



DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

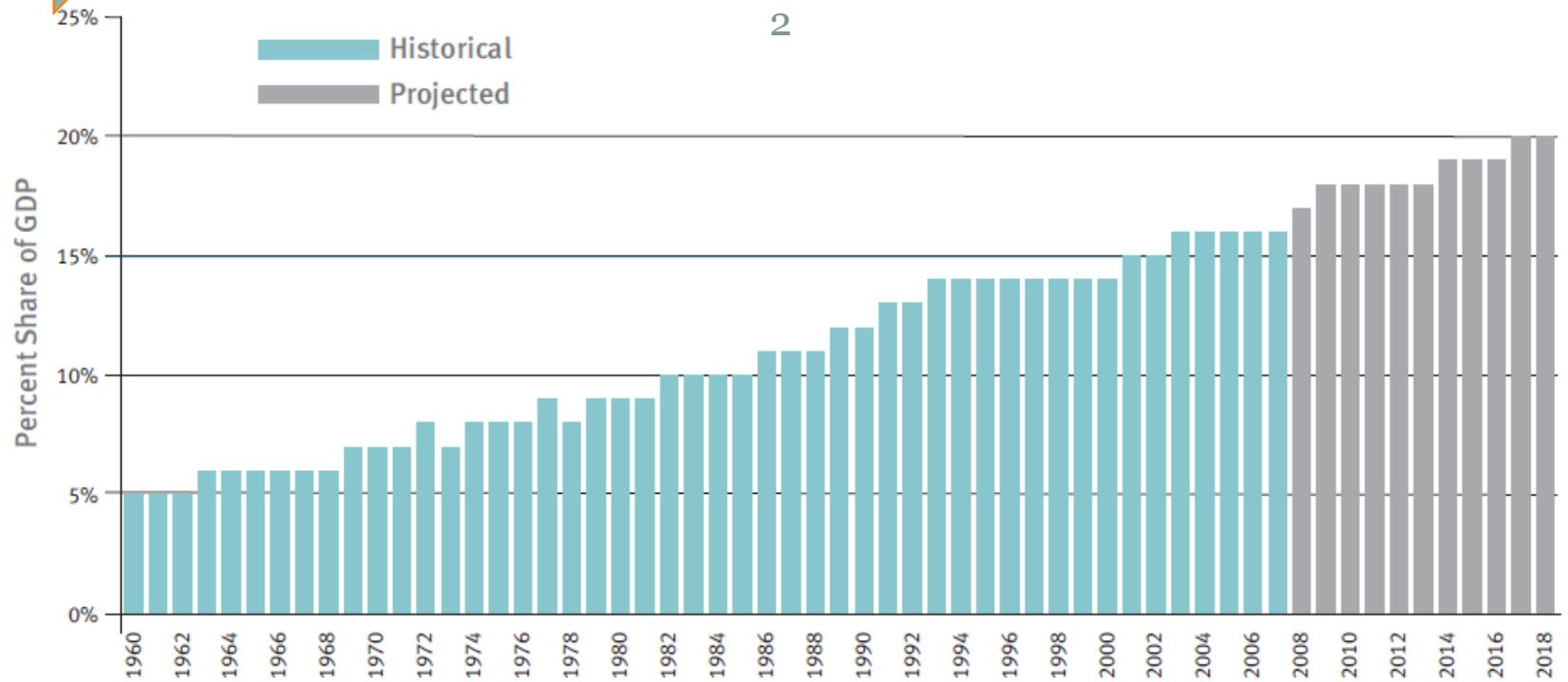
Bureau of
Insurance

STATE OF MAINE



AFFORDABLE CARE ACT AND MAINE'S HEALTH INSURANCE MARKET

Health care spending as a percent of GDP: United States, 1960-2007 and projected for 2008-2018

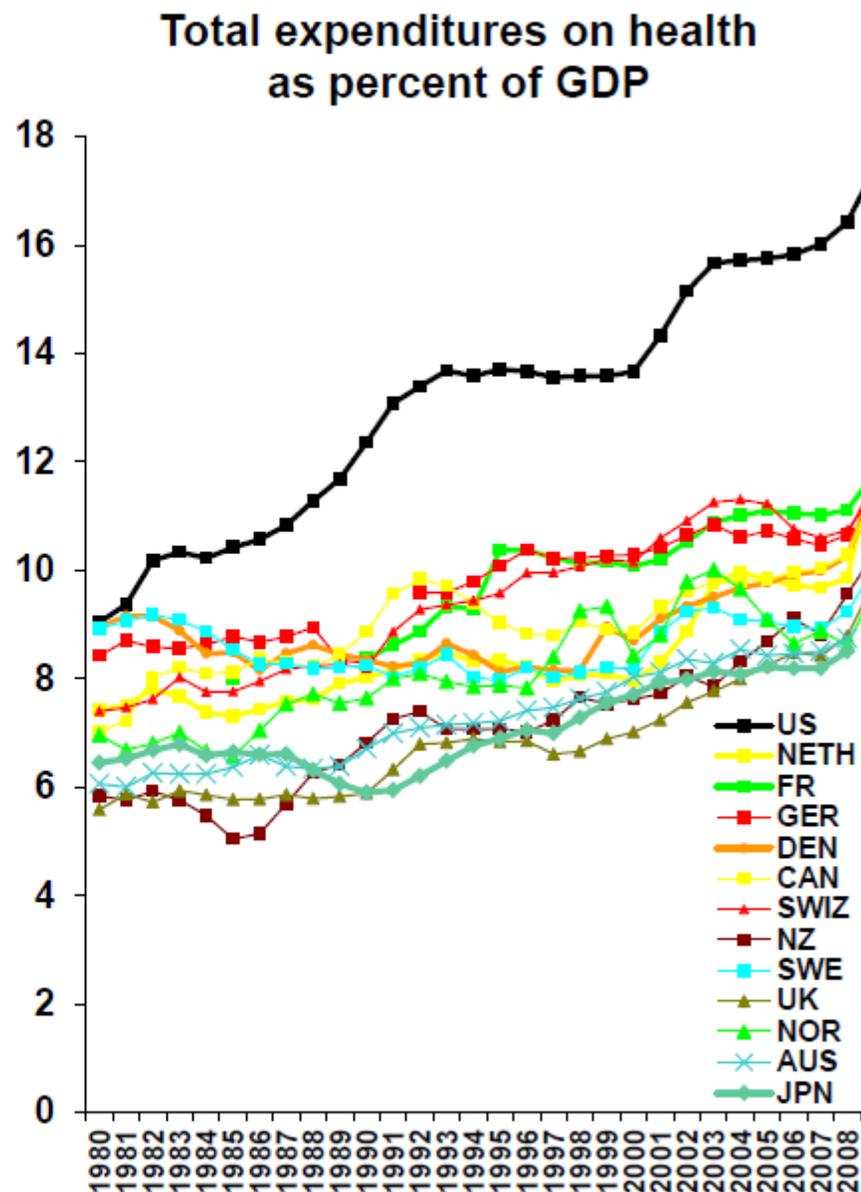
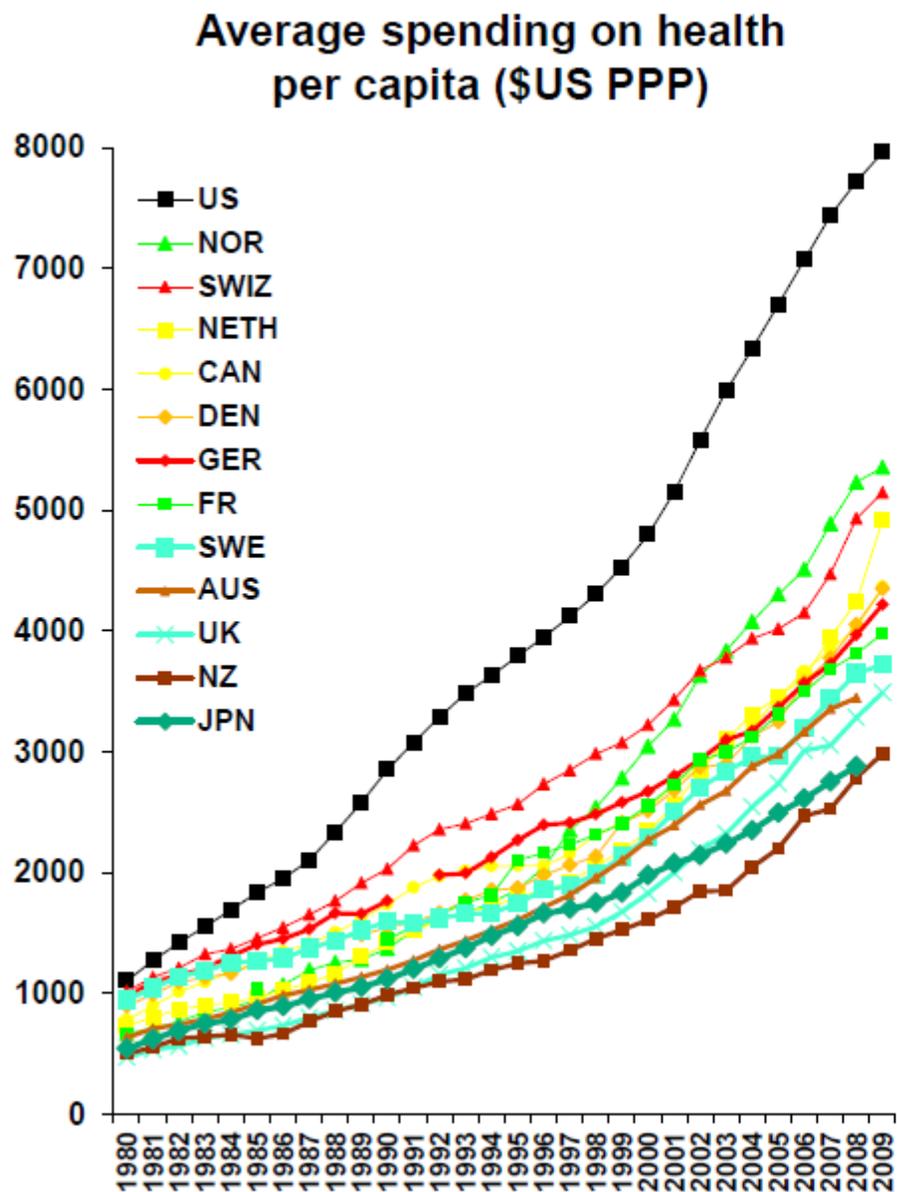


