

# National Association of Insurance Commissioners

## Health Innovations Working Group

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*Health Plan Price Transparency Files Are a  
Mess: States Can Make Them Better*

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# Why Price Transparency?

## Identifying Costs, Targeting Solutions

Health insurance premiums are rising faster than inflation and earnings

Average family premiums over \$25,000 in 2023

An increase of 7% over last year

Average annual deductible has grown from \$303 in 2006 to \$1787 in 2024

What's driving this cost growth?

Figure 4

Cumulative Increases in Family Coverage Premiums, General Annual Deductibles, Inflation, and Workers' Earnings, 2014-2024

Family Premiums, Deductibles, Workers' Earnings, Overall Inflation



# Prices—Not Consumption—





# Price Transparency: Federal Rules





# Multiple Problems With Current TiC Data

Difficult to find

- No single repository or standard way to post

Duplicative/irrelevant data

Files too large

- Requires massive computing capacity

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# TiC

UNIVERSITY OF GEORGIA CENTER ON HEALTH CARE DELIVERY AND POLICY  
CHANGE THROUGH HEALTH CARE REFORMS



# State-level Options to Improve TiC Data

Require issuers to

**Attest to completeness/accuracy of TiC files**

**Provide a data directory or library index to enable users to identify TiC file contents**

**Submit extracts to enable an assessment of data quality**

# Questions?

CHIR Publications

[www.chir.georgetown.edu](http://www.chir.georgetown.edu)

CHIRBlog

[www.chirblog.org](http://www.chirblog.org)

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