



Consumer Impact Analysis

Minnesota Individual Exchange Renewals

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Executive Summary

Introduction

- The State Health Reform Assistance Network, funded by the Robert Wood Johnson Foundation, provided support for Wakely Consulting Group to analyze MNsure individual market rate changes before and after federal premium subsidies.
- Analysis was performed using QHP templates, crosswalk, and de-identified enrollment data and plan data provided by MNsure.
- Analysis includes those plans offered on MNsure. Off exchange information was also reviewed for BlueCross plans offered on MNsure in 2015 that are only available off exchange in 2016.
- Wakely relied on data provided by MNsure. Data was reviewed for reasonability but not audited. If there are errors in the data, the results presented may be impacted. Changes in plan availability will also impact the results.

Caveats and Limitations

- Calculations were performed to approximate, rather than replicate, those that MNsure will perform. Differences may occur.
- Impacts to premium rates vary by place of residence, age, family composition, tobacco use and plan choice. Impact for a specific household may vary significantly from the averages shown.
- Essential Health Benefit percentages were not taken into consideration in the analysis as they are between 99.75% and 100% for all plans. Excluding the EHB adjustment in premium calculations is not material. Calculated premiums and subsidies in this analysis may not match actuals as a result.
- The analysis excluded enrollment data where inconsistencies were identified.
- Estimated premium changes include the impact of aging one year.
- Current and auto-renewed premiums are based off of actual premiums.
- The lowest cost plan is identified based on non-tobacco rates. Premium adjustments for tobacco use are applied later, if applicable.

Caveats and Limitations

- De-identified enrollment data was provided to Wakely by MNsure.
- Wakely relied on the Advanced Premium Tax Credit amounts in the enrollment data for those households with an Advanced Premium Tax Credit amount reported in 2015.
- Subsidies for enrollees in 2015 were provided in the enrollment data from MNsure. These subsidies were used to estimate the 2016 subsidies based on indexing of income and changes in benchmark plans.
- Enrollee income was not provided so Wakely was not able to identify enrollees that may now be eligible for premium subsidies in 2016.
- Advanced Premium Tax Credits reported for individuals enrolled in catastrophic plans were assumed not to apply.
- Enrollees with no Advanced Premium Tax Credit reported in 2015 were included in the analysis as “unsubsidized enrollees.”

Caveats and Limitations

- All averages are weighted averages based on the 2015 enrollment data.
- This analysis is intended for use by MNsure to understand the impact of premium changes before and after federal subsidies on its covered population. The report may not be appropriate for other purposes. Wakely does not intend to benefit third parties and assumes no duty or liability to other parties who receive this work. The report should only be reviewed in its entirety and then only by qualified individuals.

Key Findings

- Enrollees in all areas of the state will experience an increase in the second lowest cost silver premium of more than 17%, which will likely cause an increase in subsidies. For almost 78% of subsidized enrollees, the second lowest silver premium is increasing by more than 25%
- In 69 out of 87 of the counties, the carrier offering the second lowest silver plan will change in 2016. For more than half of enrollees the benchmark is switching from UCare to HealthPartners.
- About half of MNsure enrollees received subsidies in 2015.
- More enrollees were in silver plans (39%) than any other metal level followed by bronze plans with 36% of enrollment.
- One county, Saint Louis, has different benchmark plan for specific zip codes in 2016; no benchmarks varied at zip code level in 2015.

Key Findings

- 85% of unsubsidized enrollees are in plans that are continuing in 2016 on MNsure, and will see an average rate increase of 38% from 2015 to 2016 if they are auto-renewed by their current carrier.
 - Enrollees have the opportunity to hold this to a 20% increase in rates, on average from 2015 to 2016, if they move to the lowest cost plan in the same metal tier.
- Most unsubsidized enrollees are in HealthPartners (29%), Ucare (26%), and BCBS (21%) plans.
- On average, enrollees in BCBS and BluePlus plans have the biggest opportunity for savings. On average, enrollees in UCare have the least opportunities for savings by shopping.

Key Findings

Average Change in Enrollee Premium
from 2015 to 2016
for Enrollees Not Receiving Subsidies in 2015
in Plans Continuing On Exchange in 2016

2015 Carrier	% of Total Non-Subsidized Enrollment	2015 Avg Premium PMPM Before Subsidy	2016 Avg Auto-Enroll Prem PMPM Before Subsidy	\$ Change	% Change	2016 Avg Lowest Premium PMPM Before Subsidy	\$ Change	% Change
HealthPartners	29.4%	\$197	\$266	\$69	35%	\$245	\$48	24%
Ucare	26.3%	\$198	\$258	\$60	30%	\$252	\$54	27%
BCBS	20.6%	\$287	\$435	\$148	52%	\$322	\$35	12%
BluePlus	5.3%	\$223	\$331	\$108	48%	\$277	\$54	24%
Medica	3.9%	\$306	\$356	\$50	16%	\$321	\$15	5%
Total	85.5%	\$226	\$312	\$87	38%	\$271	\$46	20%

- Average age of unsubsidized enrollees in 2015 is 37.

Key Findings

- 87% of subsidized enrollees are in plans that are continuing in 2016 on MNsure, and will see average after-subsidy premiums increase by 24% from 2015 to 2016 if they are auto-renewed by their current carrier.
 - Enrollees have the opportunity to move this to a 19% decrease in after subsidy rates from 2015 to 2016, on average, if they move to the lowest cost plan in the same metal tier.
 - Average subsidies are increasing by \$103 PMPM, or 67%
- Over 42% of subsidized enrollees are in BCBS plans. HealthPartners and UCare cover about 19% and 15%, respectively.
- On average, enrollees in BCBS and BluePlus plans have the biggest opportunity for savings. On average, enrollees in Ucare have the least opportunities for savings.

Key Findings

Average Change in Enrollee Premium
from 2015 to 2016
for Enrollees Receiving Subsidies in 2015
in Plans Continuing On Exchange in 2016

2015 Carrier	Proportion of Total Subsidized Enrollment	2015 Avg Premium PMPM				2016 Avg Auto-Renew Prem PMPM				2016 Avg Lowest Prem PMPM Post Subsidy			
		Before Subsidy	Before Subsidy	\$ Change	% Change	Post Subsidy	Post Subsidy	\$ Change	% Change	Subsidy	Change	% Change	
BCBS	42.4%	\$405	\$609	\$205	51%	\$228	\$327	\$99	43%	\$177	-\$51	-22%	
HealthPartners	19.2%	\$290	\$391	\$101	35%	\$172	\$173	\$1	0%	\$143	-\$29	-17%	
Ucare	15.2%	\$276	\$359	\$84	30%	\$159	\$147	-\$11	-7%	\$140	-\$19	-12%	
Medica	5.9%	\$417	\$490	\$73	17%	\$225	\$205	-\$20	-9%	\$164	-\$61	-27%	
BluePlus	4.7%	\$322	\$497	\$175	54%	\$189	\$246	\$56	30%	\$175	-\$15	-8%	
Total	87.5%	\$354	\$504	\$150	42%	\$201	\$249	\$48	24%	\$162	-\$39	-19%	

