



ANALYSIS OF CHANGES FOR HEALTH INSURANCE ON NEW YORK HEALTH INSURANCE MARKETPLACE BETWEEN 2022 AND 2023

(Full price - without subsidies)



County	Cheapest SILVER Plan by Premium in 2022				Changes Between the Cheapest Plans from 2022 to 2023			Cheapest SILVER Plan by Premium in 2023			
	Plan Name	Monthly Premium	Annual Deductible	Maximum Out of Pocket (Individual)	PREMIUM change for cheapest plan 2022-2023	DEDUCTIBLE change for cheapest plan 2022-2023	MOOP change for cheapest plan 2022-2023	Plan Name	LOWEST Monthly Premium	Annual Deductible	Maximum Out of Pocket (Individual)
Albany	Fidelis Care Silver	\$565.76	\$1,300	\$8,500	-\$39.01	\$450	\$600	Fidelis Care Silver	\$526.75	\$1,750	\$9,100
Allegany	iDirect Silver	\$472.29	\$2,250	\$6,950	-\$25.32	-\$500	\$2,150	Fidelis Care Silver	\$446.97	\$1,750	\$9,100
Bronx	Fidelis Care Silver	\$571.72	\$4,450	\$8,700	\$89.45	\$850	\$400	Fidelis Care Silver	\$661.17	\$5,300	\$9,100
Broome	Fidelis Care Silver	\$560.32	\$1,300	\$8,500	-\$2.91	\$450	\$600	Fidelis Care Silver	\$557.41	\$1,750	\$9,100
Cattaraugus	iDirect Silver	\$472.29	\$2,250	\$6,950	-\$25.32	-\$500	\$2,150	Fidelis Care Silver	\$446.97	\$1,750	\$9,100
Cayuga	Fidelis Care Silver	\$560.32	\$1,300	\$8,500	-\$2.91	\$450	\$600	Fidelis Care Silver	\$557.41	\$1,750	\$9,100
Chautauqua	iDirect Silver	\$472.29	\$2,250	\$6,950	-\$25.32	-\$500	\$2,150	Fidelis Care Silver	\$446.97	\$1,750	\$9,100
Chemung	Fidelis Care Silver	\$560.32	\$1,300	\$8,500	-\$2.91	\$450	\$600	Fidelis Care Silver	\$557.41	\$1,750	\$9,100
Chenango	Fidelis Care Silver	\$520.35	\$1,300	\$8,500	-\$30.29	\$450	\$600	Fidelis Care Silver	\$490.06	\$1,750	\$9,100
Clinton	Highmark IND Destination 65	\$578.66	\$1,800	\$8,700	\$134.91	\$700	\$400	Highmark IND Destination 65	\$713.57	\$2,500	\$9,100
Columbia	Fidelis Care Silver	\$565.76	\$1,300	\$8,500	-\$39.01	\$450	\$600	Fidelis Care Silver	\$526.75	\$1,750	\$9,100
Cortland	Fidelis Care Silver	\$560.32	\$1,300	\$8,500	-\$2.91	\$450	\$600	Fidelis Care Silver	\$557.41	\$1,750	\$9,100
Delaware	Excellus Bassett Preferred Silver	\$577.68	\$2,200	\$8,000	\$26.53	-\$450	\$1,100	Fidelis Care Silver	\$604.21	\$1,750	\$9,100
Dutchess	Fidelis Care Silver	\$618.23	\$1,300	\$8,500	-\$14.02	\$450	\$600	Fidelis Care Silver	\$604.21	\$1,750	\$9,100
Erie	Independent Health thRed Silver	\$431.77	\$3,500	\$8,000	\$15.20	-\$1,750	\$1,100	Fidelis Care Silver	\$446.97	\$1,750	\$9,100
Essex	Fidelis Care Silver	\$520.35	\$1,300	\$8,500	-\$30.29	\$450	\$600	Fidelis Care Silver	\$490.06	\$1,750	\$9,100
