



Health Seeking Hackers

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Problem Statement

- ▶ The states with higher level of competition should have lower premium payments
- ▶ The possibility for states with lower premiums payments to have lower list of covered medical procedures.
- ▶ The costs of medical services in each state.

Data Set and Findings

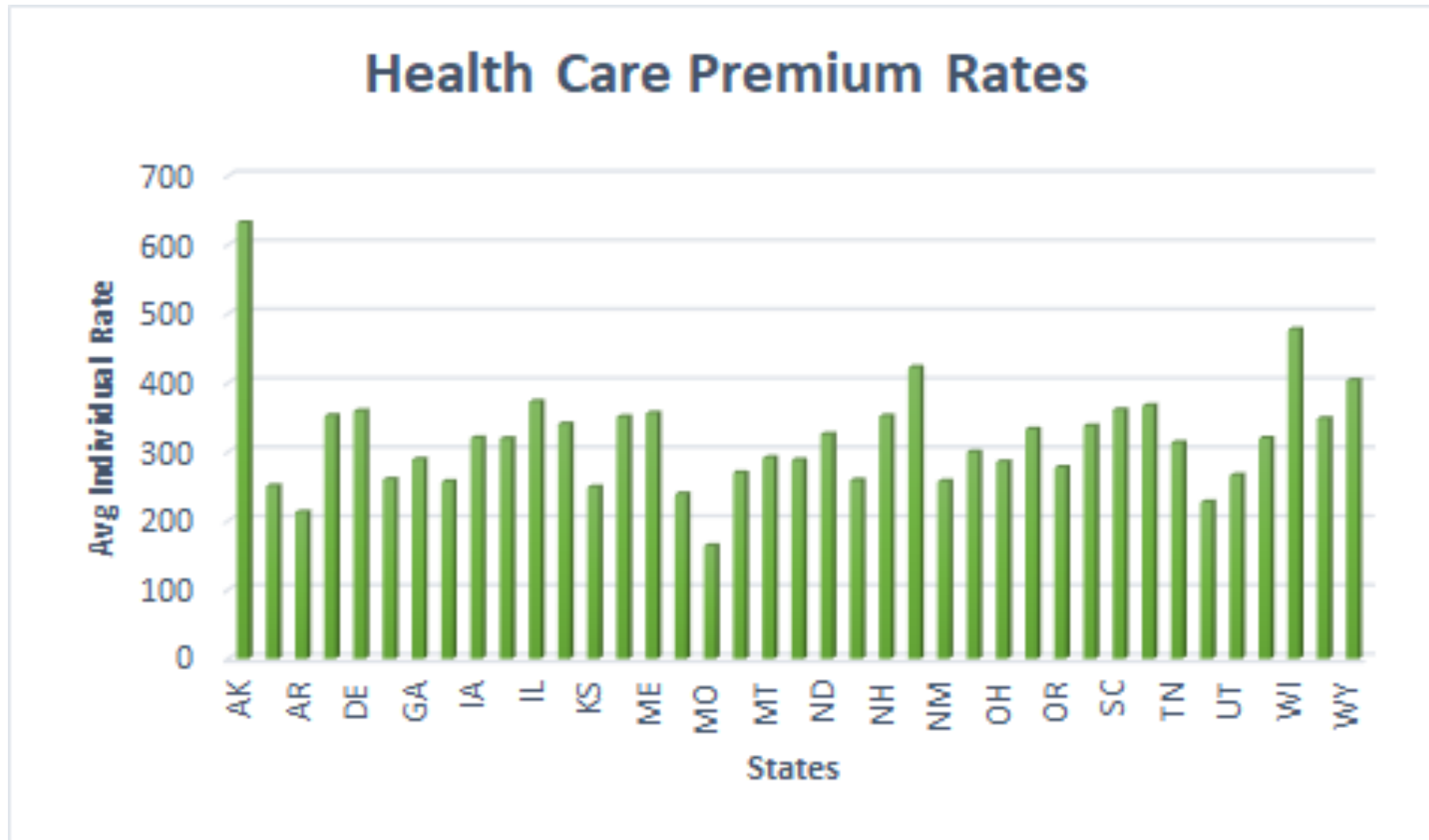
► Benefits

- Over 5M records across 39 states
- Describes procedures covered by each insurance
- Has over 861 procedures, first 100 make 4.95M out of 5M records