Source: Office of the Actuary, Centers for Medicare and Medicaid Services, 2008

Source: Social Security Advisory Board, 2009

Where We Are Today: Nationally

Exhibit 1. International Comparison of Spending on Health, 1980–2009



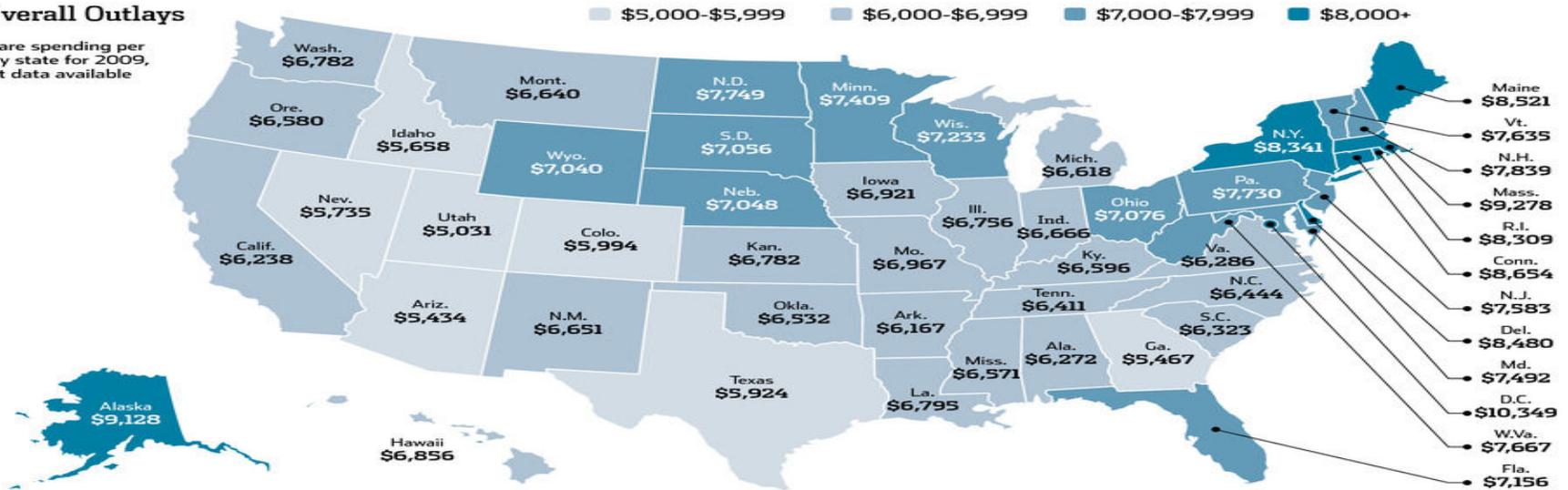
Note: PPP = Purchasing power parity—an estimate of the exchange rate required to equalize the purchasing power of different currencies, given the prices of goods and services in the countries concerned.

Around the Nation

A breakdown of health-care spending state by state

\$ Overall Outlays

Health-care spending per person by state for 2009, the latest data available

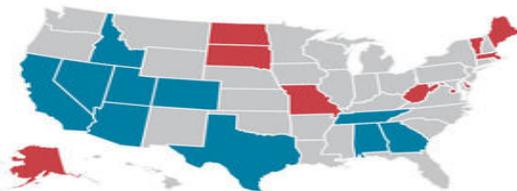


H Hospital Care

Highest (red) | Lowest (blue)

D.C.	\$4,948	Utah	\$1,830
Alaska	3,879	Ga.	1,922
Mass.	3,505	Nev.	1,949
Vt.	3,408	Ariz.	1,977
Maine	3,268	Calif.	2,077
N.D.	3,183	Ala.	2,111
S.D.	3,147	Idaho	2,115
Mo.	3,143	Texas	2,138
Del.	3,109	Conn.	2,150
W.Va.	3,073	Tenn.	2,160

Hospital care is spending for services provided in hospitals, including outpatient care, operating-room fees and services of resident physicians.

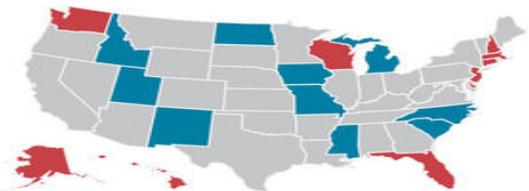


Physician and Clinical Services

Highest (red) | Lowest (blue)

Alaska	\$2,570	Utah	\$1,189
Mass.	2,078	Mo.	1,277
N.J.	2,049	Idaho	1,287
Del.	1,978	N.D.	1,306
Conn.	1,952	Mich.	1,366
Fla.	1,950	Iowa	1,381
Wis.	1,879	Miss.	1,391
Hawaii	1,873	S.C.	1,399
N.H.	1,863	N.C.	1,401
Wash.	1,842	N.M.	1,440

Physician and clinical services is treatments in health professionals' establishments.

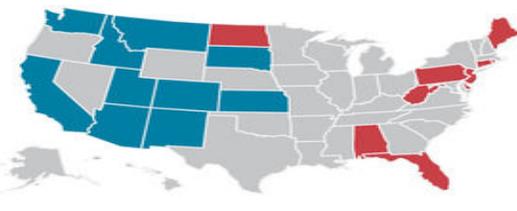


Prescription Drugs and Other Nondurables

Highest (red) | Lowest (blue)

Conn.	\$1,269	Colo.	\$690
R.I.	1,230	Mont.	733
Del.	1,219	Idaho	739
Fla.	1,213	Utah	741
N.D.	1,185	S.D.	768
Ala.	1,179	Calif.	786
W.Va.	1,175	N.M.	791
N.J.	1,171	Ariz.	804
Maine	1,126	Wash.	807
Pa.	1,113	Kan.	822

Prescription drugs and other nondurable medical products include over-the-counter drugs such as cough and allergy medications and medical sundries such as surgical dressings or thermometers.

