annual deductible options (dollars)	N/A	0	N/A
Co-pay options (dollars)	N/A	*	N/A
Coinsurance options (percent)	N/A	20	N/A
Out-of-pocket maximum options (dollars)	N/A	750-10,000	N/A

Legend: * = Value not reported by the insurer. N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 43: In Tennessee, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	25 products available		
Average premium (dollars)	1,129	3,515	13,310
Annual deductible options (dollars)	2,500-5,000	0-10,000	500-1,000
Co-pay options (dollars)	0	10-35	*
Coinsurance options (percent)	0	0-30	20
Out-of-pocket maximum options (dollars)	N/D ^a	1,000-15,000	1,000-2,000
Preferred provider organization	16 products available		
Average premium (dollars)	1,129	3,504	5,358
Annual deductible options (dollars)	2,500-5,000	0	1,500-5,000
Co-pay options (dollars)	0	40-50	0-25
Coinsurance options (percent)	0	0	80-100
Out-of-pocket maximum options (dollars)	N/D ^a	5,000-6,000	1,500-5,000
Health maintenance organization	1 product available		
Average premium (dollars)	N/A	5,284	N/A
Annual deductible options (dollars)	N/A	250-5,000	N/A
Co-pay options (dollars)	N/A	10-30	N/A
Coinsurance options (percent)	N/A	0-20	N/A
Out-of-pocket maximum options (dollars)	N/A	1,000-10,000	N/A
Other	8 products available		
Average premium (dollars)	2,915	4,186	13,310
Annual deductible options (dollars)	0	250-5,000	500-1,000
Co-pay options (dollars)	40-50	10-30	*
Coinsurance options (percent)	0	0-20	20
Out-of-pocket maximum options (dollars)	5,000-6,000	1,000-10,000	1,000-2,000

Legend: * = Value not reported by the insurer. N/D = Not able to determine. N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aThe insurer reported only a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 44: In Texas, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	26 products available		
Average premium (dollars)	2,715	4,440	9,640
Annual deductible options (dollars)	2,500-4,000	1,500-4,000	500-1,000
Co-pay options (dollars)	*	*	*
Coinsurance options (percent)	10-20	10-20	20
Out-of-pocket maximum options (dollars)	5,000	5,000	1,000-2,000
Preferred provider organization	12 products available		
Average premium (dollars)	3,565	4,293	5,272
Annual deductible options (dollars)	2,500-4,000	500-5,000	1,500-5,000
Co-pay options (dollars)	30	20-50	0-25
Coinsurance options (percent)	0	0-30	80-100
Out-of-pocket maximum options (dollars)	5,000	3,000-7,500 ^a	1,500-5,000
Health maintenance organization	3 products available		
Average premium (dollars)	6,781	6,876	9,389
Annual deductible options (dollars)	0-1,000	0	0
Co-pay options (dollars)	20-25	10-40	25
Coinsurance options (percent)	0-30	0	0
Out-of-pocket maximum options (dollars)	2,000-6,000	1,500-4,000	5,000
Other	11 products available		
Average premium (dollars)	2,715	4,128	9,640
Annual deductible options (dollars)	2,500-4,000	2,500-4,000	500-1,000
Co-pay options (dollars)	*	30	*
Coinsurance options (percent)	10-20	0	20
Out-of-pocket maximum options (dollars)	5,000	5,000	1,000-2,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 45: In Utah, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	14 products available		
Average premium (dollars)	1,493	2,841	15,978
Annual deductible options (dollars)	1,250-2,500	500-5,000	2,000-4,000
Co-pay options (dollars)	0	25-30	25
Coinsurance options (percent)	0-20	15-20	30
Out-of-pocket maximum options (dollars)	1,250-5,000	2,500	5,000-10,000
Preferred provider organization	9 products available		
Average premium (dollars)	1,945	2,927	15,978
Annual deductible options (dollars)	2,500-4,000	500-5,000	2,000-4,000
Co-pay options (dollars)	30	20-50	25
Coinsurance options (percent)	0	0-30	30
Out-of-pocket maximum options (dollars)	5,000	2,000-7,500 ^a	5,000-10,000
Health maintenance organization	3 products available		
Average premium (dollars)	1,493	2,383	2,841
Annual deductible options (dollars)	1,250-2,500	2,000-4,000	500-5,000
Co-pay options (dollars)	0	25	25-30
Coinsurance options (percent)	0-20	30	15-20
Out-of-pocket maximum options (dollars)	1,250-5,000	5,000-10,000	2,500
Other	2 products available		
Average premium (dollars)	2,335	N/A	3,295
Annual deductible options (dollars)	1,200-5,000	N/A	500-5,000
Co-pay options (dollars)	0	N/A	20-30
Coinsurance options (percent)	0-20	N/A	10-30
Out-of-pocket maximum options (dollars)	1,500-5,000	N/A	2,500-4,000

