



# Rate Analysis: 2015 Michigan Health Insurance Marketplace

January 2015

## Overview of the 2015 Michigan Health Insurance Marketplace

On November 15, 2014, Michigan’s health insurance marketplace launched its second annual open enrollment period. During this period, which runs until February 15, 2015, Michigan residents can shop for health plans and determine if they are eligible for financial assistance to decrease the cost of coverage for 2015. Compared to the first open enrollment period, the Michigan marketplace has seen large increases in the number of available health plans and, in certain areas, considerable changes in premium costs for 2015. These changes are especially important for residents who enrolled in 2014 marketplace coverage and plan to enroll again before the end of the 2015 open enrollment period.

In more than three out of four Michigan counties, the lowest cost bronze or silver plan changed from 2014 to 2015 as new insurers entered the marketplace and existing insurers offered new plans and/or adjusted their rates (*Figure 1*).<sup>1</sup> Notably, there are new benchmark plans (second-lowest cost silver plans) in nearly all (81 out of 83) Michigan counties. Changes in benchmark plans are an important factor in calculating the amount of premium tax credits marketplace applicants may be eligible for. Applicants in counties where the local benchmark premium decreased may be eligible for smaller tax credits, all other factors being equal.

The changing dynamics of the health insurance marketplace are particularly important for 2014 enrollees. Under current federal policy, enrollees who did not actively apply for and enroll in 2015 coverage by December 15 were auto-renewed into their 2014 plan, if it continued to be offered. Due to increases in new plan options and changes to benchmark plans that affect tax credits, many enrollees may have been better off actively selecting a 2015 plan that met their coverage needs.

**Figure 1: Plan and Premium Changes by Type of Plan**

Number of Counties (out of 83 total)	Lowest Bronze	Lowest Silver	Benchmark
<b>Counties with New Plan in this Category</b>	64	66	81
<b>Counties with Premium Increase in this Category</b>	71	64	27

<sup>1</sup> All marketplace analysis was completed using 2014 and 2015 qualified health plan individual market medical plan data available at [data.healthcare.gov](http://data.healthcare.gov).

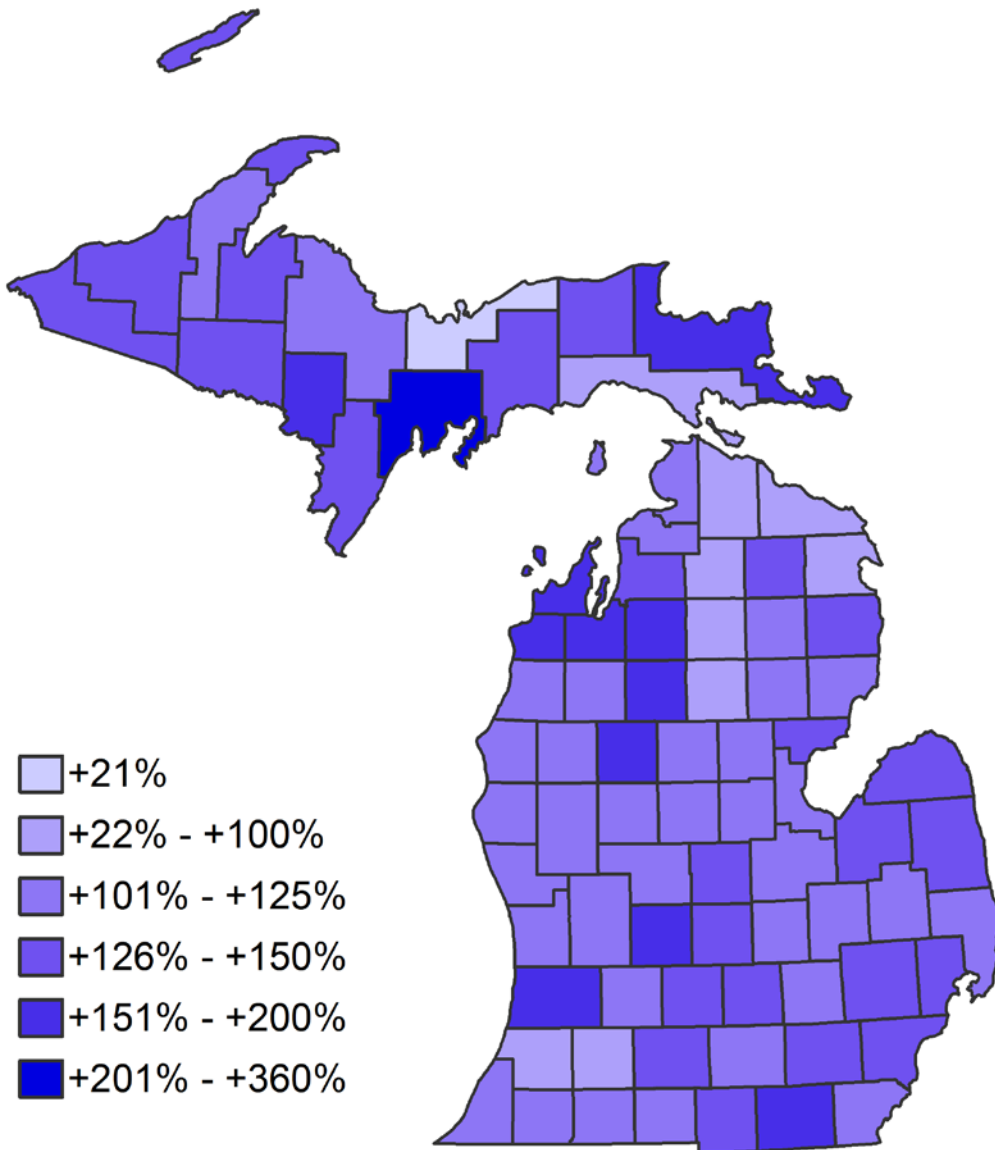
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### Changes in the Number of Plan Offerings

