WEAKENING AGE RATING PROTECTIONS WILL MAKE HEALTH CARE UNAFFORDABLE FOR OLDER ADULTS

What is the 3:1 Limit on Age Rating?
An important consumer protection that prohibits insurance companies from charging older adults more than three times the amount younger adults are charged for health insurance premiums.

But some would weaken the limit to 5:1 or more. This would mean older adults would pay much higher premiums.

Proposals to allow insurance companies to charge older adults 5 times more than younger adults (5:1) would significantly increase premiums for older adults.

For 60-year-olds
$17,900
$3,200

For 20- to 29-year-olds
$4,010
$700

Average Yearly Premiums if Law Changed to 5:1

*Estimates are for individual market premiums at all metal levels.

Older adults face high medical expenses and cannot afford to pay more.

Older adults already spend 3 times more than younger adults on medical expenses.

Older adults
$15,620/year**

Younger adults
$5,820/year**

Older adults do not earn more than younger adults.

Older adults (60-64)
$20,000/year***

Younger adults (30-39)
$20,000/year***


***Median personal income among adults with individual market insurance or no insurance. AARP Public Policy Institute analysis of 2016 Current Population Survey (CPS).