

STATE OF NEBRASKA



DEPARTMENT OF INSURANCE

Bruce R. Ramage
Director

Dave Heineman
Governor

NEWS RELEASE

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Contact:

Peg Jasa, 402-471-2201

Nebraska Department of Insurance Releases Preliminary ACA Plan Rates

(Lincoln, NE) Today, the Nebraska Department of Insurance is posting a rate comparison chart and a list of preliminary rates for health insurance plans that are expected to be sold for purposes of the federal Affordable Care Act (ACA). The rates shown are subject to review by the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight (CCIIO). The rates that are being displayed are for educational purposes only and do not include every age or every possible situation that may be applicable to every person. The rate comparison and chart are available at <http://www.doi.nebraska.gov/aca/consumer/aca-info/index.html>.

“It appears that resulting health insurance costs will be increasing for most Nebraskans. Specific results will be largely dependent on each person’s individual situation such as age, the level of existing insurance, the use of tobacco products, and what new plan is selected. Nebraskans will be able to get more information about specific rates and plan summaries after October 1, 2013 by visiting the federal government’s website at www.healthcare.gov or by calling the federally facilitated marketplace call center at 1-800-318-2596. Your local insurance agent will likely be best suited to assist you in understanding what insurance plan is right for your needs,” said Bruce Ramage, Director of the Nebraska Department of Insurance.

About the Rate Comparisons

The comparison scenarios are based on the silver and gold metallic plans that are expected to be available for purchase in the federally facilitated marketplace. It is important to note that the comparison is based only on similar plans because the 2014 insurance plans are all newly developed.

Individual premium rates will be different based on geography, tobacco use, and age. Please note that this information is for educational purposes and your premiums may be different.

Plan Levels Sold in the Federally Facilitated Marketplace:

Platinum: 90% of costs covered by insurance

Gold: 80% of costs covered by insurance

Silver: 70% of costs covered by insurance

Bronze: 60% of costs covered by insurance

About the Rate Chart

The more lengthy rate chart shows rates for three selected ages for each filed insurance plan and each rating territory. The chart includes rates for plans that will be sold on the federally facilitated marketplace and includes some plans that will only be sold outside of the federally facilitated marketplace.

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