In 73 of Michigan’s 83 counties, the number of available health plans at least doubled from 2014 to 2015.<sup>2</sup> Wayne County had the largest net increase in the number of available plans, increasing from 52 to 126 plans (a net gain of 74). Delta County had the largest percentage increase, growing from five to 23 plans (360 percent increase). Alger County had the smallest percentage increase, growing from 19 to 23 plans (21 percent increase).

**Figure 2: Increase in Marketplace Plan Offerings from 2014 to 2015**

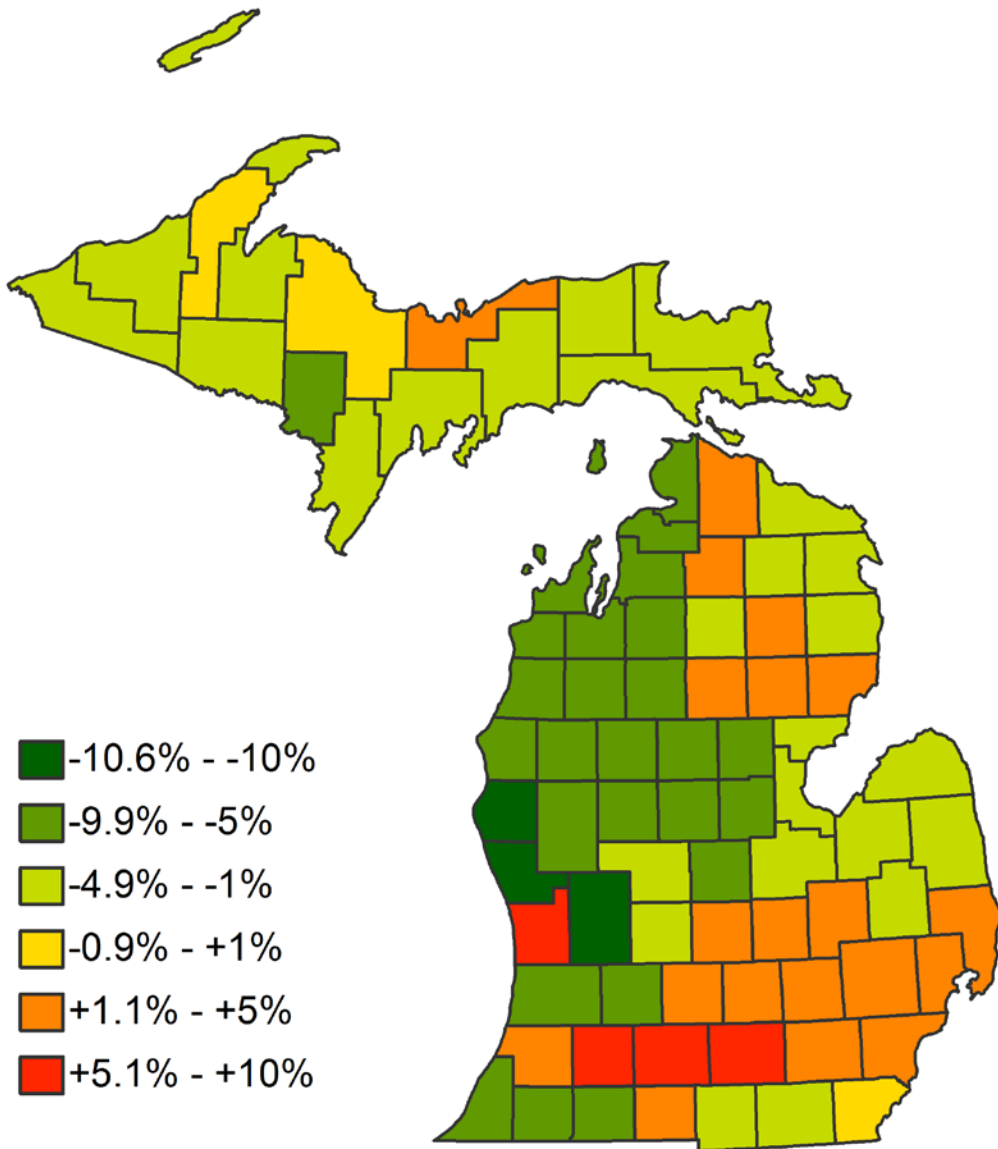


<sup>2</sup> Plan offerings do not include catastrophic plans or child-only plans.  
Rate Analysis: 2015 Michigan Health Insurance Marketplace, January 2015

### Changes in Benchmark Plan Premiums

Premiums for the local benchmark plan (second lowest cost silver plans) increased in 27 of Michigan's 83 counties. The range of premium shifts varied from a 10.6 percent decrease (Kent, Muskegon, and Oceana counties) to a 7.1percent increase (Calhoun and Kalamazoo counties).

**Figure 3: Change in Local Benchmark Plan Premium from 2014 to 2015**



## Effects of Renewing 2014 Coverage in the Michigan Health Insurance Marketplace

From November 15, 2014, until December 15, 2014, most consumers who were enrolled in coverage through Michigan's health insurance marketplace could renew their 2014 plan for 2015. While convenient, many Michigan enrollees may have faced significantly higher premium costs if they stayed with their current plan, due to several factors that affect premiums and premium tax credit amounts. The following analysis describes the factors that may have led to large premium increases for those that renewed their 2014 plan.

The number of marketplace plans increased in all 83 Michigan counties from 2014 to 2015. These changes in marketplace competition also affect premium tax credit amounts, which are based partially on the cost of the benchmark (second lowest cost silver) plan. The other component of the tax credit calculation is the enrollee's expected premium contribution, which varies by income and household size. Overall premium tax credits fluctuate based on the following variables:

- *Benchmark premium*: If the cost of the local benchmark plan decreases from one year to the next, the enrollee's premium tax credit will decrease, all else equal.
- *Age*: Premiums are adjusted by age. As enrollees get older, their premium tax credit will increase, all else equal.
- *Income*: Enrollees with higher incomes face greater expected premium contributions and will receive lower tax credits, if any at all.
- *Household size*: Expected premium contributions are also based on the enrollee's household size. If an enrollee added a dependent during the year (e.g., a newborn child) their premium tax credit would increase, all else equal.

*Figures 4 and 5* provide examples of the effective rate increases (after tax credits are applied) enrollees may have faced if they renewed their 2014 plan, instead of actively enrolling in a new plan. In these examples, we model the effects for enrollees who selected their local lowest cost silver (LCS) plan in 2014. According to Avalere Health, LCS plans were the most popular plans in the federally-facilitated marketplace in 2014.<sup>3</sup> With the exception of Alger County, the local 2014 LCS plan was available for renewal in every Michigan county for 2015.