- Average age of subsidized population in 2015 is 52, which is driving relatively high premiums
- Subsidies in 2015 cover on average 43% of premiums
- Subsidies in 2016, if auto-renew, cover on average 51% of premiums
- Subsidies in 2016 cover 61% of premiums on average for the lowest cost plan

Key Findings

- 7 plans from BlueCross that were offered on the exchange in 2015 will only be offered off of the exchange in 2016. 11% of unsubsidized enrollees are in these plans.
 - Enrollees will see an average rate increase of 59% from 2015 to 2016 if they are auto-renewed into an off exchange plan in 2016.
 - If enrollees switch to the lowest cost plan in the same metal tier available on the exchange, they will instead see an average rate increase of 16% from 2015 to 2016 (excluding 2015 Platinum enrollees).
 - Enrollees can save an average of \$103 in 2016 monthly premiums if they switch to the lowest cost plan on the exchange in the same metal tier rather than auto-renewing to an off exchange plan.
 - Platinum enrollees are assumed to move to the lowest Gold plan available if they stay on exchange, and would see an average 4% premium increase over 2015, or a \$174 savings.

Key Findings

- 11% of subsidized enrollees are in BlueCross plans that will only be available off exchange in 2016.
- Enrollees will lose subsidies if they move off exchange.
- Enrollees in non-Platinum plans will have significant savings in after subsidy premiums if they stay on the exchange.
 - The average rate increase is 187% from 2015 to 2016 if they are auto-renewed into an off exchange plan.
 - Premiums would decrease 19% on average if enrollees switched to the lowest cost plan in the same metal tier available on the exchange.
- Enrollees in Platinum plans will have significant savings in after subsidy premiums if they stay on the exchange.
 - The average rate increase is 131% from 2015 to 2016 if they are auto-renewed into an off exchange Platinum plan.
 - Premiums would decrease 23% on average if enrollees switched to the lowest cost Gold plan available on the exchange.

Key Findings

- The average age in 2015 for subsidized enrollees in the BCBS plans that will only be available off exchange in 2016 is 51.
- Enrollees can save an average of \$390 in 2016 monthly premiums if they switch to the lowest cost plan on the exchange in the same metal tier rather than auto-renewing to an off exchange plan.
- Platinum enrollees could save an average of \$479 after subsidies by enrolling in the lowest cost Gold plan on the exchange in 2016.

2015 Carrier	Metal Tier	2015 Wtd Avg Prem PMPM - Before Subsidy				2016 Wtd Avg Auto-Renew Prem PMPM - Before Subsidy				2016 Wtd Avg Lowest Prem PMPM - Post Subsidy					
		\$	%	\$	%	\$	%	\$	%	\$	%				
BCBS	Platinum	\$449	60%	\$720	60%	\$271	60%	\$311	131%	\$720	131%	\$409	131%	\$241	-23%
BCBS	All Other Tiers	\$338	61%	\$543	61%	\$205	61%	\$189	187%	\$543	187%	\$354	187%	\$153	-19%

Key Findings

- Approximately 2% of enrollees are in other Platinum plans (not BlueCross) that are discontinuing for 2016.
 - Enrollees will see pre-subsidy rates increase by 18% on average from 2015 to 2016 if they move to the lowest cost plan in the Gold metal tier.
 - Enrollees receiving premium subsidies will experience average rate decreases (after subsidies) of 7% from 2015 to 2016 if they move to the lowest cost plan in the Gold metal tier.

Subsidy Overview

Subsidy Calculation

- Subsidy eligible households receive a subsidy that is equal to the difference between
 - The non-tobacco premium (attributable to Essential Health Benefits) for the *second lowest cost silver* plan available for the covered family members
 - A percent of their household income as defined on the next slide

Subsidy Calculation

Income % Poverty	Income Range in Dollars for a single individual in 48 states + DC		Premium Cap Max % of Income for 2nd Lowest Silver	
	2015 benefit year	2016 benefit year	2015	2016
Under 133%	Less than \$15,521	Less than \$15,654	2.01%	2.03%
133% - 150%	\$15,521 - \$17,505	\$15,654 - \$17,655	3.02% - 4.02%	3.05% - 4.07%
150% - 200%	\$17,505 - \$23,340	\$17,655 - \$23,540	4.02% - 6.34%	4.07% - 6.41%
200% - 250%	\$23,340 - \$29,175	\$23,540 - \$29,425	6.34% - 8.10%	6.41% - 8.18%
250% - 300%	\$29,175 - \$35,010	\$29,425 - \$35,310	8.10% - 9.56%	8.18% - 9.66%
300% - 400%	\$35,010 - \$46,680	\$35,310 - \$47,080	9.56%	9.66%
Over 400%	More than \$46,680	More than \$47,080	No Cap	No Cap

Subsidies are not available to individuals who are eligible for some other types of coverage, for example, employer-sponsored insurance or other public programs, such as Medicaid, CHIP, or a Basic Health Program. In Minnesota, individuals with incomes below 200% FPL are generally eligible for other public coverage and are thus not eligible for federal premium subsidies.

Consumer Premiums

- Benchmark plan: Subsidy eligible households pay up to the defined % of income for EHB portion of benchmark premium
- Non-benchmark plan: Consumers pay the amount above, plus/minus the difference between their selected plan and the benchmark
- Tobacco users: Tobacco users pay any additional premiums carriers charge for tobacco use
- Advanced payment (APTC): federal government pays APTC directly to carrier, reducing consumer premium

Drivers of After Subsidy Rate Changes

- Change in second lowest silver plan/premium
- Change in plan premium relative to second lowest silver premium
- Change in income, household size
- Updates to FPL
- Consumer stays in same plan or shops

Second Lowest Silver Changes

Change Range	# of Counties	% of Subsidized Enrollees
Under 0%	0	0%
0% to 15%	0	0%
15% to 20%	11	14%
20% to 25%	9	8%
25% to 30%	32	65%
30% to 35%	19	9%
35% to 40%	8	2%
40% to 45%	8	2%
Over 45%	0	0%

- All subsidized enrollees reside in counties where second lowest silver premiums are increasing.
- Increases to the Second Lowest Silver premiums are at least 17%, which may increase both the number of households that can receive subsidies in 2016 and the subsidy amounts relative to 2015 levels.
- 78% of subsidized enrollees are in counties where the second lowest silver is increasing by more than 25%.

