

December 5, 2009

Estimated Average Premiums Under Current Law

Recently, the CBO and JCT staff released an analysis of [average premiums for health insurance](#) under the Patient Protection and Affordable Care Act, as introduced; that analysis compared estimates of average premiums in 2016 under the proposal to those that would prevail under current law. Since then, CBO has received several requests for our estimates of average premiums in 2009. By market and type of coverage, those averages (and the corresponding averages for 2016 under current law) are as follows:

Market	Coverage Type	Average Premiums Under Current Law	
		2009	2016
NONGROUP (for individually purchased policies)	Single	\$3,800	\$5,500
	Family	\$9,000	\$13,100
SMALL GROUP (for firms with 50 or fewer employees)	Single	\$5,400	\$7,800
	Family	\$13,300	\$19,300
LARGE GROUP (for firms with more than 50 employees)	Single	\$5,100	\$7,400
	Family	\$13,900	\$20,300

The estimates for current premiums in the nongroup market are largely based on data from the Medical Expenditure Panel Survey. The estimates for current employment-based premiums are comparable to survey data on those premiums from the Kaiser Family Foundation.