As these figures show, rate increases for renewing a 2014 LCS plan compared to selecting the new local LCS plan were greatest in several counties in the Upper Peninsula. The magnitude of these increases varied depending on the enrollee's characteristics but was greatest for older enrollees with lower incomes.

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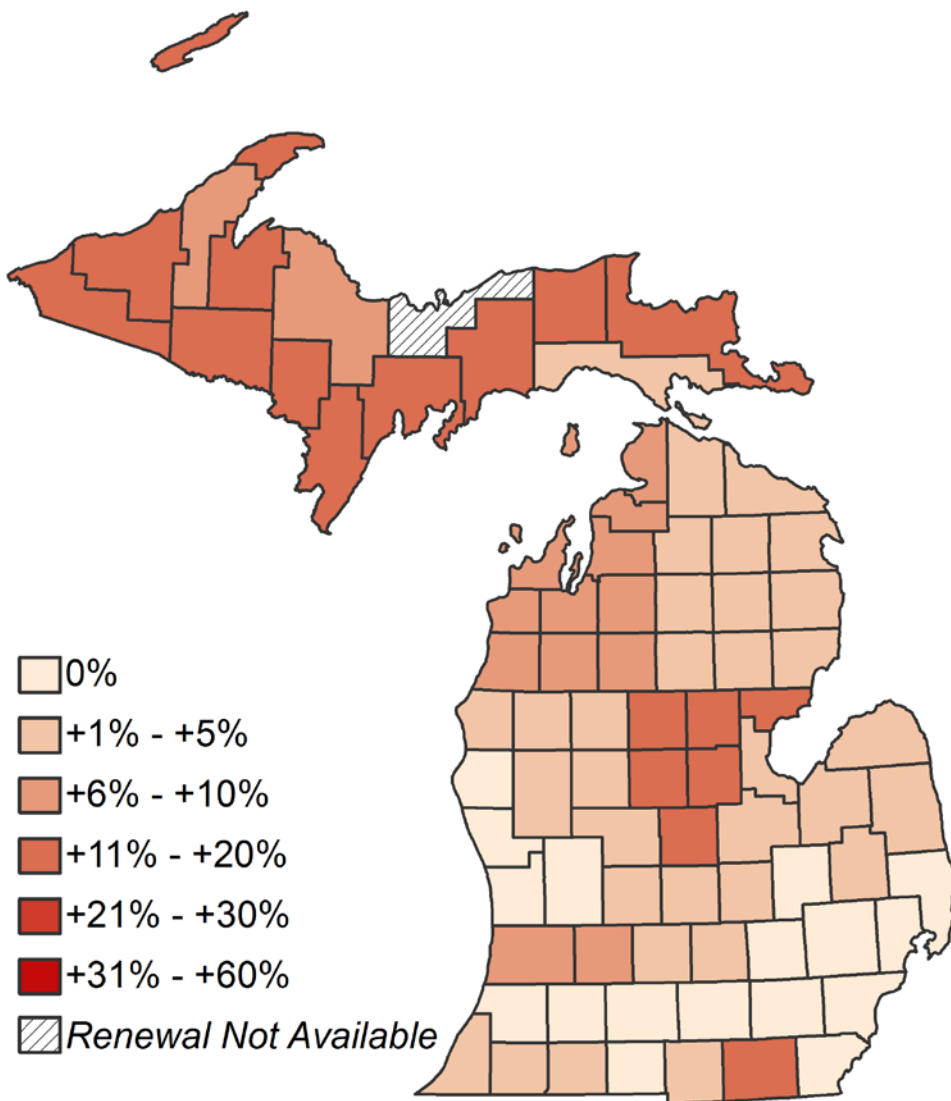
<sup>3</sup> E. Carpenter. *Avalere Analysis: Most Popular Exchange Plans Are Increasing Price*. November 2014. Avalere Health. Available at: <http://avalere.com/expertise/managed-care/insights/avalere-analysis-most-popular-exchange-plans-are-increasing-price>  
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**Renewal Example 1: 40-year-old with an annual income of \$40,000 a year**

Due to being at 340 percent of the federal poverty level, this 40-year-old enrollee with an annual income of \$40,000 would have only received a premium tax credit in 13 counties in 2014. For 2015, this enrollee's tax credit amount decreased in 10 of these counties and increased in the other three.

