

## **Methodological Note**

Some consulting firms and other organizations have already published preliminary estimates of 2015 premium changes. The NORC analysis differs in that we are collecting data on plans for all levels, as well as premiums and benefit information from three regions within each state—one urban, one suburban/small city, and one rural—to reflect geographic diversity in premium rates. Results are weighted to reflect all plans in each state. While this post focuses on the individual market, subsequent work will present analysis of changes in the small-group market.

Data for this project are drawn from a variety of sources. For summaries of benefits and coverage, data in states with state-based marketplaces are from publicly available rate filings from state Departments of Insurance, marketplace, and/or carrier websites. NORC also reached out to the state-based marketplaces for 2014 plan enrollment for certain analyses.

Our weighted results enable us to generalize the findings to the state as a whole—as opposed to only being able to discuss findings from the regions included in our sample. To this end, we compute, when possible, two sets of weights. The first is the sampling or plan weight, which reflects the experience of the typical plan in a given state. The sampling weight is based on the probability of the rating area appearing in the sample and the population of the rating area. Most figures in this blog post are weighted. The second is an enrollment weight, which reflects the experience of the typical enrollee. The enrollment weight is the product of the sampling weight and the enrollment in the specific plan. We use the enrollment weights only for limited analyses when the plans are offered in both years.