Second Lowest Silver Changes (top 10 areas by enrollment)

County	Second Lowest Silver Premium Change	% of Enrollees	Year	Second Lowest Silver Carrier	Second Lowest Silver Plan
Hennepin	28.7%	24.2%	2015	UCare	Fairview UCare Choices Silver
			2016	HealthPartners	Key 2750 HSA (Silver)
Ramsey	28.7%	9.2%	2015	UCare	Fairview UCare Choices Silver
			2016	HealthPartners	Key 2750 HSA (Silver)
Dakota	28.7%	7.1%	2015	UCare	Fairview UCare Choices Silver
			2016	HealthPartners	Key 2750 HSA (Silver)
Anoka	28.7%	5.9%	2015	UCare	Fairview UCare Choices Silver
			2016	HealthPartners	Key 2750 HSA (Silver)
Washington	28.7%	4.0%	2015	UCare	Fairview UCare Choices Silver
			2016	HealthPartners	Key 2750 HSA (Silver)
Saint Louis *	25.1%	2.9%	2015	BCBS	BlueBasic HSA Silver \$3500 Plan 447 (AATH)
			2016	Medica	Medica Applause Silver H S A
Wright	29.4%	2.4%	2015	HealthPartners	Key \$3,500 Plus (Silver)
			2016	HealthPartners	Key 3600 Plus (Silver)
Scott	28.7%	2.4%	2015	UCare	Fairview UCare Choices Silver
			2016	HealthPartners	Key 2750 HSA (Silver)
Stearns	29.4%	2.4%	2015	HealthPartners	Key \$3,500 Plus (Silver)
			2016	HealthPartners	Key 3600 Plus (Silver)
Olmsted	18.5%	2.2%	2015	BCBS	BlueBasic HSA Silver \$3500 Plan 447 (AATH)
			2016	Medica	Medica with Mayo Clinic Silver Copay

See appendix A for a complete listing of changes in second lowest silver plans by county.

* Saint Louis is only for select zip codes in this table.

Sample Impacts

55 year old with income of 250% FPL in lowest Silver plan

44 year old with income of 250% FPL in Silver BCBS plan

Simplified Example

- Ted is 55, single and a non-tobacco user, lives in Minneapolis and has an annual income of roughly \$29,175, or 250% FPL
 - Subsidy calculation is based on household contribution of 8.1% of income, or \$197 / month toward the 2nd lowest cost silver plan (benchmark)
- Note that examples are simplified and may not match to other exhibits in this report, nor the actual impact to a similar individual
- See Appendix B for similar examples in other areas of the state

Simplified Example

- Ted enrolled in the lowest cost silver plan in Hennepin County in 2015, which is a HealthPartners plan
 - Monthly rate for the second lowest cost silver plan (before subsidy) was \$319 for a UCare plan
 - Monthly subsidy is \$122 ($\$319 - \197)
 - Monthly rate for the lowest cost silver plan was \$317
 - After subsidy monthly costs are \$194 / month for the lowest cost silver plan

Simplified Example - 2015

		Lowest Cost Silver Plan in 2015	2nd Lowest Silver 2015
		HealthPartners	UCare
Monthly Rates Before Subsidy	2015	\$317	\$319
Monthly Subsidy	2015	\$122	
Monthly Rates After Subsidy	2015	\$194	\$197

Example - Changes for 2016

- The lowest cost silver plan available in Minneapolis through MNsure in 2016 is offered by UCare
- The second lowest silver plan changes to HealthPartners
- Benchmark monthly premium changes from \$319 in 2015 to \$430 in 2016
- Subsidy goes up by \$107 / month
- The monthly premium for Ted's HealthPartners plan (before subsidies) increases \$113 (from \$317 to \$430)

Example - Changes for 2016

- If Ted wants to stay in his HealthPartners plan, his monthly rate will increase from \$194 to \$201 after subsidies
- Ted's lowest cost silver option for 2016 is a UCare plan for \$186 / month after subsidy
- By changing plans, Ted can save \$15 / month in 2016 relative to staying in the HealthPartners plan

Example - Changes for 2016

	Auto-Renew in 2015 Lowest Cost Silver Plan	Switch to 2016 Lowest Cost Silver Plan
	HealthPartners	UCare
2015		
- Unsubsidized Premium	\$317	N/A
- Subsidy	\$122	N/A
- Premium After Subsidy	\$194	N/A
2016		
- Unsubsidized Premium	\$430	\$415
- Subsidy	\$229	\$229
- Premium After Subsidy	\$201	\$186
\$ Change		
- Unsubsidized Premium	\$113	\$99
- Subsidy	\$107	\$107
- Premium After Subsidy	\$6	-\$8
% Change		
- Unsubsidized Premium	36%	31%
- Subsidy	87%	87%
- Premium After Subsidy	3%	-4%

**All dollar amounts are on a monthly basis.*

Example - Changes for BCBS Enrollee in 2016

- 44 year old, single, non-tobacco user, with annual income of roughly \$29,175, or 250% FPL
- Chose popular BlueCross plan in 2015
- Increase in subsidy in 2016 offsets some of base plan premium increase
- Significant savings potential if switch to lowest cost silver plan
 - Hennepin County: 19% premium increase when auto-renewing would be a 24% decrease if switch
 - Saint Louis County: 24% premium increase when auto-renewing would be 34% decrease if switch

Example - Hennepin County BCBS Enrollee

	Auto-Renew into 2016 Silver BCBS Plan	Switch to 2016 Lowest Cost Silver Plan
	BCBS	UCare
	49316MN1010005	85736MN0230006
2015		
- Unsubsidized Premium	\$256	N/A
- Subsidy	\$3	N/A
- Premium After Subsidy	\$253	N/A
2016		
- Unsubsidized Premium	\$367	\$257
- Subsidy	\$65	\$65
- Premium After Subsidy	\$302	\$192
\$ Change		
- Unsubsidized Premium	\$110	\$1
- Subsidy	\$62	\$62
- Premium After Subsidy	\$48	-\$62
% Change		
- Unsubsidized Premium	43%	0%
- Subsidy	2043%	2043%
- Premium After Subsidy	19%	-24%

**All dollar amounts are on a monthly basis.*

Example - Saint Louis County (Zip 55802) BCBS Enrollee

	Auto-Renew into 2016 Silver BCBS Plan	Switch to 2016 Lowest Cost Silver Plan
	BCBS	UCare
	49316MN1010005	85736MN0230003
2015		
- Unsubsidized Premium	\$296	N/A
- Subsidy	\$56	N/A
- Premium After Subsidy	\$240	N/A
2016		
- Unsubsidized Premium	\$426	\$285
- Subsidy	\$127	\$127
- Premium After Subsidy	\$298	\$157
\$ Change		
- Unsubsidized Premium	\$129	-\$12
- Subsidy	\$71	\$71
- Premium After Subsidy	\$59	-\$82
% Change		
- Unsubsidized Premium	44%	-4%
- Subsidy	125%	125%
- Premium After Subsidy	24%	-34%

*All dollar amounts are on a monthly basis.