In 18 counties where renewing a 2014 LCS plan was an option, the enrollee would have paid 10 to 18 percent more for renewing, compared to selecting the new LCS plan. In 47 counties the difference was less than 10 percent, and there was no difference in 18 counties. Full details are available in *Appendix 2*.

**Figure 4: Premium Increase for Renewing the 2014 Local Lowest Cost Silver Plan Compared to Actively Enrolling in a New 2015 Lowest Cost Silver Plan (40 year old with an Annual Income of \$40,000)**

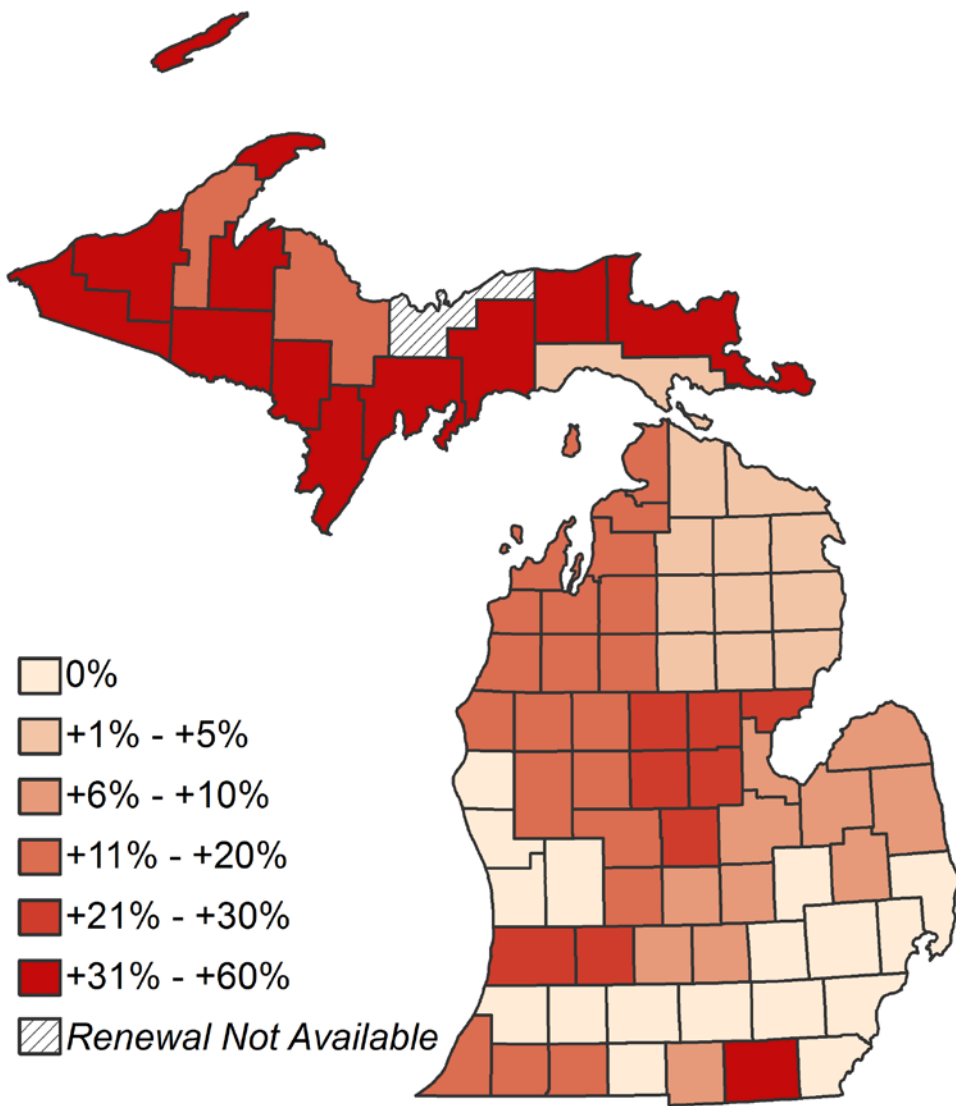


**Renewal Example 2: 55-year-old with an annual income of \$30,000 a year**

Due to being near 260 percent of the federal poverty level, this 55-year-old enrollee with an annual income of \$30,000 would have received a tax credit in every county in 2014. For 2015, this enrollee's tax credit amount decreased in 32 of these counties and increased in the other 51 counties.