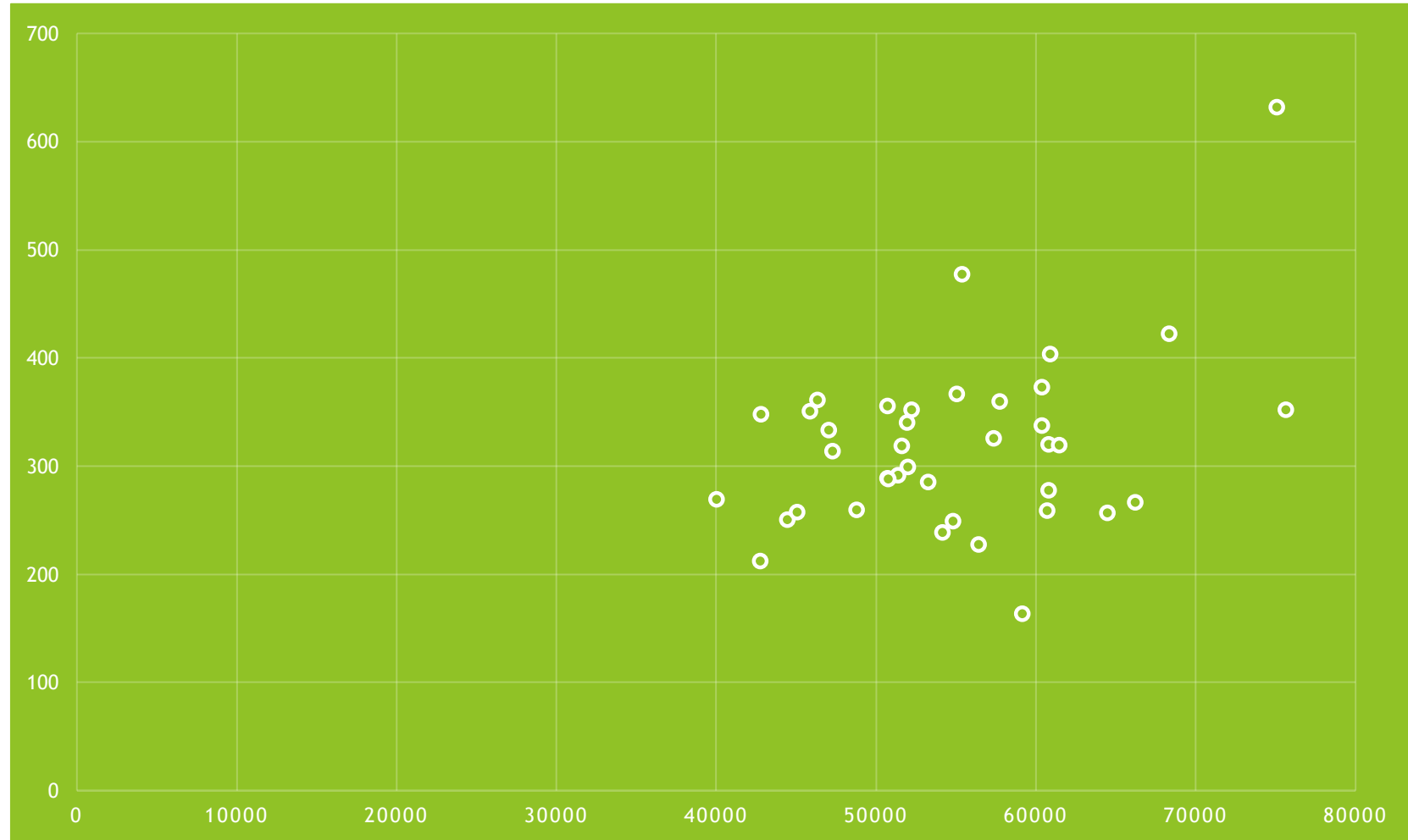
► Rates

- Over 12.6M records across 39 states
- Premiums of each insurance b/w 2014 - 2016