Legend: N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 46: In Vermont, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	5 products available		
Average premium (dollars)	3,958	5,232	8,509
Annual deductible options (dollars)	1,500-5,000	500-3,000	0
Co-pay options (dollars)	0	25-30	15
Coinsurance options (percent)	0-20	20	0
Out-of-pocket maximum options (dollars)	3,000-8,000	1,000-6,000	No Limit
Preferred provider organization	2 products available		
Average premium (dollars)	3,958	N/A	5,232
Annual deductible options (dollars)	1,500-5,000	N/A	500-3,000
Co-pay options (dollars)	0	N/A	25-30
Coinsurance options (percent)	0-20	N/A	20
Out-of-pocket maximum options (dollars)	3,000-8,000	N/A	1,000-6,000
Health maintenance organization	1 product available		
Average premium (dollars)	N/A	8,509	N/A
Annual deductible options (dollars)	N/A	0	N/A
Co-pay options (dollars)	N/A	15	N/A
Coinsurance options (percent)	N/A	0	N/A
Out-of-pocket maximum options (dollars)	N/A	No Limit	N/A
Other	2 products available		
Average premium (dollars)	4,196	N/A	5,636
Annual deductible options (dollars)	1,500-5,500	N/A	0-9,500
Co-pay options (dollars)	30-35	N/A	0-50
Coinsurance options (percent)	0-20	N/A	0-20
Out-of-pocket maximum options (dollars)	2,500-10,000	N/A	1,500-21,000 ^a

Legend: N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 47: In Virginia, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	43 products available		
Average premium (dollars)	573	4,120	14,955
Annual deductible options (dollars)	300-2,500	1,200-4,000	500-5,000
Co-pay options (dollars)	0	0-25	20-50
Coinsurance options (percent)	0	0	0-30
Out-of-pocket maximum options (dollars)	4,000	2,400-5,250	1,000-7,500 ^a
Preferred provider organization	9 products available		
Average premium (dollars)	3,773	4,565	14,955
Annual deductible options (dollars)	0-5,000	1,200-2,700	500-5,000
Co-pay options (dollars)	0-30	0	20-50
Coinsurance options (percent)	0-30	0-10	0-30
Out-of-pocket maximum options (dollars)	2,000-8,000	2,400-5,000	1,000-7,500 ^a
Health maintenance organization	11 products available		
Average premium (dollars)	2,897	4,246	8,094
Annual deductible options (dollars)	0-500	1,200-4,000	0
Co-pay options (dollars)	10-30	0-25	20
Coinsurance options (percent)	0	0	*
Out-of-pocket maximum options (dollars)	500-2,500	2,400-5,250	5,000
Other	23 products available		
Average premium (dollars)	573	3,641	9,491
Annual deductible options (dollars)	300-2,500	1,500-5,000	0
Co-pay options (dollars)	0	*	*
Coinsurance options (percent)	0	0-20	*
Out-of-pocket maximum options (dollars)	4,000	3,500-8,000	No Limit

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

^aIn addition to the range noted, the insurer also reported a value of zero. We could not determine whether this indicated that no out-of-pocket maximum was required to be met or that the out-of-pocket maximum was unlimited.

Table 48: In Washington, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All 43 products available			
Average premium (dollars)	839	1,753	7,397
Annual deductible options (dollars)	7,000	1,000	0
Co-pay options (dollars)	*	20	20-25
Coinsurance options (percent)	20	20	20-30
Out-of-pocket maximum options (dollars)	10,200	4,000	4,000-4,500
Preferred provider organization 6 products available			
Average premium (dollars)	2,858	4,351	5,521
Annual deductible options (dollars)	1,500-5,000	250-7,500	1,500-5,000
Co-pay options (dollars)	0	20-45	0
Coinsurance options (percent)	60-100	50-90	60-100
Out-of-pocket maximum options (dollars)	5,000	2,000-6,000	5,000
Health maintenance organization 18 products available			
Average premium (dollars)	839	1,545	7,397
Annual deductible options (dollars)	7,000	1,000	0
Co-pay options (dollars)	*	20	20-25
Coinsurance options (percent)	20	20	20-30
Out-of-pocket maximum options (dollars)	10,200	5,000	4,000-4,500
Other 19 products available			
Average premium (dollars)	1,216	1,975	4,707
Annual deductible options (dollars)	7,000	1,000	250-5,000
Co-pay options (dollars)	*	20	10-25
Coinsurance options (percent)	20	20	10-30
Out-of-pocket maximum options (dollars)	10,200	5,000	1,200-4,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage. Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 49: In West Virginia, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	21 products available		
Average premium (dollars)	3,196	5,925	10,374
Annual deductible options (dollars)	3,000-5,000	0-2,500	0-2,500
Co-pay options (dollars)	*	0-20	0-10
Coinsurance options (percent)	*	20-30	20-30
Out-of-pocket maximum options (dollars)	3,000-5,000	3,500-10,000	3,500-10,000
Preferred provider organization	12 products available		
Average premium (dollars)	3,196	4,922	7,696
Annual deductible options (dollars)	3,000-5,000	100-2,500	250-500
Co-pay options (dollars)	*	10-25	0-15
Coinsurance options (percent)	*	0-20	20-30
Out-of-pocket maximum options (dollars)	3,000-5,000	1,100-5,000	2,000-4,000
Health maintenance organization	7 products available		
Average premium (dollars)	5,925	8,092	10,374
Annual deductible options (dollars)	0-2,500	0-2,500	0-2,500
Co-pay options (dollars)	0-20	10-20	0-10
Coinsurance options (percent)	20-30	20-30	20-30
Out-of-pocket maximum options (dollars)	3,500-10,000	2,000-6,000	3,500-10,000
Other	2 products available		
Average premium (dollars)	4,548	N/A	6,989
Annual deductible options (dollars)	500-5,000	N/A	0-3,000
Co-pay options (dollars)	25	N/A	10-30
Coinsurance options (percent)	0-20	N/A	0-30
Out-of-pocket maximum options (dollars)	3,000	N/A	500-6,000