In 10 counties where renewing a 2014 LCS plan was an option, the enrollee would have paid 54 percent more for renewing, compared to selecting the new LCS plan. In 32 counties the difference was between 10 and 38 percent, and less than 10 percent in 23 counties. There was no difference in 18 counties. Full details are available in *Appendix 3*.

**Figure 5: Premium Increase for Renewing the 2014 Local Lowest Cost Silver Plan Compared to Actively Enrolling in a New 2015 Lowest Cost Silver Plan (55 year old with an annual income of \$30,000)**



Appendix

Figure 1: Michigan Marketplace Plan Choice and Select Premiums from 2014 to 2015 (40 year old, non-smoker)

County	2015 Michigan Marketplace (Change from 2014)				
	Issuers (+/- Change)	Plans (+/- Change)	Lowest Bronze (% Change)	Lowest Silver (% Change)	Benchmark (% Change)
Alcona	5 (+2)	64 (+38)	\$210 (11.1%)*	\$271 (10.7%)*	\$272 (-1.3%)*
Alger	2 (-1)	23 (+4)	\$275 (8.3%)*	\$317 (-4.6%)*	\$350 (4.8%)*
Allegan	5 (+2)	66 (+40)	\$211 (2.8%)*	\$273 (2.5%)*	\$274 (-5.3%)*
Alpena	4 (+1)	52 (+26)	\$210 (11.1%)*	\$271 (10.7%)*	\$272 (-1.3%)*
Antrim	6 (+2)	70 (+41)	\$197 (6.4%)*	\$255 (6.1%)*	\$256 (-5.3%)*
Arenac	7 (+2)	76 (+44)	\$198 (-3.0%)*	\$255 (-3.3%)*	\$257 (-3.6%)*
Baraga	2 (0)	23 (+13)	\$275 (8.3%)*	\$317 (-5.1%)*	\$350 (-2.1%)*
Barry	4 (+1)	54 (+28)	\$211 (2.8%)*	\$273 (2.5%)*	\$274 (-5.3%)*
Bay	7 (+1)	80 (+41)	\$198 (7.5%)*	\$255 (7.1%)*	\$257 (-2.8%)*
Benzie	5 (+2)	66 (+40)	\$197 (6.4%)*	\$255 (6.1%)*	\$256 (-5.3%)*
Berrien	4 (+1)	54 (+28)	\$229 (5.9%)*	\$295 (5.6%)*	\$297 (-7.1%)*
Branch	4 (+1)	54 (+28)	\$236 (12.4%)	\$305 (12.3%)	\$317 (3.0%)*
Calhoun	6 (+2)	73 (+41)	\$216 (9.8%)	\$280 (9.7%)	\$291 (7.1%)*
Cass	4 (+1)	54 (+28)	\$229 (5.9%)*	\$295 (5.6%)*	\$297 (-7.1%)*
Charlevoix	6 (+1)	70 (+36)	\$197 (6.4%)*	\$255 (6.1%)*	\$256 (-5.3%)*