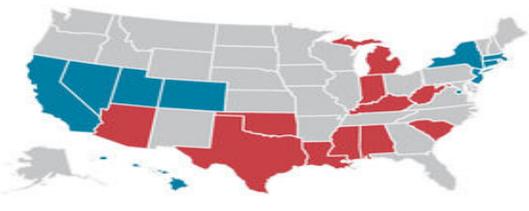


Obesity

Highest (red) | Lowest (blue)

Miss.	34.9%	Colo.	20.7%
La.	33.4	Hawaii	21.8
W.Va.	32.4	Mass.	22.7
Ala.	32.0	D.C.	23.7
Mich.	31.3	N.J.	23.7
Okl.	31.1	Calif.	23.8
Ariz.	30.9	Utah	24.4
Ind.	30.8	Conn.	24.5
S.C.	30.8	Nev.	24.5
Ky.	30.4	N.Y.	24.5
Texas	30.4		

Obesity is 2011 rate among adults calculated from respondents' self-reported weight and height.



Note: All spending figures are per capita in 2009.

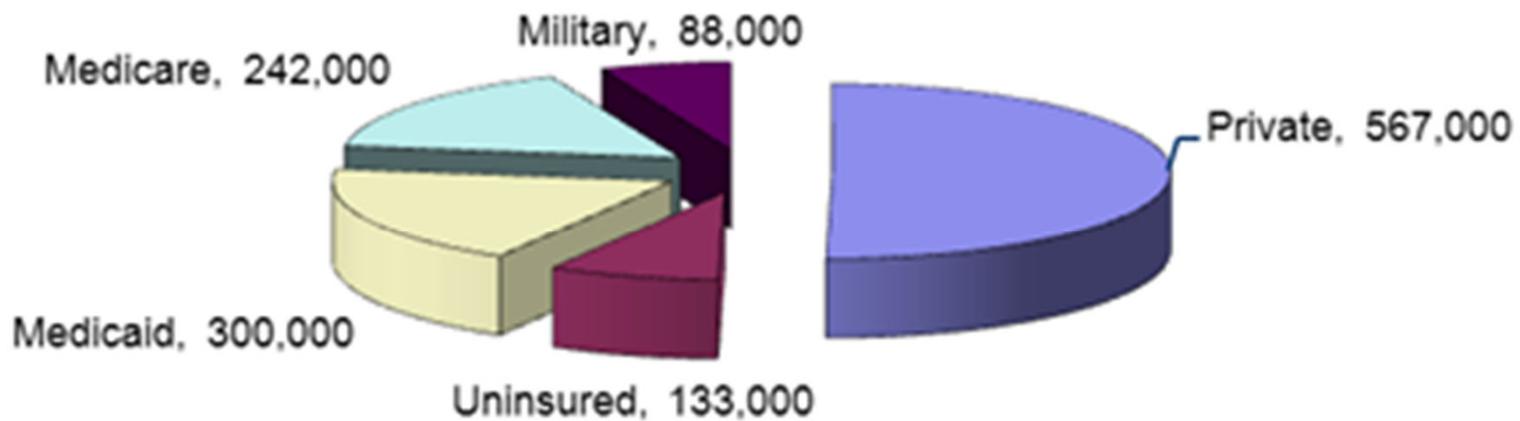
Sources: Centers for Medicare and Medicaid Services (spending data); Census Bureau (population); Centers for Disease Control and Prevention (obesity)

The Wall Street Journal

MAINE'S HEALTH INSURANCE MARKET

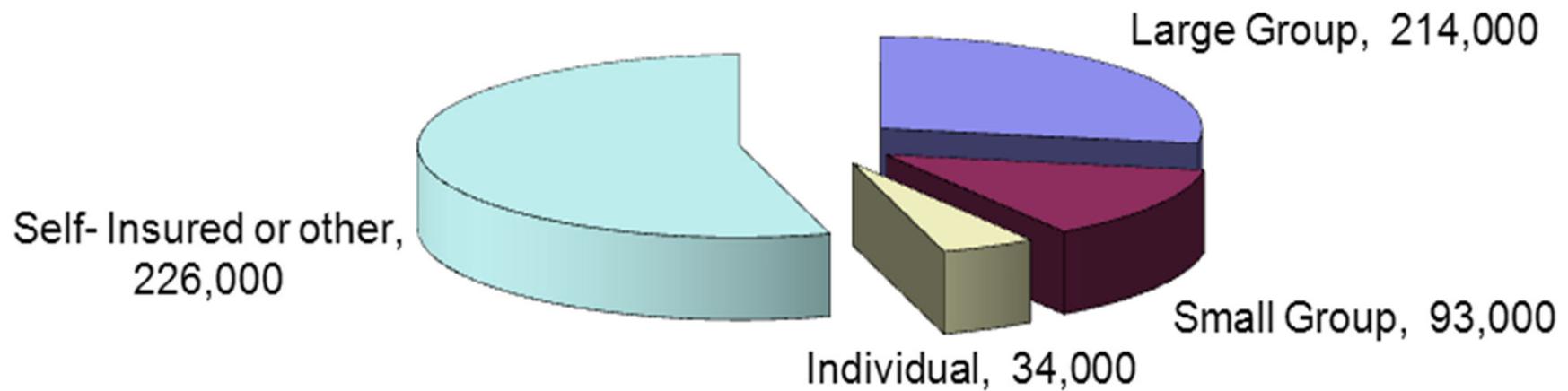
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Mainers with Health Coverage 2011



MAINE'S HEALTH INSURANCE MARKET

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■ Large Group

■ Small Group

■ Individual

■ Self- Insured

Source: 2011 Financial Results for Health Insurance Companies in Maine. Self-Insured estimated from US Census Data.



DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

Bureau of
Insurance

STATE OF MAINE



THE PATIENT PROTECTION AND AFFORDABLE CARE ACT (ACA)

THE AFFORDABLE CARE ACT

2010	2011	2012	2013	2014	2015	2016	2017
TEMPORARY HIGH RISK POOL PROGRAM							
TEMPORARY REINSURANCE PROGRAM FOR EARLY RETIREES							
MEDICAL LOSS RATIOS WITH REBATES							
IMMEDIATE REFORMS:							
NO LIFETIME LIMITS				FIRST DOLLAR COVERAGE FOR PREVENTIVE SERVICES			
RESTRICTED ANNUAL LIMITS				EXTENDED DEPENDENT COVERAGE			
RESTRICTIONS ON RESCISSIONS				INTERNAL/EXTERNAL REVIEW			
NO PRE-EXISTING CONDITIONS FOR CHILDREN				DISCLOSURE OF JUSTIFICATIONS FOR PREMIUM INCREASES			
				EXCHANGES & SUBSIDIES			
				INDIVIDUAL/EMPLOYER MANDATES			
				CO-OP PLANS & MULTISTATE PLANS			
				RISK ADJUSTMENT			
				INDIVIDUAL MARKET REINSURANCE PROGRAM & RISK CORRIDORS			
2010	2011	2012	2013	2014	2015	2016	2017

Application of Affordable Care Act Rules Across Types of Coverage and Markets

Provision	Individual Market	Small Group Market	Large Group Market	Self-Insured	Grandfathered
Guaranteed Issue	Yes	Yes	No, but HIPAA protects against discrimination based on health status	No, but HIPAA protects against discrimination based on health status	No
Pre-Existing Condition Exclusions	No	No	No	No	No, except for grandfathered individual plans.
Waiting Periods	No	Yes	Yes	Yes	Yes
Rating Rules	Yes	Yes	No	No	No
Essential Health Benefits	Yes	Yes	No	No	No
Coverage Limits	Yes	Yes	No	No	No
Dependent Coverage to age 26	Yes	Yes	Yes	Yes	Yes
Out-of-Pocket Maximum	Yes	Yes	Yes	Yes	Yes
Preventative Services	Yes	Yes	Yes	Yes	Yes
Annual and Lifetime Limits	Yes	Yes	Yes	Yes	Lifetime limits – Yes Annual Limits – Yes, except for grandfathered individual coverage

THE AFFORDABLE CARE ACT & P.L. 90

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Minimum Medical Loss Ratios (MLR)

- **Individual – 80%**
- **Small Group – 80%**
- **Large Group – 85%**

■ **Rebates**

- 2011: Connecticut General, large group rebate of over \$2.5 M
- 2012: Aetna paid a large group rebate of over \$0.5 million



Employer With 50 FTE's Mandate

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- Applies to employers with 50 or more full-time equivalent (FTE) employees.
- Large employers must make coverage available to full-time employees and their dependents. Make available to at least 70% of employees in 2015 and 95% thereafter.
- Coverage must meet minimum standards (60% actuarial value) and be “affordable” (employee’s share of premium cannot exceed 9.5% of employees income – based on cost of employee coverage only, not cost of family coverage).
- Penalties apply if at least one full-time employee has subsidized individual coverage in the marketplace.
- A full-time employee, to whom the employer must offer coverage, is defined as working 30 hours or more a week, averaged over the course of a month.

