How Does the ACA Impact Premiums? It Depends.

The health care reform law will expand access to insurance and broaden insurance benefits. Everyone can sign up, including those with pre-existing medical conditions. These new benefits bring new costs that will impact people in different ways.

**Current Coverage**
Due to a broad expansion of required benefits, many people will now purchase coverage that is more comprehensive and more expensive than they have today.

**Income**
Low- and moderate-income individuals and families will be eligible for new premium tax credits to help pay for their health insurance premiums.

**Health Status**
People with pre-existing medical conditions will not have to pay higher premiums than people who are well. This will result in higher premiums for people who are healthy and lower premiums for those who are sick.

**Age**
New restrictions on how much premiums can vary based on age will result in higher premiums for individuals in their 20s, 30s, and early 40s.

**Location**
Premium rates will vary depending on a state’s existing regulations or where a consumer lives within a state.

**Gender**
Gender will no longer be a factor in determining premiums.

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