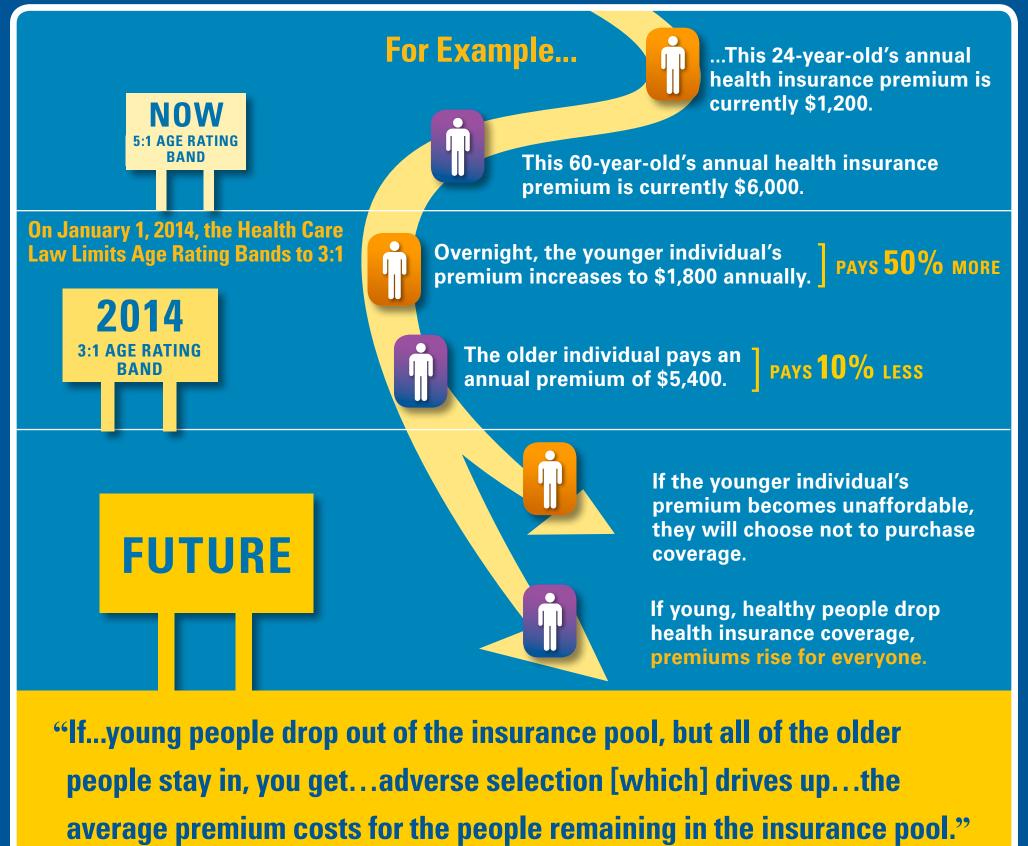
Age Rating



Older patients typically utilize more, and higher cost health care services than younger patients. One way states can ensure that coverage remains affordable for everyone is to use age rating bands that spread premium costs over a range of age groups. Currently, in a state with a 5:1 age band, the ratio limits the amount an older individual will pay to no more than five times what a younger individual pays in premium dollars. Right now, 42 states have age rating bands that are 5:1 or more. On January 1, 2014, the health care law limits a state's age rating bands to 3:1.

EFFECTS OF AGE RATING BAND CHANGE FROM 5:1 TO 3:1*



-Forbes

*Illustrative Example

