

Premium Differences by Gender, Individual Market, Colorado, December 2008

Subject to change, initial quotes only, coverage begins 1/1/09

VARIOUS INSURERS				DOB	1/19/1950	58 years old
Monthly Premium				Female	Male	Difference
Plan 1			\$205	\$211	-6	
Plan 2			\$178	\$180	-2	
Plan 3			\$192	\$192	0	
Plan 4			\$261	\$268	7	
Plan 5			\$303	\$311	-8	
Plan 6			\$197	\$197	0	
Plan 7			\$264	\$272	8	
Plan 8			\$272	\$315	43	
Plan 9			\$200	\$208	8	
Plan 10			\$178	\$179	-1	
Plan 11			\$342	\$348	-6	
Plan 12			\$212	\$219	7	
Plan 13			\$284	\$292	-8	
Plan 14			\$320	\$322	2	
<b>Average difference</b>						<b>\$8,000</b>

VARIOUS INSURERS				DOB	1/19/1960	48 years old
Monthly Premium				Female	Male	Difference
Plan 1			\$152	\$143	\$9	
Plan 2			\$117	\$106	\$11	
Plan 3			\$123	\$123	\$0	
Plan 4			\$192	\$182	\$10	
Plan 5			\$264	\$249	\$15	
Plan 6			\$176	\$168	\$8	
Plan 7			\$116	\$105	\$11	
Plan 8			\$174	\$174	\$0	
Plan 9			\$127	\$117	\$10	
Plan 10			\$227	\$213	\$14	
Plan 11			\$340	\$320	\$20	
Plan 12			\$211	\$210	\$1	
Plan 13			\$144	\$128	\$16	
Plan 14			\$225	\$204	\$21	
<b>Average difference</b>						<b>\$10</b>

VARIOUS INSURERS				DOB	1/19/1970	38 years old
Monthly Premium				Female	Male	Difference
Plan 1			\$118	\$77	\$41	
Plan 2			\$82	\$56	\$26	
Plan 3			\$98	\$98	\$0	
Plan 4			\$149	\$97	\$52	
Plan 5			\$209	\$138	\$71	
Plan 6			\$115	\$101	\$14	
Plan 7			\$81	\$55	\$26	
Plan 8			\$138	\$138	\$0	
Plan 9			\$88	\$60	\$28	
Plan 10			\$145	\$125	\$20	
Plan 11			\$242	\$200	\$42	
Plan 12			\$167	\$167	\$0	
Plan 13			\$89	\$59	\$30	
Plan 14			\$153	\$113	\$40	
<b>Average difference</b>						<b>\$28</b>

Health insurance premiums for individual coverage are established based on expected future health care costs

- Men and women utilize health care services differently and, therefore, are charged different health insurance premiums when they purchase coverage on their own.
- At younger ages, women use more health care services than men.
- As men and women age, this discrepancy declines.