Enrollment Analysis

Enrollment by Carrier and Subsidy Status

Carrier	Subsidized Enrollees	Non-Subsidized Enrollees	Total
BCBS	26%	16%	42%
HealthPartners	9%	15%	24%
UCare	7%	13%	21%
BluePlus	3%	4%	8%
Medica	3%	2%	5%
Total	49%	51%	100%

- 49% of enrollees are currently subsidized.
- Nationally, HHS reported that 87% of 2015 enrollees received financial assistance. Under 200% of FPL in MN, individuals are eligible for other programs, so subsidized % is not directly comparable.
- Blue Cross Blue Shield has the most enrollees, at 42% of total enrollees.

Enrollment by Metal Level and Eligibility Status

Metal	Subsidized Enrollees	Non-Subsidized Enrollees	Total	National Benchmark
Platinum	3%	5%	7%	3%
Gold	8%	9%	17%	7%
Silver	22%	17%	39%	67%
Bronze	17%	19%	36%	22%
Catastrophic	0%	1%	1%	1%
Total	49%	51%	100%	100%

- Silver plans have the highest percentage of enrollees at 39% followed by Bronze plans at 36% of enrollees.
- The majority of silver plan enrollees are subsidized in 2015.
- Less than half of enrollees in other metal tiers are subsidized.
- MNsure's enrollment distribution by metal level is significantly different from the national average reported by HHS due to Minnesota's BHP.

Enrollees in Plans No Longer Offered on Exchange by Metal Level

Metal	2015 Enrollees	# Enrollees in Plans No Longer Offered On Exchange	% Enrollees in Plans No Longer Offered On Exchange
Platinum	5,083	5,083	100%
Gold	11,747	983	8%
Silver	27,082	607	2%
Bronze	25,364	2,795	11%
Catastrophic	707	1	0%
Total	69,983	9,469	14%

- 14% of enrollees are enrolled in a plan that will not be available through MNsure in 2016.
- These enrollees will be required to shop for a new plan if they want to continue with MNsure.
- 11% are due to BlueCross plans that will only be offered off exchange in 2016.
- No Platinum plans are being offered through MNsure in 2016.

Impact to Current Enrollees

Unsubsidized Enrollees in Continuing Plans

- The following slide shows rate impact for enrollees that did not receive a premium subsidy in 2015 enrolled in continuing plans.
- Due to increase in subsidies, some of these enrollees may be eligible for subsidies in 2016.
- Rates reflect weighted average of monthly premium weighted by MNsure 2015 unsubsidized enrollees in each plan.
- The first panel of numbers shows the rate change (no subsidies) for the 2015 plan compared to the 2016 plan that members are auto-renewed into.
- The second panel of numbers shows the rate change (no subsidies) for the 2015 plan compared to the lowest cost 2016 plan in the same county and metal level/tier, assuming the members switch plans and do not auto-renew.
- Only the top 15 plans by 2015 enrollment are displayed.

Unsubsidized 2015 Enrollees in Continuing Plans (top 15 plans by enrollment)

2015 Carrier	2015 Plan Name	Metal Tier	Proportion of Total Non-Subsidized Enrollment	2015 Wtd Avg Premium				2016 Wtd Avg Lowest Premium			
				2015 Wtd Avg Premium	2016 Wtd Avg Auto-Renew Prem	\$ Change	% Change	2016 Wtd Avg Lowest Premium	\$ Change	% Change	
UCare	Fairview UCare Choices Bronze	Bronze	9.3%	\$159	\$207	\$48	30%	\$207	\$48	30%	
HealthPartners	Key \$5,750 HSA (Bronze)	Bronze	6.6%	\$171	\$240	\$69	40%	\$215	\$44	25%	
BCBS	BlueAccess HSA Silver \$3000 Plan 439 (AASZ)	Silver	5.4%	\$353	\$502	\$149	42%	\$368	\$15	4%	
UCare	UCare Choices Gold	Gold	5.0%	\$259	\$355	\$95	37%	\$341	\$81	31%	
BCBS	BlueAccess HSA Gold \$1800 Plan 440 (AAUF)	Gold	4.5%	\$307	\$495	\$188	61%	\$376	\$69	22%	
HealthPartners	Key \$6,300 HSA (Bronze)	Bronze	4.4%	\$171	\$238	\$67	39%	\$213	\$42	24%	
UCare	Fairview UCare Choices Silver	Silver	4.4%	\$199	\$253	\$54	27%	\$253	\$54	27%	
UCare	UCare Choices Bronze	Bronze	4.0%	\$187	\$240	\$53	28%	\$232	\$45	24%	
HealthPartners	Key \$2,750 HSA (Silver)	Silver	3.6%	\$215	\$285	\$70	33%	\$275	\$60	28%	
UCare	UCare Choices Silver	Silver	3.4%	\$229	\$288	\$59	26%	\$274	\$44	19%	
HealthPartners	Key \$2,500 Plus (Silver)	Silver	3.1%	\$236	\$314	\$78	33%	\$295	\$59	25%	
BCBS	BlueBasic HSA Silver \$3500 Plan 447 (AATH)	Silver	3.0%	\$231	\$384	\$153	66%	\$284	\$53	23%	
HealthPartners	Key \$5,000 Plus (Bronze)	Bronze	2.4%	\$199	\$271	\$71	36%	\$233	\$34	17%	
BCBS	BlueAccess HSA Bronze \$5200 Plan 436 (AAUA)	Bronze	2.3%	\$240	\$350	\$110	46%	\$270	\$30	12%	
HealthPartners	Key \$1,800 (Silver)	Silver	2.3%	\$204	\$268	\$64	31%	\$252	\$48	23%	
...											
Total			85.5%	\$226	\$312	\$87	38%	\$271	\$46	20%	

Subsidized Enrollees in Continuing Plans

- The following slides show rate impact for subsidized enrollees in continuing plans.
- Rates reflect weighted average of monthly premium weighted by MNsure 2015 subsidized enrollees in each plan.
- The first slide shows the rate change before subsidies for the 2015 plan compared to the 2016 plan that members are auto-renewed into.
- The first panel of numbers on the second slide shows the after-subsidy rate change for the 2015 plan compared to the 2016 plan that members are auto-renewed into.
- The second panel of numbers on the second slide shows the after-subsidy rate change for the 2015 plan compared to the lowest cost 2016 plan in the same county and metal level/tier, assuming the members switch plans and do not auto-renew.
- Only the top 15 plans by 2015 enrollment are displayed.

