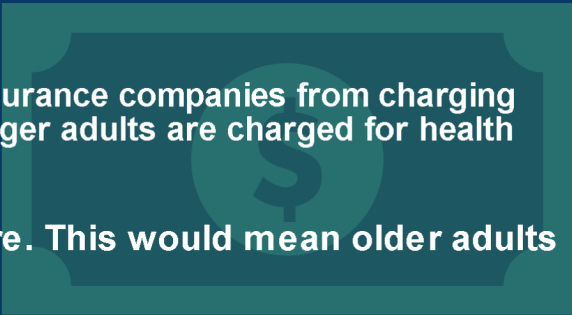


WEAKENING AGE RATING PROTECTIONS WILL MAKE HEALTH CARE UNAFFORDABLE FOR OLDER ADULTS

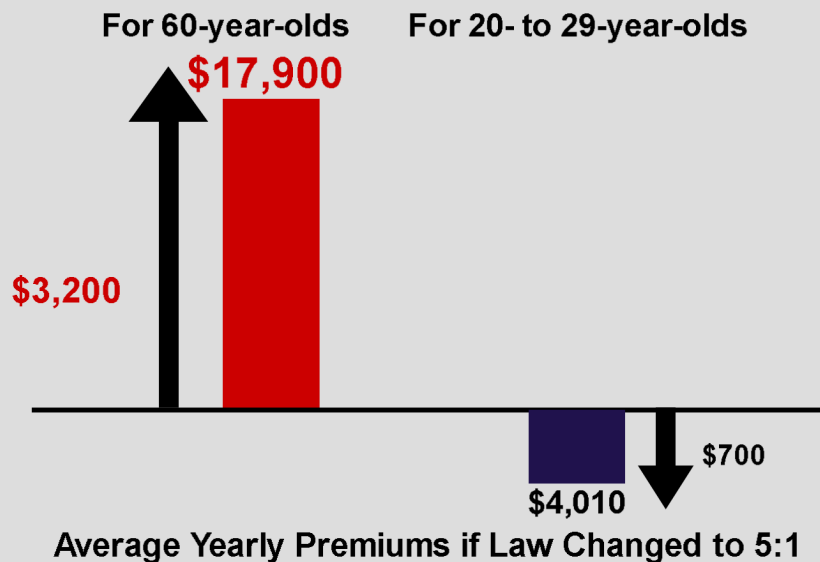
What is the 3:1 Limit on Age Rating?

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.



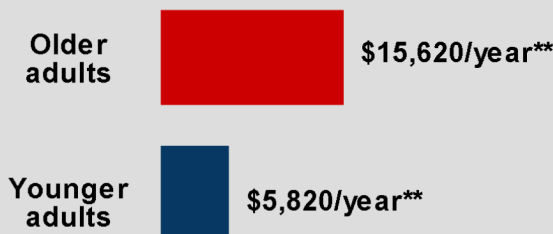
Proposals to allow insurance companies to charge older adults 5 times more than younger adults (5:1) would significantly increase premiums for older adults.



*Estimates are for individual market premiums at all metal levels.
 Source: Jane Sung and Olivia Dean, "Impact of Changing the Age Rating Limit for Health Insurance Premiums", AARP Public Policy Institute, Spotlight #23, February 2017.

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 do not earn more than younger adults.



**Average annual medical spending for those not qualifying for subsidies. Source: Blumberg, L. & Buettgens, M., "Why the ACA's Limits on Age-Rating Will Not Cause "Rate Shock": Distributed Implications of Limited Age Bands in Nongroup Health Insurance." The Urban Institute, Washington, DC, March 2013.

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