Franklin	Fidelis Care Silver	\$520.35	\$1,300	\$8,500	-\$30.29	\$450	\$600	Fidelis Care Silver	\$490.06	\$1,750	\$9,100
Fulton	Fidelis Care Silver	\$565.76	\$1,300	\$8,500	-\$39.01	\$450	\$600	Fidelis Care Silver	\$526.75	\$1,750	\$9,100
Genesee	iDirect Silver	\$472.29	\$2,250	\$6,950	-\$25.32	-\$500	\$2,150	Fidelis Care Silver	\$446.97	\$1,750	\$9,100
Greene	Fidelis Care Silver	\$565.76	\$1,300	\$8,500	-\$39.01	\$450	\$600	Fidelis Care Silver	\$526.75	\$1,750	\$9,100
Hamilton	Fidelis Care Silver	\$520.35	\$1,300	\$8,500	-\$30.29	\$450	\$600	Fidelis Care Silver	\$490.06	\$1,750	\$9,100
Herkimer	Excellus Basset Preferred Silver	\$577.68	\$2,200	\$8,000	\$60.97	\$400	\$500	Excellus Basset Preferred Silver	\$638.65	\$2,600	\$8,500
Jefferson	Fidelis Care Silver	\$520.35	\$1,300	\$8,500	-\$30.29	\$450	\$600	Fidelis Care Silver	\$490.06	\$1,750	\$9,100
Kings	Fidelis Care Silver	\$571.72	\$4,450	\$8,700	\$89.45	\$850	\$400	Fidelis Care Silver	\$661.17	\$5,300	\$9,100
Lewis	Fidelis Care Silver	\$520.35	\$1,300	\$8,500	-\$30.29	\$450	\$600	Fidelis Care Silver	\$490.06	\$1,750	\$9,100
Livingston	Fidelis Care Silver	\$518.99	\$1,300	\$8,500	\$5.46	\$450	\$600	Fidelis Care Silver	\$524.45	\$1,750	\$9,100
Madison	Fidelis Care Silver	\$520.35	\$1,300	\$8,500	-\$30.29	\$450	\$600	Fidelis Care Silver	\$490.06	\$1,750	\$9,100
Monroe	Fidelis Care Silver	\$518.99	\$1,300	\$8,500	\$5.46	\$450	\$600	Fidelis Care Silver	\$524.45	\$1,750	\$9,100
Montgomery	Highmark IND Destination 65	\$578.66	\$1,800	\$8,700	\$81.51	\$1,000	\$400	MVP Premier Plus Saver	\$660.17	\$2,800	\$9,100
Nassau	Fidelis Care Silver	\$598.75	\$1,300	\$8,500	\$62.73	\$450	\$600	Fidelis Care Silver	\$661.48	\$1,750	\$9,100
New York	Fidelis Care Silver	\$571.72	\$4,450	\$8,700	\$89.76	-\$2,700	\$400	Fidelis Care Silver	\$661.48	\$1,750	\$9,100
Niagara	iDirect Silver	\$472.29	\$2,250	\$6,950	-\$25.32	-\$500	\$2,150	Fidelis Care Silver	\$446.97	\$1,750	\$9,100
Oneida	Fidelis Care Silver	\$520.35	\$1,300	\$8,500	-\$30.29	\$450	\$600	Fidelis Care Silver	\$490.06	\$1,750	\$9,100
Onondaga	Fidelis Care Silver	\$560.32	\$1,300	\$8,500	-\$2.91	\$450	\$600	Fidelis Care Silver	\$557.41	\$1,750	\$9,100
Ontario	Fidelis Care Silver	\$518.99	\$1,300	\$8,500	\$5.46	\$450	\$600	Fidelis Care Silver	\$524.45	\$1,750	\$9,100
Orange	Fidelis Care Silver	\$618.23	\$1,300	\$8,500	-\$14.02	\$450	\$600	Fidelis Care Silver	\$604.21	\$1,750	\$9,100
Orleans	iDirect Silver	\$472.29	\$2,250	\$6,950	-\$25.32	-\$500	\$2,150	Fidelis Care Silver	\$446.97	\$1,750	\$9,100