Subsidized Enrollment in Continuing Plans - Before Subsidies (top 15 plans by enrollment)

2015 Carrier	2015 Plan Name	Metal Tier	Proportion of Total Subsidized Enrollment	2015 Wtd Avg Premium Before Subsidy	2016 Wtd Avg Auto-Renew Prem Before Subsidy	\$ Change	% Change
BCBS	BlueAccess HSA Silver \$3000 Plan 439 (AASZ)	Silver	13.0%	\$460	\$653	\$193	42%
BCBS	BlueAccess HSA Gold \$1800 Plan 440 (AAUF)	Gold	7.5%	\$441	\$714	\$273	62%
BCBS	BlueAccess HSA Bronze \$5200 Plan 436 (AAUA)	Bronze	6.2%	\$338	\$493	\$156	46%
BCBS	BlueBasic HSA Silver \$3500 Plan 447 (AATH)	Silver	4.7%	\$327	\$546	\$219	67%
BCBS	BlueAccess HSA Silver \$2000 Plan 438 (AATU)	Silver	4.2%	\$395	\$596	\$201	51%
UCare	Fairview UCare Choices Bronze	Bronze	4.0%	\$213	\$278	\$65	31%
HealthPartners	Key \$5,750 HSA (Bronze)	Bronze	3.8%	\$242	\$340	\$98	40%
UCare	UCare Choices Bronze	Bronze	3.1%	\$239	\$309	\$69	29%
UCare	UCare Choices Silver	Silver	2.9%	\$320	\$405	\$85	26%
HealthPartners	Key \$2,500 Plus (Silver)	Silver	2.8%	\$335	\$445	\$111	33%
UCare	Fairview UCare Choices Silver	Silver	2.8%	\$277	\$355	\$78	28%
BCBS	BlueAccess HSA Bronze \$4500 Plan 435 (AATZ)	Bronze	2.8%	\$361	\$524	\$163	45%
HealthPartners	Key \$6,300 HSA (Bronze)	Bronze	2.6%	\$240	\$334	\$94	39%
HealthPartners	Key \$2,750 HSA (Silver)	Silver	2.6%	\$300	\$398	\$98	33%
UCare	UCare Choices Gold	Gold	2.4%	\$374	\$514	\$140	38%
...							
Total			87.5%	\$354	\$504	\$150	42%

Subsidized Enrollment in Continuing Plans - After Subsidies (top 15 plans by enrollment)

2015 Carrier	2015 Plan Name	Metal Tier	Proportion of Total Subsidized Enrollment	2015 Wtd Avg Premium				2016 Wtd Avg Auto-Renew Prem			
				Post Subsidy	Post Subsidy	\$ Change	% Change	Post Subsidy	Post Subsidy	\$ Change	% Change
BCBS	BlueAccess HSA Silver \$3000 Plan 439 (AASZ)	Silver	13.0%	\$254	\$338	\$85	33%	\$173	-\$81	-32%	
BCBS	BlueAccess HSA Gold \$1800 Plan 440 (AAUF)	Gold	7.5%	\$283	\$451	\$167	59%	\$278	-\$6	-2%	
BCBS	BlueAccess HSA Bronze \$5200 Plan 436 (AAUA)	Bronze	6.2%	\$169	\$216	\$48	28%	\$112	-\$57	-34%	
BCBS	BlueBasic HSA Silver \$3500 Plan 447 (AATH)	Silver	4.7%	\$178	\$299	\$121	68%	\$165	-\$13	-7%	
BCBS	BlueAccess HSA Silver \$2000 Plan 438 (AATU)	Silver	4.2%	\$213	\$307	\$94	44%	\$165	-\$47	-22%	
UCare	Fairview UCare Choices Bronze	Bronze	4.0%	\$117	\$91	-\$26	-22%	\$91	-\$26	-22%	
HealthPartners	Key \$5,750 HSA (Bronze)	Bronze	3.8%	\$133	\$131	-\$2	-2%	\$99	-\$34	-25%	
UCare	UCare Choices Bronze	Bronze	3.1%	\$121	\$92	-\$29	-24%	\$84	-\$37	-31%	
UCare	UCare Choices Silver	Silver	2.9%	\$185	\$169	-\$16	-9%	\$155	-\$31	-16%	
HealthPartners	Key \$2,500 Plus (Silver)	Silver	2.8%	\$200	\$204	\$4	2%	\$176	-\$24	-12%	
UCare	Fairview UCare Choices Silver	Silver	2.8%	\$167	\$156	-\$11	-7%	\$156	-\$11	-7%	
BCBS	BlueAccess HSA Bronze \$4500 Plan 435 (AATZ)	Bronze	2.8%	\$187	\$241	\$54	29%	\$108	-\$80	-42%	
HealthPartners	Key \$6,300 HSA (Bronze)	Bronze	2.6%	\$131	\$128	-\$2	-2%	\$96	-\$34	-26%	
HealthPartners	Key \$2,750 HSA (Silver)	Silver	2.6%	\$185	\$186	\$1	0%	\$171	-\$13	-7%	
UCare	UCare Choices Gold	Gold	2.4%	\$237	\$278	\$40	17%	\$261	\$24	10%	
...											
Total			87.5%	\$201	\$249	\$48	24%	\$162	-\$39	-19%	

Some BlueCross Enrollees Moving Off Exchange

- Seven Blue Cross plans will only be available off the exchange in 2016.
- Accounts for 11% of enrollment in 2015.
- Enrollees can renew into off exchange plans.
- Subsidized enrollees would lose subsidy if move off exchange.
- No Platinum plans are available on the exchange in 2016. We modeled rates moving these enrollees to the lowest cost Gold plan available.

Unsubsidized BlueCross Enrollees Moving Off Exchange

- Enrollees renewing to off exchange plans would see average 59% premium increase.
- Moving to the lowest cost plan in current tier would result in a 16% increase over 2015 premiums.
- Platinum enrollees that move to the lowest cost Gold plan on MNsure would see an average 4% premium increase over 2015.

