**PREMIUM CHANGES IN THE ACA’S HEALTH INSURANCE MARKETPLACES, 2014-2015**

**Percentage Change in Monthly Premiums of the Second-Lowest Silver Plan for the 2015 Benefit Year**

**Before Tax Credits**

**BY COUNTY**

The premium changes shown in the panels above are for the second-lowest-cost silver (“benchmark”) plan available to a 40-year-old in the county or region. After accounting for the tax credit, premiums enrollees pay for the benchmark plan in 2015 will generally show little change from rates enrollees paid for the benchmark plan in 2014, given that age and income level are held constant and that the underlying benchmark may differ from 2014 to 2015.


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