Employer With 50 FTE's Mandate

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- For failing to offer minimum coverage at all, penalty is \$2000/year times (number of full-time employees minus 30). Begins in 2015 for employers with 100 or more employees and 2016 for mid-sized employers 50-99 employees.
- For offering unaffordable coverage, penalty is \$3000/year times the number of full-time employees with subsidized coverage (but not more than the penalty would be for failing to offer coverage).
- Part-time employees not covered by the mandate – only relevant for determining whether the employer is a “large employer.”

Premium Tax Credits & Employer Coverage

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- An individual is not eligible for premium tax credits if he is eligible for other minimum essential coverage (MEC)
 - Most employer-sponsored coverage is MEC
- **An offer of coverage (including dependents)– even if it’s not taken – can make someone ineligible for premium tax credits**
- Exception: an individual may be eligible for premium tax credits if the employer plan is unaffordable or inadequate and if the employee does not enroll in it

THE AFFORDABLE CARE ACT

FEES

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Fee	Amount
Annual Health Insurer Fee	Varies by carrier based on market share. Final assessment must total \$8B for 2014.
Federally Facilitated Exchange Fee	3.5% of the monthly premiums charged by the insurer
Federal Risk Adjustment Program	Less than \$1 per enrollee per year
Federal Reinsurance Program	\$5.25 per enrollee per month in 2014
Comparative Effectiveness Research Assessment	\$1 per covered life in 2013 \$2 per covered life in 2014 to 2019
Cadillac Tax	40% excise tax on premiums, beginning in 2018, offers a health plan whose value is in excess of \$10,200 for individual coverage and \$27,500 for family coverage. The \$27,500 is applicable to Union plans for individual coverage.



Individual Mandate



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Individuals required to have a minimum coverage beginning January 1, 2014.

Penalties	2014	\$95 per adult up to \$285 or 1% of household income, whichever is higher
	2015	\$395 per adult up to \$885 or 2% of household income, whichever is higher
	2016	\$695 per adult up to \$2,085 or 2.5% of household income, whichever is higher

In 2014, anyone who enrolls for coverage before March 31st will not be penalized.

Penalty for a child under 18 is 1/2 that of an adult.

Penalties keep increasing after 2016.

Maximum penalty for 2014 is \$3,600 for individual and \$11,000 for a family of 4.

The Affordable Care Act

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- **Enrollment October 1, 2013 – March 31, 2014**
(Discuss Open Enrollment)
- **Coverage starts January 1, 2014**
- **Open Enrollment for 2015 November 15, 2014 – February 15, 2015**
- **Special enrollment for: Divorce, births, job change, moved, losing coverage, etc.**

MAINE'S HEALTH INSURANCE MARKET

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Individual Market

- Carriers in the 2014 **Marketplace**: Anthem, Maine Community Health Options.
- Carriers selling off the Marketplace: Anthem, Maine Community Health Options, MEGA and Harvard Group

Small Group Market (SHOP) : Anthem, Maine Community Health Options (MCHO).

Small Group Market

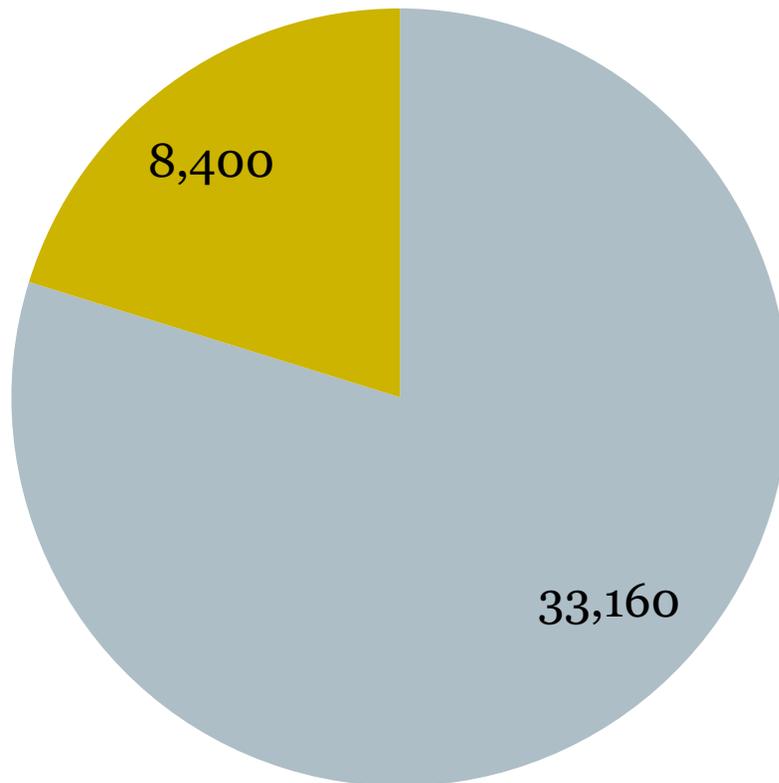
- Carriers: Anthem, Aetna Group, Harvard Group, and United Healthcare, Maine Community Health Options

Large Group Market

- Carriers: Anthem, Connecticut General, Harvard Group, Nationwide, Aetna Group, and United Healthcare

Marketplace Enrollment March 2014

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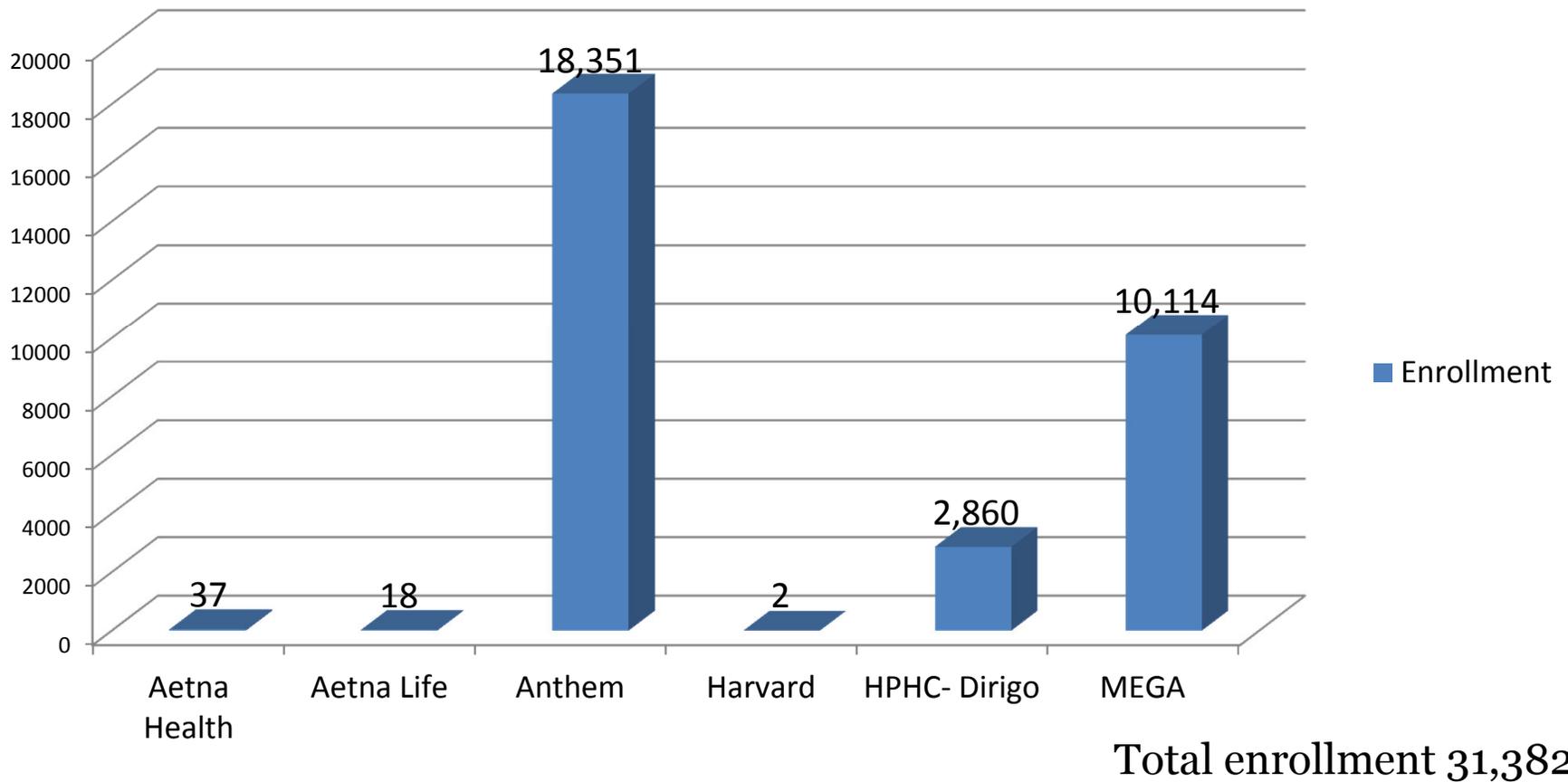
- Maine Community Health Options
- Anthem Blue Cross Blue Shield