2015 Plan Name	Metal Tier	Proportion of Total Non-Subsidized Enrollees	2016 Wtd Avg Auto-Renew				2016 Wtd Avg Lowest		
			2015 Wtd Avg Premium	2016 Wtd Avg Prem	\$ Change	% Change	Prem	\$ Change	% Change
BlueBasic Platinum \$1000 Plan 449 (AAU6)	Platinum	4.0%	\$307	\$509	\$202	66%	\$335	\$28	9%
BlueAccess Platinum No Deductible Plan 442 (AAT9)	Platinum	2.0%	\$334	\$493	\$159	48%	\$319	-\$15	-4%
Total Platinum		6.0%	\$316	\$504	\$188	59%	\$330	\$14	4%
BlueBasic Bronze \$3000 Plan 444 (AAU8)	Bronze	2.8%	\$209	\$331	\$122	58%	\$241	\$33	16%
BlueBasic Gold \$2000 Plan 448 (AAU3)	Gold	0.7%	\$308	\$512	\$204	66%	\$378	\$71	23%
BlueAccess Gold No Deductible Plan 441 (AAUG)	Gold	0.5%	\$300	\$445	\$145	48%	\$328	\$28	9%
BlueBasic Bronze \$6200 Plan 443 (AAU9)	Bronze	0.5%	\$224	\$336	\$113	51%	\$243	\$19	9%
BlueBasic Silver \$4500 Plan 446 (AAUB)	Silver	0.5%	\$234	\$404	\$171	73%	\$276	\$43	18%
Total Other Tiers		5.2%	\$237	\$377	\$140	59%	\$274	\$37	16%

Subsidized BlueCross Enrollees Moving Off Exchange

- Subsidized enrollees renewing off exchange would lose subsidies and see an average 187% increase in premiums, 131% in Platinum plans.
- Moving to the lowest cost plan in current tier would result in a 19% decrease from 2015 premiums after subsidies.
- Platinum enrollees that move to the lowest cost Gold plan on MNsure would see an average 23% after subsidy premium increase over 2015.

2015 Plan Name	Metal Tier	Proportion of Total Subsidized Enrollment	2015 Wtd Avg Premium				2016 Wtd Avg Auto-Renew Prem			
			Post Subsidy	No Subsidy	\$ Change	% Change	Subsidy	No Subsidy	\$ Change	% Change
BlueBasic Platinum \$1000 Plan 449 (AAU6)	Platinum	2.3%	\$297	\$726	\$429	144%	\$246	-\$51	-17%	
BlueAccess Platinum No Deductible Plan 442 (AAT9)	Platinum	1.2%	\$339	\$709	\$371	109%	\$232	-\$107	-32%	
Total Platinum		3.5%	\$311	\$720	\$409	131%	\$241	-\$70	-23%	
BlueBasic Bronze \$3000 Plan 444 (AAU8)	Bronze	3.5%	\$153	\$476	\$323	212%	\$114	-\$38	-25%	
BlueBasic Silver \$4500 Plan 446 (AAUB)	Silver	1.2%	\$198	\$633	\$435	220%	\$177	-\$21	-11%	
BlueBasic Bronze \$6200 Plan 443 (AAU9)	Bronze	1.1%	\$173	\$481	\$308	177%	\$108	-\$66	-38%	
BlueBasic Gold \$2000 Plan 448 (AAU3)	Gold	1.0%	\$267	\$697	\$430	161%	\$264	-\$3	-1%	
BlueAccess Gold No Deductible Plan 441 (AAUG)	Gold	0.5%	\$301	\$633	\$332	110%	\$249	-\$52	-17%	
Total Other Tiers		7.4%	\$189	\$543	\$354	187%	\$153	-\$36	-19%	

Unsubsidized Enrollees - Platinum Plans Not On Exchange

- An additional 3% of unsubsidized 2015 enrollees are in discontinuing Platinum plans that are not available in 2016 on or off the exchange.
- Average premium increase is 18% if they choose the lowest cost Gold plan available in MNsure.
- Both 2015 Platinum plans are from BluePlus.

2015 Plan Name	Metal Tier	Proportion of Total Non-Subsidized Enrollment	2016 Avg Lowest Gold Prem			
			2015 Avg Premium	2016 Avg Lowest Gold Prem	\$ Change	% Change
BluePrint Platinum \$1000 Plan 454 (AASR)	Platinum	3.0%	\$289	\$334	\$44	15%
BlueConnect Platinum \$1000 Plan 452 (AAUH)	Platinum	0.4%	\$250	\$364	\$114	46%
Total		3.3%	\$285	\$337	\$52	18%

Subsidized Enrollees - Platinum Plans Not On Exchange

- An additional 1.6% of subsidized 2015 enrollees are in discontinuing Platinum plans that are not available in 2016 on or off the exchange.
- Average premium change is -7% if they choose the lowest cost Gold plan available on MNsure.
- Both 2015 Platinum plans are from BluePlus.

2015 Plan Name	Metal Tier	Proportion of Total Subsidized Enrollment	2015 Avg Premium Before Subsidy	2015 Avg Premium Post Subsidy	2016 Avg Lowest Gold Prem Post Subsidy	\$ Change	% Change
BluePrint Platinum \$1000 Plan 454 (AASR)	Platinum	1.3%	\$454	\$313	\$284	-\$29	-9%
BlueConnect Platinum \$1000 Plan 452 (AAUH)	Platinum	0.3%	\$375	\$250	\$266	\$16	7%
Total		1.6%	\$439	\$301	\$280	-\$20	-7%

Appendix A

Second Lowest Silver Changes

Second Lowest Silver Changes

County	Zip Group	SLS Premium Change	% of Enrollees	Year	SLS Carrier	SLS Plan
Hennepin	Other	28.7%	24.2%	2015 2016	Ucare HealthPartners	Fairview UCare Choices Silver Key 2750 HSA (Silver)
Ramsey	Other	28.7%	9.2%	2015 2016	Ucare HealthPartners	Fairview UCare Choices Silver Key 2750 HSA (Silver)
Dakota	Other	28.7%	7.1%	2015 2016	Ucare HealthPartners	Fairview UCare Choices Silver Key 2750 HSA (Silver)
Anoka	Other	28.7%	5.9%	2015 2016	Ucare HealthPartners	Fairview UCare Choices Silver Key 2750 HSA (Silver)
Washington	Other	28.7%	4.0%	2015 2016	Ucare HealthPartners	Fairview UCare Choices Silver Key 2750 HSA (Silver)
Saint Louis	1	25.1%	2.9%	2015 2016	BCBS Medica	BlueBasic HSA Silver \$3500 Plan 447 (AATH) Medica Applause Silver H S A
Wright	Other	29.4%	2.4%	2015 2016	HealthPartners HealthPartners	Key \$3,500 Plus (Silver) Key 3600 Plus (Silver)
Scott	Other	28.7%	2.4%	2015 2016	Ucare HealthPartners	Fairview UCare Choices Silver Key 2750 HSA (Silver)
Stearns	Other	29.4%	2.4%	2015 2016	HealthPartners HealthPartners	Key \$3,500 Plus (Silver) Key 3600 Plus (Silver)
Olmsted	Other	18.5%	2.2%	2015 2016	BCBS Medica	BlueBasic HSA Silver \$3500 Plan 447 (AATH) Medica with Mayo Clinic Silver Copay
Sherburne	Other	28.7%	1.7%	2015 2016	Ucare HealthPartners	Fairview UCare Choices Silver Key 2750 HSA (Silver)
Carver	Other	28.7%	1.7%	2015 2016	Ucare HealthPartners	Fairview UCare Choices Silver Key 2750 HSA (Silver)
Crow Wing	Other	25.9%	1.4%	2015 2016	HealthPartners HealthPartners	Key \$2,750 HSA (Silver) Key 2750 HSA (Silver)
Chisago	Other	22.6%	1.2%	2015 2016	Ucare Ucare	UCare Choices Silver UCare Choices Silver
Otter Tail	Other	34.4%	1.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)

