

Premium Example Table

Explanation of Information

The premium example tables show premiums for a sample of standard bronze, silver, gold, and catastrophic plans based on the approved 2019 rates. The premium is the monthly amount a policyholder pays for insurance coverage. To calculate the premium, the insurer takes the base rate and adjusts it based on certain allowed factors such as age, benefit package, where you live, and tobacco use.

“Standard” means the plan benefits are the same from one company to the next. All plans may not be available in all counties.

The 2019 premiums presented were calculated using the insurer’s approved 2019 base rate. The “change” column represents how the sample 2019 approved premium is different from 2018 (an increase or decrease). The percentage changes are rounded to the nearest whole percent.

- Learn more about rate review at www.oregonhealthrates.org.
- See a summary of benefits offered with standard plans at http://dfr.oregon.gov/healthrates/Documents/plan_summary.pdf.
- Learn more about federal financial help to lower these costs at healthcare.gov.