Total Enrollment = 41,560
This number **does not**
reflect off exchange
individual market
enrollment

Enrollment December 31, 2013

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Enrollment

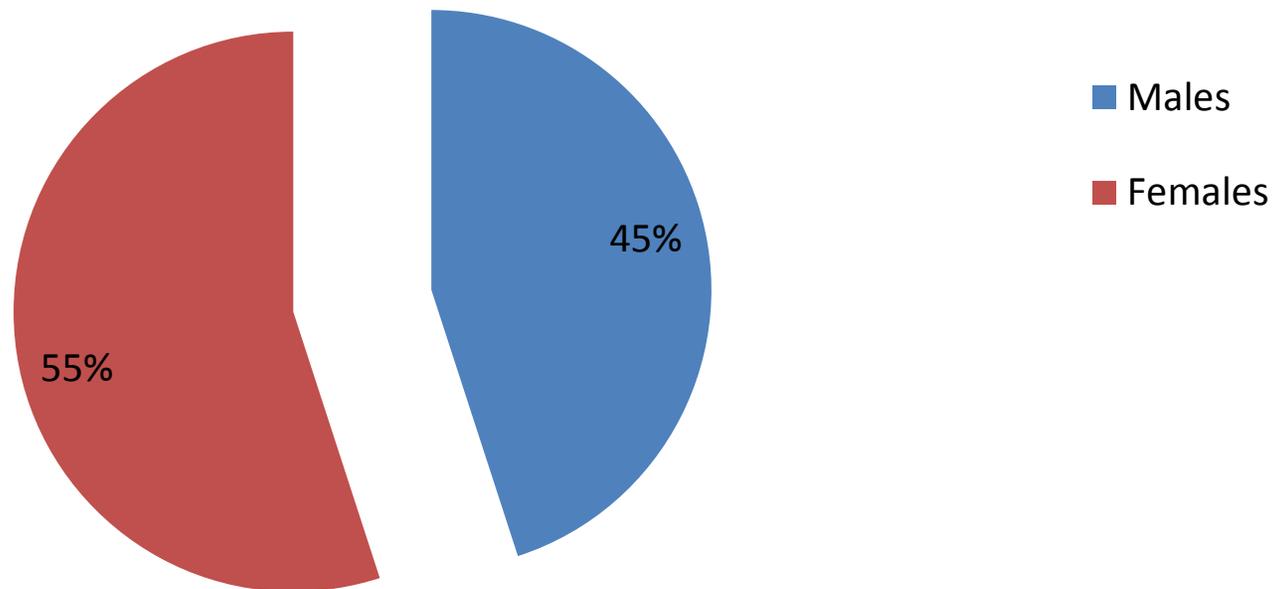


Maine Marketplace Enrollment

10/1/2013 – 3/1/2014

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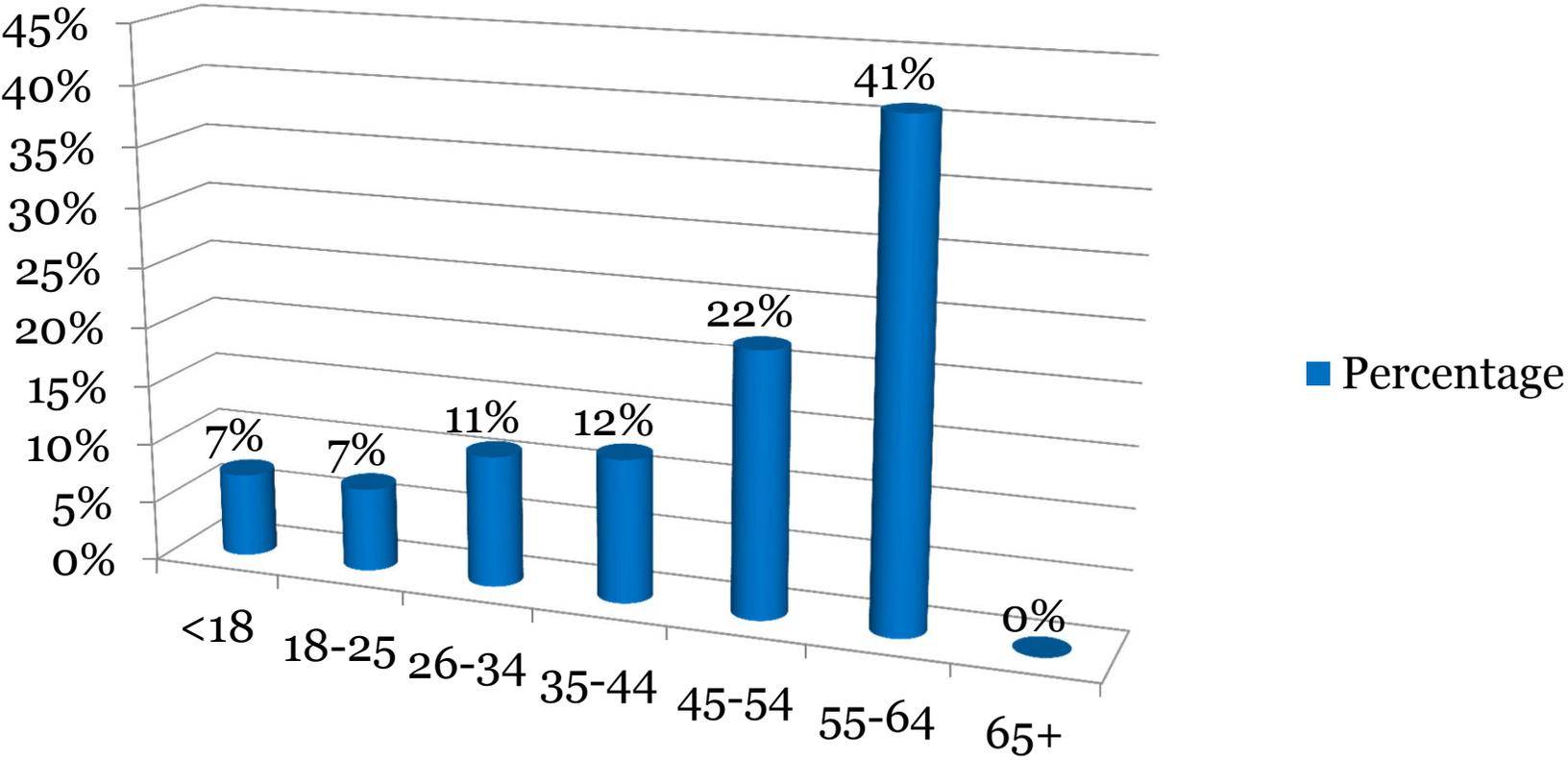
Gender



