



## National Health Council

1730 M Street NW, Suite 500, Washington, DC 20036-4561 • 202-785-3910 • [www.nationalhealthcouncil.org](http://www.nationalhealthcouncil.org) • [info@nhcouncil.org](mailto:info@nhcouncil.org)

### Which States Have the Savviest Health Exchange Consumers?

Washington, DC (January 6, 2015) – Selecting a health insurance plan through the exchanges can be confusing. However, a website calculator has helped thousands of people across the country understand that picking the right plan involves more than selecting one with the lowest monthly premium. The top ten states where people have used the free, online calculator and exchange health plan resources at [www.puttingpatientsfirst.net](http://www.puttingpatientsfirst.net) are:

1. California
2. Texas
3. Florida
4. New York
5. Virginia
6. Illinois
7. Pennsylvania
8. Maryland
9. Ohio
10. Georgia

The Putting Patients First<sup>®</sup> website was created by the [National Health Council](http://www.nationalhealthcouncil.org), the only organization that brings together all segments of the health community to provide a united and effective voice for the more than 133 million people living with chronic diseases and disabilities and their family caregivers.

The [www.puttingpatientsfirst.net](http://www.puttingpatientsfirst.net) calculator is a unique web-based tool where people can enter their personal health usage information – including their estimated number of doctor/specialist visits, hospital stays, and surgeries, and their prescription medications (both generics and brand drugs) – to see how their total health costs (including out-of-pocket expenses, such as deductibles, copays, and coinsurance) will vary depending on the different types of health insurance plans sold in their state.

The calculator is based on 2015 exchange plan designs and includes tax credits and cost-sharing reduction information, which help make coverage more affordable. The calculator illustrates how selection of a health plan can affect out-of-pocket costs and helps people gain a better understanding of their options in the health insurance marketplace. The rankings are based on visitors to the website between January 1 and December 31, 2014.

(more)

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The National Health Council encourages all consumers enrolling in health insurance plans through the exchanges, including people renewing their 2014 plans, to consider three basic steps before picking a plan: (1) Pull together all information about your health care, including your doctor visits and medications, and estimate your annual income for 2015; (2) Evaluate the types of health insurance plans offered in your state using the [www.puttingpatientsfirst.net](http://www.puttingpatientsfirst.net) calculator to see which ones meet your budget; and (3) Talk with a certified navigator or assister to better understand what services and drugs are covered by the different plans.

**The open enrollment period for the health exchanges ends February 15, 2015.**

### **For More Information:**

- Estimate My Costs Calculator – [www.puttingpatientsfirst.net/calc](http://www.puttingpatientsfirst.net/calc)
- Calculator Methodology – [www.puttingpatientsfirst.net/assumptions-and-methodology](http://www.puttingpatientsfirst.net/assumptions-and-methodology)
- Find a Certified Navigator or Assister – <https://localhelp.healthcare.gov/>,  
<https://www.getcoveredamerica.org/locator/>
- Marketplace Deadlines -- <https://www.healthcare.gov/marketplace-deadlines/2015/>
- National Health Council – [www.nationalhealthcouncil.org](http://www.nationalhealthcouncil.org)

### **Contact:**

Nancy Hughes

202-973-0550

[nhughes@nhcouncil.org](mailto:nhughes@nhcouncil.org)