Premium Security Program:
Sharing Expensive Medical Bills Worked To Lower Premiums in 2018 and 2019

Medical Bill
$1 $50,000 $250,000 $1,000,000 and above

Nobody is average. Most people have low medical bills each year. Roughly half of enrollees have bills under $1,000 in a year.

Reinsurance pays 80% of the medical bill when it tops $50,000 and stops if the bill exceeds $250,000. Without reinsurance, insurers must raise premiums to pay all the medical bills.

Premiums must be enough to pay all medical bills, including those beyond $250,000. Historically, about 3% of people account for about 60% of the medical expenses.