Maine Marketplace Enrollment by Age

10/1/2013 – 3/1/2014

Percentage



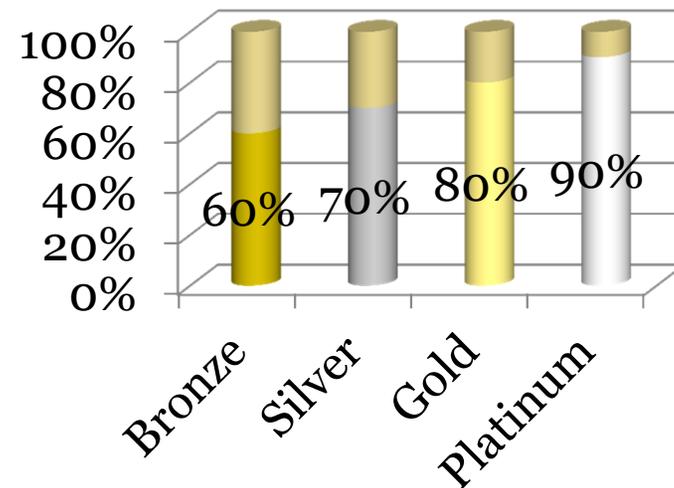
THE AFFORDABLE CARE ACT CHANGES FOR INSURERS

(22)

Actuarial Value Requirements

- **Metal Tier Plans:**

- Bronze— 60% AV
- Silver— 70% AV
- Gold— 80% AV
- Platinum— 90% AV



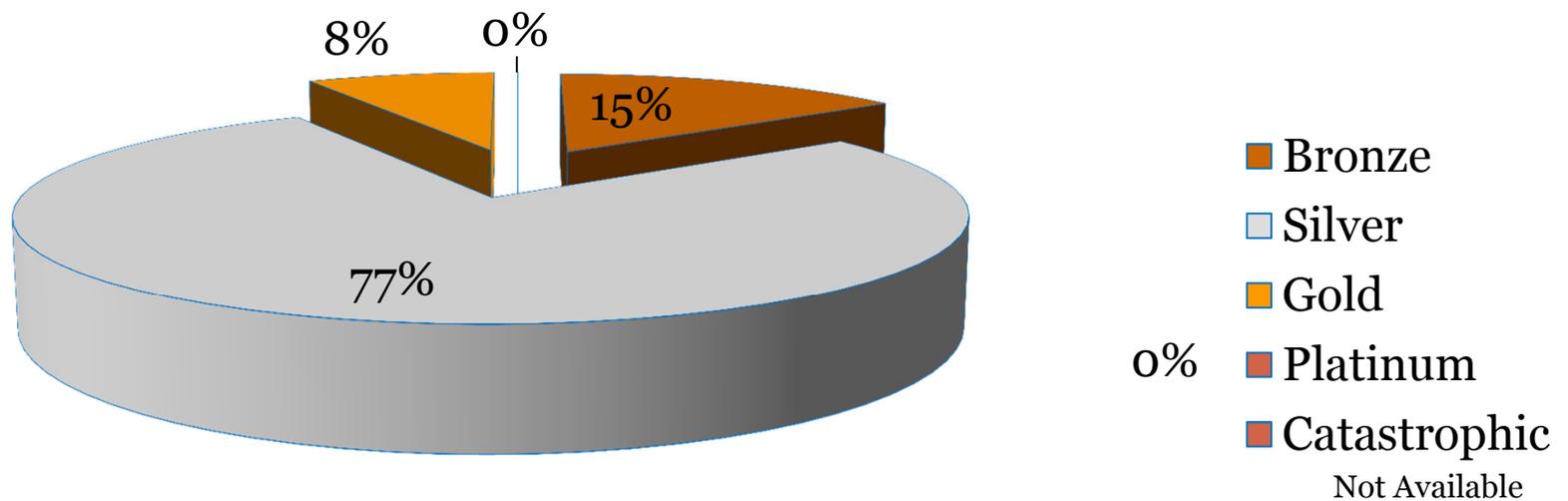
Catastrophic Plans

Maine Marketplace Enrollment Metal Level

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Percentage

10/1/2013-3/1/2014



No Wrong Door (Single Entry Concept)

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- **Modified Adjusted Gross Income (MAGI)**

A calculation of income, developed by the Federal government, used to determine an individual's eligibility to qualify for APTC and CSR, and participate in the Medicaid and CHIP programs. An individual's MAGI, in relation to the FPL, determines whether an individual may qualify for Medicaid, CHIP, premium tax credits, or cost-sharing reductions.

Tax Credits

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- **Advance premium tax credits (APTC):** Lower the monthly premium amount an individual pays throughout the year. The marketplace informs the individual of the subsidy when the individual applies online.
- Available to eligible individuals with household incomes between 100% and 400% of the FPL (\$45,960 for an individual and \$94,200 for a family of 4 in 2013).
- **Additional subsidy is available** to minimize cost sharing for those under 250% of the Federal Poverty Level who buy silver plans on the exchange.
- Individuals with access to employer sponsored coverage only eligible if coverage doesn't meet 60% actuarial value or if cost per employee exceeds 9.5% of family income.
- Based on household income and family size for the taxable year.
- Paid each month by the federal government to the insurer.
- Reconciled on the taxpayer's income tax return.

2013 Federal Poverty Guidelines

Household Size	100%	133%	150%	200%	300%	400%
1	\$11,490	\$15,282	\$17,235	\$22,980	\$34,470	\$45,960
2	15,510	20,628	23,265	31,020	46,530	62,040
3	19,530	25,975	29,295	39,060	58,590	78,120
4	23,550	31,322	35,325	47,100	70,650	94,200
5	27,570	36,668	41,355	55,140	82,710	110,280
6	31,590	42,015	47,385	63,180	94,770	126,360
7	35,610	47,361	53,415	71,220	106,830	142,440
8	39,630	52,708	59,445	79,260	118,890	158,520
For each additional person, add	\$4,020	\$5,347	\$6,030	\$8,040	\$12,060	\$16,080

Gold And Silver Plan Benefits

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Company	Plan Level	Deductible	Out of Pocket Maximum	Coinsurance	Monthly Premium Age 40 Kennebec County
Anthem Blue Cross & Blue Shield (Anthem)	Silver	\$2,500	\$4,000	10%	\$357.62
	Gold	\$750	\$6,000	0%	\$453.31
Maine Community Health Options (MCHO)	Silver	\$2,000	\$6,350	30%	\$319.84
	Gold	\$650	\$2,500	20%	\$405.23

Monthly premiums and subsidy amounts for Single 40 year old in Kennebec county buying an Anthem & MCHO Silver Plans On-Exchange

Federal Poverty Level	100% (\$11,490)	133% (\$15,282)	150% (\$17,235)	200% (\$22,980)	300% (\$34,470)	400% (\$45,960)
Anthem Silver Premium	\$357.62	\$357.62	\$357.62	\$357.62	\$357.62	\$357.62
Subsidy Amount *	\$300.58	\$281.63	\$262.38	\$199.19	\$46.95	\$0
Consumer Cost	\$57.04	\$75.99	\$95.24	\$158.43	\$310.67	\$357.62
MCHO Silver Premium	\$319.84	\$319.84	\$319.84	\$319.84	\$319.84	\$319.84
Subsidy Amount*	\$300.58	\$281.63	\$262.38	\$199.19	\$46.95	\$0
Consumer Cost	\$19.26	\$38.21	\$57.46	\$120.65	\$272.89	\$319.84

* Based on the 2nd lowest cost Silver Plan in State.

Monthly premiums and subsidy amounts for Single 40 year old in Kennebec county buying an Anthem & MCHO Gold Plans On-Exchange

Federal Poverty Level	100% (\$11,490)	133% (\$15,282)	150% (\$17,235)	200% (\$22,980)	300% (\$34,470)	400% (\$45,960)
Anthem Gold Premium	\$453.31	\$453.31	\$453.31	\$453.31	\$453.31	\$453.31
Subsidy Amount *	\$300.58	\$281.63	\$262.38	\$199.19	\$46.95	\$0
Consumer Cost	\$152.73	\$171.68	\$190.93	\$254.12	\$406.36	\$453.31
MCHO Gold Premium	\$405.23	\$405.23	\$405.23	\$405.23	\$405.23	\$405.23
Subsidy Amount*	\$300.58	\$281.63	\$262.38	\$199.19	\$46.95	\$0
Consumer Cost	\$104.65	\$123.60	\$142.85	\$206.04	\$358.31	\$405.23

* Based on 2nd lowest cost Silver Plan in State.