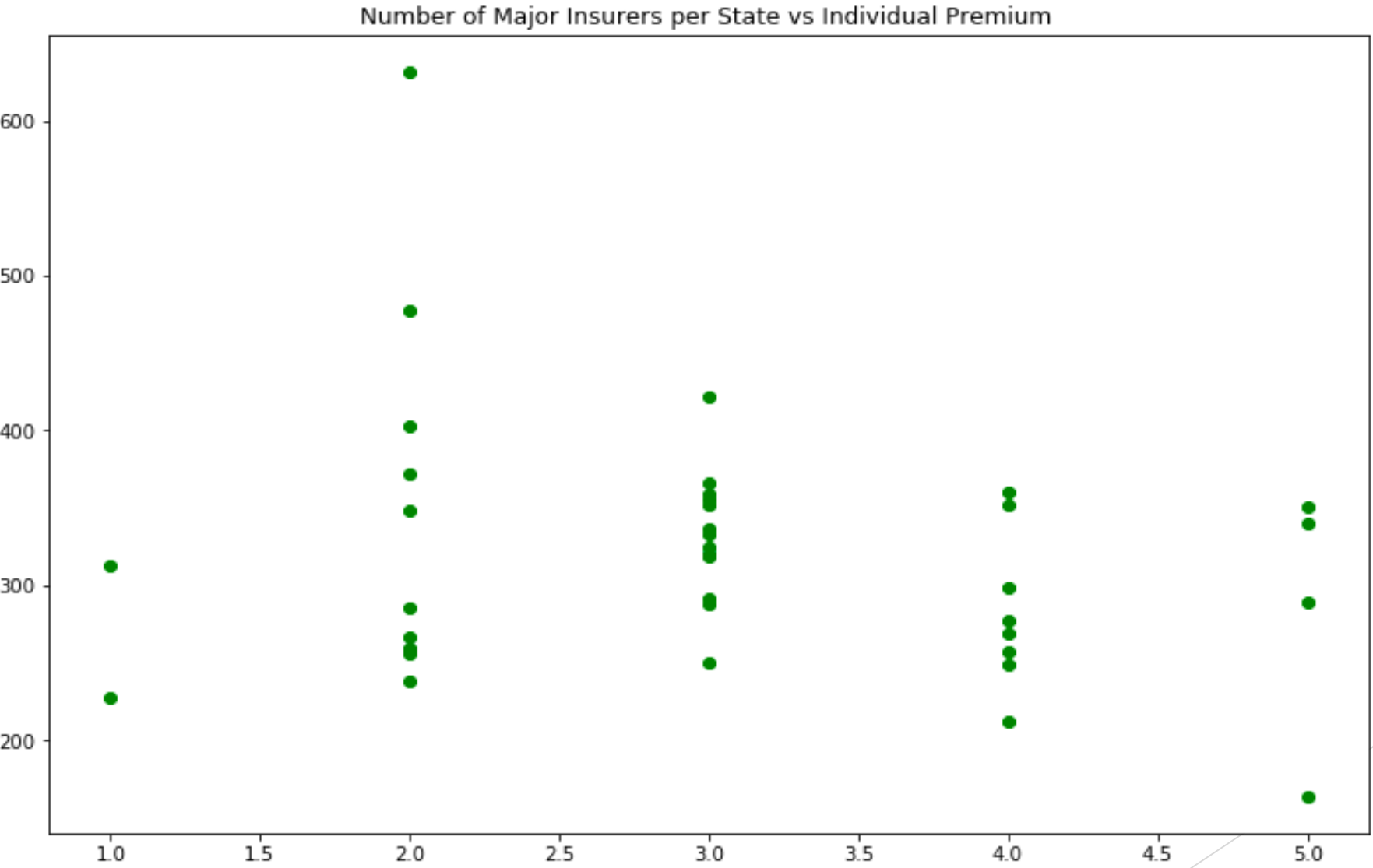
Premium Rate for Each State (39 / 51)\



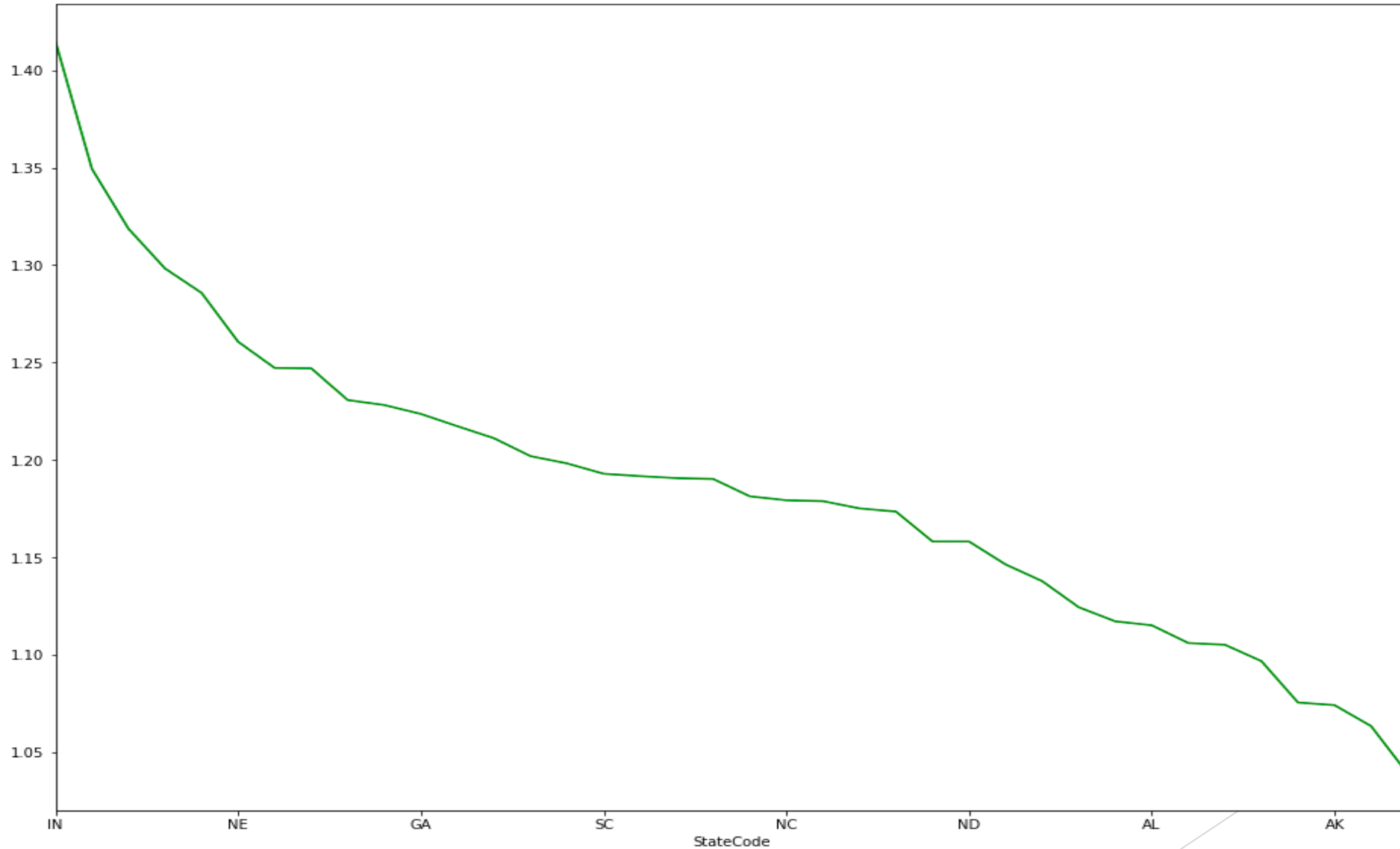
Individual Premium Rate vs Average Household Income



Number of Major Insurers vs Individual Premium



Surcharge for Smokers over Non-smokers



Conclusions

- ▶ No significant correlation between Mean Household Income and Insurance Individual Premium
- ▶ Slight visible correlation between the number of significant market participants (>5% of the market) and average individual premium

Potential Findings

- ▶ Supportive Data for Subsidies
- ▶ Correlation between Premium and Coverage
- ▶ Correlation between Subsidies and Coverage and different age groups

Impact

- ▶ How federal subsidies affect coverage or premium payments

Resources:

- ▶ US Mean Household Income per state:

https://en.wikipedia.org/wiki/Household_income_in_the_United_States