Second Lowest Silver Changes

County	Zip Group	SLS Premium Change	% of Enrollees	Year	SLS Carrier	SLS Plan
Rice	Other	24.1%	1.1%	2015 2016	BCBS Medica	BlueBasic Silver \$4500 Plan 446 (AAUB) Medica with Mayo Clinic Silver Copay
Goodhue	Other	18.5%	1.0%	2015 2016	BCBS Medica	BlueBasic HSA Silver \$3500 Plan 447 (AATH) Medica with Mayo Clinic Silver Copay
Blue Earth	Other	24.1%	1.0%	2015 2016	BCBS Medica	BlueBasic Silver \$4500 Plan 446 (AAUB) Medica with Mayo Clinic Silver Copay
Freeborn	Other	18.5%	1.0%	2015 2016	BCBS Medica	BlueBasic HSA Silver \$3500 Plan 447 (AATH) Medica with Mayo Clinic Silver Copay
Winona	Other	18.5%	1.0%	2015 2016	BCBS Medica	BlueBasic HSA Silver \$3500 Plan 447 (AATH) Medica with Mayo Clinic Silver Copay
Saint Louis	Other	27.2%	0.9%	2015 2016	BCBS BluePlus	BlueBasic HSA Silver \$3500 Plan 447 (AATH) Blue Plus HSA with St. Luke's Silver \$2700 Plan 481
Douglas	Other	34.4%	0.9%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Itasca	Other	29.3%	0.8%	2015 2016	HealthPartners HealthPartners	Key \$2,750 HSA (Silver) Key 2750 HSA (Silver)
Clay	Other	34.4%	0.8%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Mower	Other	18.5%	0.8%	2015 2016	BCBS Medica	BlueBasic HSA Silver \$3500 Plan 447 (AATH) Medica with Mayo Clinic Silver Copay
Cass	Other	25.6%	0.8%	2015 2016	HealthPartners HealthPartners	Key \$3,500 Plus (Silver) Key 3600 Plus (Silver)
Isanti	Other	22.6%	0.7%	2015 2016	Ucare Ucare	UCare Choices Silver UCare Choices Silver
Morrison	Other	25.9%	0.7%	2015 2016	HealthPartners HealthPartners	Key \$2,750 HSA (Silver) Key 2750 HSA (Silver)
Steele	Other	18.5%	0.7%	2015 2016	BCBS Medica	BlueBasic HSA Silver \$3500 Plan 447 (AATH) Medica with Mayo Clinic Silver Copay
Carlton	Other	25.1%	0.7%	2015 2016	BCBS Medica	BlueBasic HSA Silver \$3500 Plan 447 (AATH) Medica Applause Silver H S A

Second Lowest Silver Changes

County	Zip Group	SLS Premium Change	% of Enrollees	Year	SLS Carrier	SLS Plan
Becker	Other	34.4%	0.7%	2015	BluePlus	BlueConnect Silver \$2000 Plan 450 (AAUD)
				2016	HealthPartners	Key 3600 Plus (Silver)
Benton	Other	29.4%	0.6%	2015	HealthPartners	Key \$3,500 Plus (Silver)
				2016	HealthPartners	Key 3600 Plus (Silver)
Pine	Other	25.9%	0.6%	2015	HealthPartners	Key \$2,750 HSA (Silver)
				2016	HealthPartners	Key 2750 HSA (Silver)
Fillmore	Other	18.5%	0.6%	2015	BCBS	BlueBasic HSA Silver \$3500 Plan 447 (AATH)
				2016	Medica	Medica with Mayo Clinic Silver Copay
Kandiyohi	Other	32.4%	0.6%	2015	BluePlus	BlueConnect Silver \$2000 Plan 450 (AAUD)
				2016	HealthPartners	Key 3600 Plus (Silver)
Mille Lacs	Other	25.9%	0.6%	2015	HealthPartners	Key \$2,750 HSA (Silver)
				2016	HealthPartners	Key 2750 HSA (Silver)
Beltrami	Other	25.6%	0.6%	2015	HealthPartners	Key \$3,500 Plus (Silver)
				2016	HealthPartners	Key 3600 Plus (Silver)
McLeod	Other	30.8%	0.5%	2015	BluePlus	BluePrint Silver \$2000 Plan 453 (AASU)
				2016	HealthPartners	Key 3600 Plus (Silver)
Todd	Other	25.6%	0.5%	2015	HealthPartners	Key \$3,500 Plus (Silver)
				2016	HealthPartners	Key 3600 Plus (Silver)
Brown	Other	38.7%	0.5%	2015	BluePlus	BluePrint Silver \$2000 Plan 453 (AASU)
				2016	HealthPartners	Key 3600 Plus (Silver)
Wabasha	Other	18.5%	0.5%	2015	BCBS	BlueBasic HSA Silver \$3500 Plan 447 (AATH)
				2016	Medica	Medica with Mayo Clinic Silver Copay
LeSueur	Other	24.1%	0.5%	2015	BCBS	BlueBasic Silver \$4500 Plan 446 (AAUB)
				2016	Medica	Medica with Mayo Clinic Silver Copay
Hubbard	Other	25.6%	0.5%	2015	HealthPartners	Key \$3,500 Plus (Silver)
				2016	HealthPartners	Key 3600 Plus (Silver)
Nicollet	Other	25.1%	0.5%	2015	BluePlus	BluePrint Silver \$2000 Plan 453 (AASU)
				2016	Medica	Medica with Mayo Clinic Silver Copay
Houston	Other	18.5%	0.4%	2015	BCBS	BlueBasic HSA Silver \$3500 Plan 447 (AATH)
				2016	Medica	Medica with Mayo Clinic Silver Copay

