

According to a new report, Americans buying individual market health insurance saved \$1.2 billion in 2011 and \$2.1 billion in 2012 because law has begun to hold insurance companies accountable.

Gary Cohen is the Director at the Center for Consumer Information and Insurance Oversight. He says get used to news like this in the coming months.

[\(Click for Audio\)](#)

Under the Affordable Care Act, insurance companies are required to spend 80 to 85 percent of premium dollars on medical care and health care quality improvement, rather than on administrative costs. If they don't, the insurance companies must provide a rebate to their customers.