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	Plan Name	Monthly Premium	Annual Deductible	Maximum Out of Pocket (Individual)	PREMIUM change for cheapest plan 2022-2023	DEDUCTIBLE change for cheapest plan 2022-2023	MOOP change for cheapest plan 2022-2023	Plan Name	LOWEST Monthly Premium	Annual Deductible	Maximum Out of Pocket (Individual)
Oswego	Fidelis Care Silver	\$520.35	\$1,300	\$8,500	-\$30.29	\$450	\$600	Fidelis Care Silver	\$490.06	\$1,750	\$9,100
Otsego	Excelsus Basset Preferred Silver	\$577.68	\$2,200	\$8,000	\$60.97	\$400	\$500	Excelsus Basset Preferred Silver	\$638.65	\$2,600	\$8,500
Putnam	Fidelis Care Silver	\$618.23	\$1,300	\$8,500	-\$14.02	\$450	\$600	Fidelis Care Silver	\$604.21	\$1,750	\$9,100
Queens	Fidelis Care Silver	\$571.72	\$4,450	\$8,700	\$89.76	-\$2,700	\$400	Fidelis Care Silver	\$661.48	\$1,750	\$9,100
Rensselaer	Fidelis Care Silver	\$565.76	\$1,300	\$8,500	-\$39.01	\$450	\$600	Fidelis Care Silver	\$526.75	\$1,750	\$9,100
Richmond	Fidelis Care Silver	\$571.72	\$4,450	\$8,700	\$89.76	-\$2,700	\$400	Fidelis Care Silver	\$661.48	\$1,750	\$9,100
Rockland	Fidelis Care Silver	\$571.72	\$4,450	\$8,700	\$89.76	-\$2,700	\$400	Fidelis Care Silver	\$661.48	\$1,750	\$9,100
Saratoga	Fidelis Care Silver	\$565.76	\$1,300	\$8,500	-\$39.01	\$450	\$600	Fidelis Care Silver	\$526.75	\$1,750	\$9,100
Schenectady	Fidelis Care Silver	\$565.76	\$1,300	\$8,500	-\$39.01	\$450	\$600	Fidelis Care Silver	\$526.75	\$1,750	\$9,100
Schoharie	MVP Premier Plus Silver 3	\$608.63	\$2,500	\$5,700	\$51.54	\$300	\$3,400	MVP Premier Plus Saver	\$660.17	\$2,800	\$9,100
Schuyler	Fidelis Care Silver	\$560.32	\$1,300	\$8,500	-\$2.91	\$450	\$600	Fidelis Care Silver	\$557.41	\$1,750	\$9,100
Seneca	Fidelis Care Silver	\$518.99	\$1,300	\$8,500	\$5.46	\$450	\$600	Fidelis Care Silver	\$524.45	\$1,750	\$9,100
St. Lawrence	Fidelis Care Silver	\$520.35	\$1,300	\$8,500	-\$30.29	\$450	\$600	Fidelis Care Silver	\$490.06	\$1,750	\$9,100
Steuben	Fidelis Care Silver	\$560.32	\$1,300	\$8,500	-\$2.91	\$450	\$600	Fidelis Care Silver	\$557.41	\$1,750	\$9,100
Suffolk	Fidelis Care Silver	\$598.75	\$1,300	\$8,500	\$62.73	\$450	\$600	Fidelis Care Silver	\$661.48	\$1,750	\$9,100
Sullivan	Fidelis Care Silver	\$618.23	\$1,300	\$8,500	-\$14.02	\$450	\$600	Fidelis Care Silver	\$604.21	\$1,750	\$9,100
Tioga	Fidelis Care Silver	\$560.32	\$1,300	\$8,500	-\$2.91	\$450	\$600	Fidelis Care Silver	\$557.41	\$1,750	\$9,100
Tompkins	Excelsus Silver Standard Plus 3	\$694.27	\$1,875	\$8,500	\$58.62	\$1,125	-\$1,000	Excelsus Silver Select	\$752.89	\$3,000	\$7,500
Ulster	Fidelis Care Silver	\$618.23	\$1,300	\$8,500	-\$14.02	\$450	\$600	Fidelis Care Silver	\$604.21	\$1,750	\$9,100
Warren	Fidelis Care Silver	\$565.76	\$1,300	\$8,500	-\$39.01	\$450	\$600	Fidelis Care Silver	\$526.75	\$1,750	\$9,100
Washington	Fidelis Care Silver	\$565.76	\$1,300	\$8,500	-\$39.01	\$450	\$600	Fidelis Care Silver	\$526.75	\$1,750	\$9,100
Wayne	Fidelis Care Silver	\$518.99	\$1,300	\$8,500	\$5.46	\$450	\$600	Fidelis Care Silver	\$524.45	\$1,750	\$9,100
Westchester	Fidelis Care Silver	\$571.72	\$4,450	\$8,700	\$89.76	-\$2,700	\$400	Fidelis Care Silver	\$661.48	\$1,750	\$9,100
Wyoming	iDirect Silver	\$472.29	\$2,250	\$6,950	-\$25.32	-\$500	\$2,150	Fidelis Care Silver	\$446.97	\$1,750	\$9,100
Yates	Fidelis Care Silver	\$518.99	\$1,300	\$8,500	\$5.46	\$450	\$600	Fidelis Care Silver	\$524.45	\$1,750	\$9,100
					\$5.67	\$71	\$778				
					average premium change	average deductible change	average MOOP change				

NOTE: Premiums based on a 35 year-old individual.

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