Cheboygan	5 (0)	64 (+30)	\$210 (11.1%)*	\$271 (10.7%)*	\$272 (2.3%)*
Chippewa	3 (+1)	29 (+19)	\$210 (-0.2%)*	\$272 (-1.7%)*	\$283 (-4.6%)*
Clare	5 (+1)	60 (+31)	\$198 (-2.4%)*	\$255 (-2.7%)*	\$257 (-5.6%)*
Clinton	7 (+2)	82 (+46)	\$214 (13.0%)	\$271 (10.5%)*	\$277 (2.9%)*
Crawford	4 (0)	60 (+29)	\$210 (11.1%)*	\$271 (10.7%)*	\$272 (-1.3%)*
Delta	2 (+1)	23 (+18)	\$275 (8.3%)*	\$317 (-5.1%)*	\$350 (-2.1%)*
Dickinson	3 (+1)	29 (+19)	\$259 (1.9%)*	\$317 (-5.1%)*	\$335 (-6.3%)*
Eaton	7 (+2)	85 (+49)	\$214 (13.0%)	\$271 (10.5%)*	\$277 (2.9%)*
Emmet	6 (+1)	70 (+36)	\$197 (6.4%)*	\$255 (6.1%)*	\$256 (-5.3%)*
Genesee	8 (+1)	99 (+54)	\$194 (1.2%)*	\$243 (8.5%)	\$255 (2.9%)*
Gladwin	6 (+1)	72 (+38)	\$198 (-2.4%)*	\$255 (-2.7%)*	\$257 (-5.6%)*
Gogebic	2 (0)	23 (+13)	\$275 (8.3%)*	\$317 (-5.1%)*	\$350 (-2.1%)*
Grand Traverse	5 (+2)	66 (+40)	\$197 (6.4%)*	\$255 (6.1%)*	\$256 (-5.3%)*
Gratiot	6 (+2)	66 (+37)	\$198 (-3.0%)*	\$255 (-3.3%)*	\$257 (-5.6%)*
Hillsdale	6 (+2)	70 (+39)	\$233 (12.3%)	\$295 (9.9%)*	\$296 (-4.7%)*
Houghton	3 (0)	29 (+16)	\$259 (10.2%)	\$317 (4.0%)*	\$335 (0.4%)*
Huron	7 (+2)	76 (+44)	\$198 (-1.3%)*	\$255 (2.3%)*	\$257 (-1.1%)*
Ingham	7 (+2)	85 (+49)	\$214 (13.0%)	\$271 (10.5%)*	\$277 (2.9%)*
Ionia	7 (+3)	76 (+47)	\$212 (7.8%)*	\$273 (7.4%)*	\$274 (-1.5%)
Iosco	6 (+1)	70 (+38)	\$210 (11.1%)*	\$271 (10.7%)*	\$272 (2.3%)*
Iron	2 (0)	23 (+13)	\$275 (8.3%)*	\$317 (-5.1%)*	\$350 (-2.1%)*
Isabella	8 (+2)	82 (+45)	\$198 (-2.4%)*	\$255 (-2.7%)*	\$257 (-5.6%)*
Jackson	5 (+1)	70 (+37)	\$214 (13.0%)	\$277 (12.9%)	\$288 (7.0%)*
Kalamazoo	6 (+1)	73 (+36)	\$216 (9.8%)	\$280 (9.7%)	\$291 (7.1%)*
Kalkaska	5 (+2)	66 (+40)	\$197 (6.4%)*	\$255 (6.1%)*	\$256 (-5.3%)*
Kent	6 (+2)	74 (+41)	\$169 (9.4%)	\$219 (9.3%)	\$227 (-10.6%)*
Keweenaw	2 (0)	23 (+13)	\$275 (8.3%)*	\$317 (-5.1%)*	\$350 (-2.1%)*