Second Lowest Silver Changes

County	Zip Group	SLS Premium Change	% of Enrollees	Year	SLS Carrier	SLS Plan
Lyon	Other	32.4%	0.4%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Waseca	Other	24.1%	0.4%	2015 2016	BCBS Medica	BlueBasic Silver \$4500 Plan 446 (AAUB) Medica with Mayo Clinic Silver Copay
Martin	Other	24.1%	0.4%	2015 2016	BCBS Medica	BlueBasic Silver \$4500 Plan 446 (AAUB) Medica with Mayo Clinic Silver Copay
Meeker	Other	29.6%	0.4%	2015 2016	BCBS HealthPartners	BlueBasic Silver \$4500 Plan 446 (AAUB) Key 3600 Plus (Silver)
Faribault	Other	24.1%	0.4%	2015 2016	BCBS Medica	BlueBasic Silver \$4500 Plan 446 (AAUB) Medica with Mayo Clinic Silver Copay
Aitkin	Other	25.9%	0.4%	2015 2016	HealthPartners HealthPartners	Key \$2,750 HSA (Silver) Key 2750 HSA (Silver)
Cook	Other	27.2%	0.4%	2015 2016	BCBS BluePlus	BlueBasic HSA Silver \$3500 Plan 447 (AATH) Blue Plus HSA with St. Luke's Silver \$2700 Plan 481
Sibley	Other	29.6%	0.3%	2015 2016	BCBS HealthPartners	BlueBasic Silver \$4500 Plan 446 (AAUB) Key 3600 Plus (Silver)
Koochiching	Other	29.3%	0.3%	2015 2016	HealthPartners HealthPartners	Key \$2,750 HSA (Silver) Key 2750 HSA (Silver)
Dodge	Other	18.5%	0.3%	2015 2016	BCBS Medica	BlueBasic HSA Silver \$3500 Plan 447 (AATH) Medica with Mayo Clinic Silver Copay
Renville	Other	32.4%	0.3%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Redwood	Other	40.5%	0.3%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Polk	Other	35.1%	0.3%	2015 2016	BluePlus Medica	BlueConnect Silver \$2000 Plan 450 (AAUD) Altru Prime by Medica Silver Copay
Kanabec	Other	25.9%	0.3%	2015 2016	HealthPartners HealthPartners	Key \$2,750 HSA (Silver) Key 2750 HSA (Silver)
Lake	Other	27.2%	0.3%	2015 2016	BCBS BluePlus	BlueBasic HSA Silver \$3500 Plan 447 (AATH) Blue Plus HSA with St. Luke's Silver \$2700 Plan 481

Second Lowest Silver Changes

County	Zip Group	SLS Premium Change	% of Enrollees	Year	SLS Carrier	SLS Plan
Wadena	Other	25.6%	0.3%	2015 2016	HealthPartners HealthPartners	Key \$3,500 Plus (Silver) Key 3600 Plus (Silver)
Yellow Medicine	Other	32.4%	0.2%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Cottonwood	Other	40.5%	0.2%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Pope	Other	34.4%	0.2%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Chippewa	Other	32.4%	0.2%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Nobles	Other	40.5%	0.2%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Roseau	Other	17.7%	0.2%	2015 2016	HealthPartners Medica	Key \$3,500 Plus (Silver) Altru Prime by Medica Silver Copay
Swift	Other	32.4%	0.2%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Watonwan	Other	24.1%	0.2%	2015 2016	BCBS Medica	BlueBasic Silver \$4500 Plan 446 (AAUB) Medica with Mayo Clinic Silver Copay
Murray	Other	40.5%	0.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Grant	Other	34.4%	0.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Jackson	Other	40.5%	0.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Stevens	Other	34.4%	0.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Lac Qui Parle	Other	32.4%	0.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Big Stone	Other	32.4%	0.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)

Second Lowest Silver Changes

County	Zip Group	SLS Premium Change	% of Enrollees	Year	SLS Carrier	SLS Plan
Norman	Other	37.9%	0.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Pennington	Other	35.1%	0.1%	2015 2016	BluePlus Medica	BlueConnect Silver \$2000 Plan 450 (AAUD) Altru Prime by Medica Silver Copay
Marshall	Other	35.1%	0.1%	2015 2016	BluePlus Medica	BlueConnect Silver \$2000 Plan 450 (AAUD) Altru Prime by Medica Silver Copay
Lincoln	Other	40.5%	0.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Wilkin	Other	34.4%	0.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Clearwater	Other	37.9%	0.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Rock	Other	40.5%	0.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Pipestone	Other	40.5%	0.1%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Kittson	Other	32.2%	0.1%	2015 2016	BCBS Medica	BlueBasic Silver \$4500 Plan 446 (AUB) Altru Prime by Medica Silver Copay
LakeoftheWoods	Other	25.6%	0.1%	2015 2016	HealthPartners Medica	Key \$2,750 HSA (Silver) Medica Applause Silver Copay
Red Lake	Other	35.1%	0.1%	2015 2016	BluePlus Medica	BlueConnect Silver \$2000 Plan 450 (AAUD) Altru Prime by Medica Silver Copay
Traverse	Other	34.4%	0.0%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)
Mahnomen	Other	37.9%	0.0%	2015 2016	BluePlus HealthPartners	BlueConnect Silver \$2000 Plan 450 (AAUD) Key 3600 Plus (Silver)

Appendix B

Other Detailed Rate Change Scenarios –
Auto-Renew vs. Changing Plans

Simplified Example #4

- Single, non-tobacco user, 55 years old (56 in 2015) at 250% FPL, in Blue Earth County (Rating Region 3)
 - Currently enrolled in lowest cost silver plan in county

	Auto-Renew in 2015 Lowest Cost Silver Plan	Switch to 2016 Lowest Cost Silver Plan
	BCBS	Medica
2015		
- Unsubsidized Premium	\$404	N/A
- Subsidy	\$220	N/A
- Premium After Subsidy	\$184	N/A
2016		
- Unsubsidized Premium	DC	\$531
- Subsidy	\$340	\$340
- Premium After Subsidy	N/A	\$191
\$ Change		
- Unsubsidized Premium	N/A	\$128
- Subsidy	N/A	\$121
- Premium After Subsidy	N/A	\$7
% Change		
- Unsubsidized Premium	N/A	32%
- Subsidy	N/A	55%
- Premium After Subsidy	N/A	4%

Note that example is simplified and rounded and will not match to other exhibits in this report, nor the actual impact to a similar individual

Simplified Example #5

- Single, non-tobacco user, 55 years old (56 in 2015) at 250% FPL, in Roseau County (Rating Region 7)
 - Currently enrolled in lowest cost silver plan in county

	Auto-Renew in 2015 Lowest Cost Silver Plan	Switch to 2016 Lowest Cost Silver Plan
	HealthPartners	Medica
2015		
- Unsubsidized Premium	\$360	N/A
- Subsidy	\$170	N/A
- Premium After Subsidy	\$191	N/A
2016		
- Unsubsidized Premium	\$475	\$444
- Subsidy	\$251	\$251
- Premium After Subsidy	\$224	\$193
\$ Change		
- Unsubsidized Premium	\$114	\$83
- Subsidy	\$81	\$81
- Premium After Subsidy	\$33	\$2
% Change		
- Unsubsidized Premium	32%	23%
- Subsidy	48%	48%
- Premium After Subsidy	17%	1%

Note that example is simplified and rounded and will not match to other exhibits in this report, nor the actual impact to a similar individual