Cost Sharing Reductions (CSR) for Silver Plans for a Single Age 40 in Kennebec County

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Company	Income Level	Actuarial Value	Deductible	Out of Pocket Maximum	Coinsurance	Maximum Monthly Premium after Subsidy
Anthem Blue Cross & Blue Shield (Anthem)	400% FPL and above	70% (Standard Silver)	\$2,500	\$4,000	10%	\$357.62
CSR Plan Level	From 201% to 250% FPL	73%	\$2,200	\$3,500	10%	\$230.65
	From 151% to 200% FPL	87%	\$1,150	\$1,150	0%	\$158.43
	Less than 150% FPL	94%	\$500	\$500	0%	\$95.24
Maine Community Health Options (MCHO)	400% FPL and above	70% (Standard Silver)	\$2,000	\$6,350	30%	\$319.84
CSR Plan Level	From 201% to 250% FPL	73%	\$2,000	\$4,350	30%	\$192.87
	From 151% to 200% FPL	87%	\$500	\$1,500	20%	\$120.65
	Less than 150% FPL	94%	\$200	\$500	10%	\$57.46

The Affordable Care Act Essential Health Benefits



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- Individual and Small Group Health Plans cover Essential Health Benefits which include at least these 10 categories

- Ambulatory Patient Services	- Prescription Drugs
- Emergency Services	- Rehabilitative and habilitative services and devices
- Hospitalization	- Laboratory Services
- Maternity and Newborn Care	- Preventative and Wellness Services and Chronic Disease Management
- Mental Health and Substance Use Disorder Services, including Behavioral Health Treatment	- Pediatric Services, including Oral and Vision Care

Product Discontinuance and Replacement

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- Non-grandfathered products on the market prior to 2014 don't comply with the ACA
- Different insurance company approaches to 2014:
 - “Early renewals” in December, 2013.
 - Offer of ACA-compliant replacement policies.
 - President’s announcement allowing insurers to renew “transitional” non ACA-compliant policies before October 2, 2013 in both 2013 and 2014. Anthem offers this in the individual market only.*
 - Any cancelled policyholders may seek a hardship exemption to purchase a catastrophic coverage policy for 2014 only.
- **Grandfathered plans will be renewed.** Grandfathered Plans are plans that have been held since March 23, 2010 without any changes. Insurance companies had to send letters to all enrollees with grandfathered plans; anyone who did not receive such a letter does not have a grandfathered plan.

*The President has extended this to policies issued before Oct. 2, 2016 subject to State permission and carrier discretion.

Comparison of Bronze Plans by Area to Current Health Choice Plan Monthly Rates

	Age	Anthem Bronze Plan	Health Choice Plus \$12,000	Percent Increase if had to buy a Bronze	Health Choice \$15,000	Percent Increase if had to buy a Bronze	Anthem Catastrophic Plan	Percent Increase if had to buy a Bronze
Area 1 HMO	30	\$208	\$152	37%	\$166	26%	\$176	18%
Cumberland	40	\$235	\$187	25%	\$194	21%	\$198	18%
Sagadahoc	50	\$328	\$260	26%	\$270	22%	\$277	18%
York	60	\$498	\$385	30%	\$399	25%	\$421	18%
Area 2 HMO	30	\$251	\$152	65%	\$166	51%	\$212	18%
Knox, Oxford	40	\$282	\$187	51%	\$194	45%	\$238	18%
Kennebec	50	\$395	\$260	52%	\$270	46%	\$333	18%
Lincoln	60	\$600	\$385	56%	\$399	50%	\$506	18%
Area 3* HMO	30	\$255	\$152	68%	\$166	54%	\$216	18%
Androscoggin	40	\$288	\$187	54%	\$194	48%	\$243	18%
Franklin	50	\$402	\$260	55%	\$270	49%	\$339	18%
Waldo	60	\$611	\$385	59%	\$399	53%	\$516	18%
Area 3* POS	30	\$287	\$152	89%	\$166	73%	\$237	21%
Penobscot	40	\$323	\$187	73%	\$194	66%	\$267	21%
Piscataquis	50	\$452	\$260	74%	\$270	67%	\$373	21%
Somerset	60	\$686	\$385	78%	\$399	72%	\$567	21%
Area 4 POS	30	\$312	\$152	106%	\$166	89%	\$258	21%
Hancock	40	\$351	\$187	88%	\$194	81%	\$290	21%
Aroostook	50	\$491	\$260	89%	\$270	82%	\$406	21%
Washington	60	\$746	\$385	94%	\$399	87%	\$616	21%

Comparison of Anthem Bronze, Anthem Catastrophic, \$15,000 and \$12,000 deductible Plans to 400% of Income

	Age	Percentage of Income			
		Anthem Bronze Plan 400% (\$45,960)	HealthChoice Plus \$12,000 400% (\$45,960)	HealthChoice \$15,000 400% (\$45,960)	Anthem Catastrophic \$6,350 400% (\$45,950)
Area 1 HMO	30	5%	4%	4%	5%
Cumberland	40	6%	5%	5%	5%
Sagadahoc	50	9%	7%	7%	7%
York	60	13%	10%	10%	11%
Area 2 HMO	30	7%	4%	4%	6%
Knox, Oxford	40	7%	5%	5%	6%
Kennebec	50	10%	7%	7%	9%
Lincoln	60	16%	10%	10%	13%
Area 3* HMO	30	7%	4%	4%	6%
Androscoggin	40	8%	5%	5%	6%
Franklin	50	10%	7%	7%	9%
Waldo	60	16%	10%	10%	13%
Area 3* POS	30	7%	4%	4%	6%
Penobscot	40	8%	5%	5%	7%
Piscataquis	50	12%	7%	7%	10%
Somerset	60	18%	10%	10%	15%
Area 4 POS	30	8%	4%	4%	7%
Hancock	40	9%	5%	5%	8%
Aroostook	50	13%	7%	7%	11%
Washington	60	19%	10%	10%	16%

Small Group Composite Rate Structure - Tiers Prior to Affordable Care Act

(35)

- Employee Only
- Employee and Spouse
- Family
- Employee and Children

Small Group Rating in 2014

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- **Member Rating:** The total premium charged to the group is determined by summing the premiums of each employee and their dependents for their individual ages. This is limited to a maximum of 3 children under age 21.
- **Composite Rating:** A carrier may quote to a group premiums that are based on average enrollee amounts, provided that the total group premium is the same total amount calculated by the age of each member covered.

Example of Small Group Member Rating for 2014

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Employee 1	Employee 2	Employee 3
Employee Age- 45 Rate-\$280 Spouse Age-42 Rate-\$256 <u>Total Rate=\$536</u>	Employee Age-55 Rate-\$431 Spouse Age-51 Rate-\$360 Child Age-15 Rate-\$123 <u>Total Rate=\$914</u>	Employee Age-49 Rate-\$330 Spouse Age-39 Rate-\$244 Child Age-10 Rate-\$123 Child Age- 5 Rate-\$123 <u>Total Rate=\$820</u>

Navigators

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- Help consumers prepare electronic and paper applications to establish eligibility and enroll in coverage through the Marketplaces and potentially qualify for an insurance affordability program.
- Provide outreach and education to raise awareness about the Marketplace, and will refer consumers to health insurance ombudsman and consumer assistance programs when necessary.
- **The Fishing Partnership Health Plan:
Mainelobstermen.org (207)967-4555**
- **The Western Maine Community Action consortium
1-855-806-7333**

Affordability of Employee-Only Coverage

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Example 1:

Income: **\$40,000**

John's share of the premium: **\$200/month**

Is the plan affordable?

Cost: \$2,400

Share of income: 6%

The plan **is affordable**.

John cannot qualify for premium tax credits.



Example 2:

Income: **\$25,000**

John's share of the premium: **\$200/month**

Is the plan affordable?

Cost: \$2,400

Share of income: **9.6%**

The plan is **not affordable**.

John may qualify for premium tax credits.

Affordability of Family Coverage

40

Mom earns \$35,000. Dad earns about \$12,000.