Legend: * = Value not reported by the insurer. N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 50: In Wisconsin, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	68 products available		
Average premium (dollars)	720	4,514	17,575
Annual deductible options (dollars)	0-2,000	250-5,000	0
Co-pay options (dollars)	15-30	0-30	10-20
Coinsurance options (percent)	0-30	0-30	*
Out-of-pocket maximum options (dollars)	500-5,000	750-7,000	1,000
Preferred provider organization	23 products available		
Average premium (dollars)	1,214	5,226	8,383
Annual deductible options (dollars)	0-5,000	0	500-10,000
Co-pay options (dollars)	20-30	40-50	*
Coinsurance options (percent)	0-30	0	40
Out-of-pocket maximum options (dollars)	500-10,000	5,000-6,000	No Limit
Health maintenance organization	19 products available		
Average premium (dollars)	720	4,123	17,575
Annual deductible options (dollars)	0-2,000	250-5,000	0
Co-pay options (dollars)	15-30	30-40	10-20
Coinsurance options (percent)	0-30	0-20	*
Out-of-pocket maximum options (dollars)	500-5,000	1,000-8,000	1,000
Other	26 products available		
Average premium (dollars)	1,300	4,433	14,905
Annual deductible options (dollars)	0-2,000	1,250-5,000	500-1,000
Co-pay options (dollars)	0-20	*	*
Coinsurance options (percent)	0-20	*	20
Out-of-pocket maximum options (dollars)	500-4,000	1,250-5,000	1,000-2,000

Legend: * = Value not reported by the insurer.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

Table 51: In Wyoming, the Range of Average Annual Premiums per Covered Life and Cost-Sharing Features for Small Group Market Products by Network Provider Type, First Quarter 2013

Network provider type	Product with minimum average premium	Product with median average premium	Product with maximum average premium
All	5 products available		
Average premium (dollars)	3,746	4,383	5,839
Annual deductible options (dollars)	1,050-5,000	500-5,000	0-5,000
Co-pay options (dollars)	0	0-25	10-40
Coinsurance options (percent)	0-20	20-50	10-20
Out-of-pocket maximum options (dollars)	2,650-5,000	1,500-7,500	2,000
Preferred provider organization	1 product available		
Average premium (dollars)	N/A	4,383	N/A
Annual deductible options (dollars)	N/A	500-5,000	N/A
Co-pay options (dollars)	N/A	0-25	N/A
Coinsurance options (percent)	N/A	20-50	N/A
Out-of-pocket maximum options (dollars)	N/A	1,500-7,500	N/A
Health maintenance organization	0 products available		
Average premium (dollars)	N/A	N/A	N/A
Annual deductible options (dollars)	N/A	N/A	N/A
Co-pay options (dollars)	N/A	N/A	N/A
Coinsurance options (percent)	N/A	N/A	N/A
Out-of-pocket maximum options (dollars)	N/A	N/A	N/A
Other	4 products available		
Average premium (dollars)	3,746	5,037	5,839
Annual deductible options (dollars)	1,050-5,000	500-20,000	0-5,000
Co-pay options (dollars)	0	0-25	10-40
Coinsurance options (percent)	0-20	0-50	10-20
Out-of-pocket maximum options (dollars)	2,650-5,000	1,500-20,000	2,000

Legend: N/A = Not applicable.

Source: GAO analysis of data from the Center for Consumer Information and Insurance Oversight.

Notes: The number of products available state-wide may not reflect the total number of products that were available to all small employers in the state, because insurers may have offered some plans only in specific regions of a state. In addition, a single insurer may have offered several products within a state, and these products may have varied in the premium paid or in the plan details, such as network provider type and cost-sharing features.

The calculation for average annual premiums per covered life included premium amounts paid for individual and family coverage.

Because insurers could have imposed different premiums on small employers on the basis of a variety of factors, actual average premiums per covered life for each employer may have been higher or lower.

Network provider types include preferred provider organizations, health maintenance organizations, exclusive provider organizations, indemnity, and point of service. Products for exclusive provider organizations, indemnity, and point of service network provider types are reported under the category "Other."

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