

THE 4 ACA METALLIC PLAN DESIGNS



PLATINUM	GOLD	SILVER	BRONZE
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HMO Plan Designs - Typical Range of Benefits

1 Deductible	None	\$ 0 to \$1750	\$1750 to \$2000	\$4500 to \$5000
2 Co-Ins/Co-Pays	10% and / or co-pays	20 to 25% and / or co-pays	25% to 35% and / or co-pays	30% to 40% and / or co-pays
3 Out-of-pocket Maximum	\$2,500 to \$4,000	\$5,000 to \$6,250	\$6,250 to \$6,600	\$6,250 to \$6,600
4 Rx Deductible	None	\$0 to \$300	\$250 to \$500	\$250 to CYD
5 Rx Card	\$5/\$15/\$25	\$10/\$30/\$60	\$15/\$35/\$70	\$15/\$50/\$75
6 Price Relativity Samples	Base	- 8.5% to - 9.5%	- 12% to - 18%	- 20% to - 35%

* Above represents sampling from 4th Quarter 2015 ACA plans in the California Marketplace

** Each carrier has designed variations to fit within the Metallic levels and must stay within 2% of the Federal Actuarial Value assigned to each Metallic Level.

The Skinny on Provider Networks



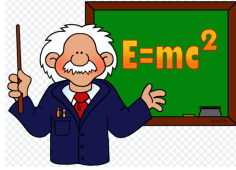
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	Full Network	Skinny Network	Extra Skinny Network	Super Skinny Network
1 Aetna HMO <i>Plans offered*</i>	Full P/G	Value Network P/G	HMO Ded S/B	PrimeCare LTD G/S/B
2 Anthem HMO <i>Plans offered*</i>	Calif Care G/S	Select P/G/S	Priority Select P/G/S	
3 Blue Shield HMO <i>Plans offered*</i>	Access+ P/G/S	Local Access+ P/G/S		ACO HMO P/G/S
4 HealthNet HMO <i>Plans offered*</i>	Full	WholeCare P/G	SmartCare P/G	PureCare HSP S/B
5 Kaiser HMO <i>Plans offered*</i>	Full P/G/S/B			
6 United (UHC - HMO) <i>Plans offered*</i>	Signature P/G/S	Advantage P/G/S/B	Alliance (2) P/G/S/B	Focus P/G/S/B
7 <i>Example using UnitedHealthcare HMO Networks (**)</i>	52,000 Docs/220+ Hospitals	30,000 Docs/140+ Hospitals	21,000 Docs/120+ Hospitals	14,000 Docs/110+ Hospitals
8 <i>Sample Price Relativity</i>	Base	- 6% to - 7%	- 7% to -9%	- 12% to -15%

* P/G/S/B = Platinum/Gold/Silver/Bronze

** Networks numbers change frequently. Estimate based on plan's recent marketing materials

*** Must factor in region. Some skinny networks can work if members are in certain areas where the skinny networks may have contracted with a large provider medical group used by most members

**** Some reduce their Rx formulary when they reduce provider networks.



ACA Premium Tables

7 age bands and family member rates determined by age of employee.

1 Use **Employee's Age** OLD METHOD - Sample

	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee, Spouse and child(ren)
Under age 30	\$330	\$793	\$778	\$1,204
Age 30 to 39	\$383	\$841	\$838	\$1,312
Age 40 to 49	\$459	\$1,039	\$855	\$1,418
Age 50 to 54	\$586	\$1,207	\$909	\$1,628
Age 55 to 59	\$762	\$1,604	\$1,079	\$1,856
Age 60 to 64	\$992	\$1,887	\$1,304	\$2,241
Age 65+	\$1,313	\$2,611	\$1,673	\$3,051

2 Use **Member's Age** NEW METHOD - Sample

0 - 19 \$248.76	Age 31 \$407.32	Age 43 \$476.90	Age 55 \$783.71
Age 20 \$223.16	Age 32 \$415.75	Age 44 \$490.96	Age 56 \$819.91
Age 21 \$351.44	Age 33 \$421.03	Age 45 \$507.48	Age 57 \$856.46
Age 22 \$351.44	Age 34 \$426.65	Age 46 \$527.16	Age 58 \$895.47
Age 23 \$351.44	Age 35 \$429.46	Age 47 \$549.30	Age 59 \$914.80
Age 24 \$351.44	Age 36 \$432.27	Age 48 \$574.61	Age 60 \$953.81
Age 25 \$352.85	Age 37 \$435.08	Age 49 \$599.56	Age 61 \$987.55
Age 26 \$359.88	Age 38 \$437.89	Age 50 \$627.67	Age 62 \$1009.69
Age 27 \$368.31	Age 39 \$443.52	Age 51 \$655.44	Age 63 \$1037.45
Age 28 \$382.02	Age 40 \$476.90	Age 52 \$686.01	Age 64+ \$1054.32
Age 29 \$393.26	Age 41 \$457.58	Age 53 \$716.94	
Age 30 \$398.89	Age 42 \$465.66	Age 54 \$750.33	

45 age bands and member rates determined by each family member's age.

3 EXAMPLES

	<u>NEW METHOD</u>	<u>OLD METHOD</u>
Employee age 45 - self only coverage	\$507.48	\$459.00
Employee age 45 + Spouse age 38	\$945.37	\$1,039.00
Employee age 45 + Spouse age 38 + 1 child age 14	\$1,194.13	\$1,418.00
Employee age 45 + Spouse age 38 + 1 child age 14 + 1 child age 16	\$1,442.89	\$1,418.00
Employee age 45 + Spouse age 38 + 1 child age 14 + 1 child age 22	\$1,545.57	\$1,418.00

* ACA Premium tables based on **Employer ZipCode/Region**. **No** Risk Adjustments (RAF) can be applied.

** New members - Use age at enrollment until next renewal for Aetna, Anthem, Blue Shield, UHC and Cal Choice.

*** New members - Use age at group's last anniversary until next renewal for Kaiser & HealthNet.

**** Kids premium applies for each of the 1st 3 under age 20. If 4 or more kids under age 20, only pay for 1st 3.

Example: 3 kids under age 20=($\$248.76 \times 3$) + 1 more child under 20=(n/c) + 1 more child age 23 (add $\$351.44$)