Employee Income: \$35,000

Family Income: \$47,000



Premium Cost to Employee for Employee-Only Plan:
\$146/mo. (\$1,750/yr.) **5% of income**

Premium Cost to Employee for Family Plan: \$379/mo.
(\$4,550/yr.) **13% of income**

Bottom Line:

No one is eligible for premium tax credits because family coverage is considered affordable.

Affordability of Coverage

41

Family Income: \$47,000

Employee Income: \$35,000

Premium Cost to Employee for Employee-Only Plan: \$146/mo. (\$1,750/yr.) *5% of income*

Premium Cost to Employee for Employee + Kids Plan: \$292/mo. (\$3,500/yr.) *10% of income*

Family coverage is not offered

Mom and Kids

- Employee + kids plan is considered **affordable** because employee-only plan is affordable.
- Mom and kids are **not eligible** for premium tax credits.

Dad

- Dad has **no offer** of coverage.
- He may be **eligible** for premium tax credits.



Affordability of Coverage

42

Employee Income: \$35,000

Employee-Only Plan: \$146/mo. (\$1,750/yr.) *5% of income*

Employee + Kids Plan: \$292/mo. (\$3,500/yr.) *10% of income*

Family Plan: \$379/mo. (\$4,550/yr.) *13% of income*

Any of these plans would be considered affordable because the cost of self-only coverage is <9.5% of income.



Individual Recommended Exchange Plans							
Maine Community Health Options- PPO							
Product	Full Access Products						
Plan ID	Community Option-0030001	Community Option HSA -0020001	Community Value-0140001	Community Choice-0040001	Community Preferred-0080001	Community Advantage-0120001	Community Safe Harbor-0010001
Metal Level	Bronze	Bronze	Silver	Silver	Silver	Gold	Catastrophic
Deductible	\$5,000	\$5,000	\$2,350	\$2,000	\$2,000	\$650	\$6,350
Coinsurance	50%	50%	50%	30%	30%	20%	0%
OOP Max	\$6,350	\$6,350	\$6,350	\$6,350	\$5,500	\$2,500	6,350
Child Dental	No	No	No	No	No	No	No
Plan Factor	0.825	0.859	0.961	1.00	1.061	1.267	0.695
Base Rate	\$259.34						

Anthem										
Product	Guided Access-HMO-South									
Plan ID	Anthem Bronze Guided Access with HSA - cabo 710001	Anthem Bronze Guided Access with HSA - caar 710002-HSA	Anthem Bronze Guided Access - cabr 710003	Anthem Bronze Guided Access - caaa 710004	Anthem Bronze Guided Access with Child Dental - cdaa 710005	Anthem Silver Guided Access with HSA - cbdo 710006	Anthem Silver Guided Access - cbbc 710007	Anthem Gold Guided Access - ccab 710008	Anthem Gold Guided Access with Child Dental - cdcp 710009	Anthem Catastrophic Guided Access 710010
Metal Level	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Gold	Gold	Catastrophic
Deductible	\$4,000	\$6,300	\$4,300	\$5,750	\$5,750	\$2,500	\$3,000	\$750	\$750	\$6,350
Coinsurance	20%	0%	20%	10%	10%	10%	5%	0%	0%	0%
OOP Max	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$4,000	\$4,500	\$6,000	\$6,000	\$6,350
Child Dental	No	No	No	No	Yes	No	No	No	Yes	No
Plan Factor	0.8941	0.8555	0.8779	0.8485	0.9334	1.0748	1.1045	1.3624	1.4473	0.7163
Base Rate	\$235.04									

Anthem										
Product	Guided Access-POS-North									
Plan ID	Anthem Bronze Guided Access with HSA - cacc 720001	Anthem Bronze Guided Access with HSA - caav 720002-HSA	Anthem Bronze Guided Access - cabk 720003	Anthem Bronze Guided Access - caaq 720004	Anthem Bronze Guided Access with Child Dental - cdaq 720005	Anthem Silver Guided Access with HSA - cbbk 720006	Anthem Silver Guided Access - cbdk 720007	Anthem Gold Guided Access - ccaj 720008	Anthem Gold Guided Access with Child Dental - cdcx 720009	Anthem Catastrophic Guided Access 720010
Metal Level	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Gold	Gold	Catastrophic
Deductible	\$3,500	\$5,900	\$5,000	\$6,000	\$6,000	\$3,000	\$2,500	\$1,250	\$1,250	\$6,350
Coinsurance	25%	0%	20%	0%	0%	10%	10%	5%	5%	0%
OOP Max	\$6,350	\$6,350	\$6,000	\$6,350	\$6,350	\$3,950	\$6,000	\$3,500	\$3,500	\$6,350
Child Dental	No	No	No	No	Yes	No	No	No	Yes	No
Plan Factor	1.1835	1.1366	1.1496	1.1339	1.2449	1.3578	1.454	1.6963	1.8073	0.9365
Base Rate	\$235.04									

Small Group Exchange Plans*					
Maine Community Health Options- PPO					
Product	Full Access Products				
Plan ID	Community Select HSA-180001	Community Select -190001	Community Choice-200001	Community Preferred-240001	Community Advantage-280001
Metal Level	Bronze	Bronze	Silver	Silver	Gold
Medical Deductible	\$2,000	\$2,000	\$2,000	\$2,000	\$650
Coinsurance	70%	80%	30%	30%	20%
Medical OOP Max	\$6,350	\$6,350	\$6,350	\$5,500	\$2,500
Drug OOP Max	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical
Drug Deductible	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical
Child Dental	No	No	No	No	No
Plan Factor	0.9292	0.9290	1.000	1.058	1.240
Base Rate	\$263.90				

Anthem			
Product	Guided Access-HMO-South		
Plan ID	Anthem Bronze Guided Access Plus - gqbf 730003	Anthem Silver Guided Access Plus - gfqa 730002	Anthem Gold Guided Access Plus- groa 730001
Metal Level	Bronze	Silver	Gold
Medical Deductible	\$4,500	\$2,000	\$500
Coinsurance	30%	40%	20%
Medical OOP Max	\$6,350	\$5,500	\$5,000
Drug OOP Max	\$3,500	Combined w/ Medical	Combined w/ Medical
Drug Deductible	\$250	Combined w/ Medical	Combined w/ Medical
Child Dental	No	No	No
Plan Factor	0.7014	0.8323	1.0649
Base Rate	\$289.31		

Anthem			
Product	Guided Access-POS-North		
Plan ID	Anthem Bronze Guided Access Plus - gqbf 740003	Anthem Silver Guided Access Plus - gfqa 740002	Anthem Gold Guided Access Plus- groa 740001
Metal Level	Bronze	Silver	Gold
Medical Deductible	\$4,500	\$2,000	\$500
Coinsurance	30%	40%	20%
Medical OOP Max	\$6,350	\$5,500	\$5,000
Drug OOP Max	\$3,500	Combined w/ Medical	Combined w/ Medical
Drug Deductible	\$250	Combined w/ Medical	Combined w/ Medical
Child Dental	No	No	No
Plan Factor	0.9201	1.0917	1.3969
Base Rate	\$289.31		

*There are more Small Group plan options available off-exchange.



DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

Bureau of Insurance

STATE OF MAINE



Toll Free Line 1-800-300-5000

TTY for hearing impaired: Please call Maine relay 711

207-624-8475

www.maine.gov/insurance

Insurance.PFR@maine.gov

Bureau of Insurance
#34 State House Station
Augusta, ME 04333-0034

Contact Information

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Centers for Medicare and Medicaid Services (CMS)

www.Healthcare.gov

www.healthcare.gov/marketplace

<https://www.healthcare.gov/small-businesses/>

1-800-318-2596

1-800-706-7893 (SHOP)

The Henry J. Kaiser Family Foundation Subsidy Calculator

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<http://kff.org/interactive/subsidy-calculator/>

Enroll 207

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- <http://www.enroll207.com/>



enroll207 is a project of the Maine Health Access Foundation, the state's largest private, nonprofit foundation with a mission to promote access to quality health care, especially for those who are uninsured and underserved, and improve the health of everyone in Maine.

Insurance Carrier Provider Search

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Anthem Find a Provider:

<https://www.anthem.com/health-insurance/provider-directory/searchcriteria?branding=ABCBS>

Maine Community Health Options Providers:

<http://www.maineoptions.org/Search-provider>