Lake	4 (+1)	54 (+28)	\$212 (7.8%)*	\$273 (7.4%)*	\$275 (-5.2%)*
Lapeer	7 (+1)	83 (+42)	\$198 (-4.9%)*	\$255 (2.3%)*	\$257 (-4.8%)*
Leelanau	5 (+2)	66 (+40)	\$197 (6.4%)*	\$255 (6.1%)*	\$256 (-5.3%)*
Lenawee	5 (+3)	66 (+43)	\$224 (-5.6%)*	\$289 (-7.0%)*	\$301 (-4.0%)*
Livingston	6 (+1)	88 (+48)	\$205 (9.6%)	\$265 (9.4%)	\$276 (3.9%)*
Luce	2 (0)	23 (+13)	\$275 (8.3%)*	\$317 (-5.1%)*	\$350 (-2.1%)*
Mackinac	4 (0)	60 (+29)	\$210 (11.1%)*	\$271 (10.7%)*	\$272 (-1.3%)*
Macomb	11 (+2)	123 (+71)	\$181 (7.3%)*	\$221 (15.3%)	\$234 (4.5%)*
Manistee	5 (+1)	66 (+35)	\$197 (6.4%)*	\$255 (6.1%)*	\$256 (-5.3%)*
Marquette	3 (0)	29 (+16)	\$259 (10.2%)	\$317 (4.0%)*	\$335 (0.4%)*
Mason	5 (+1)	66 (+35)	\$212 (7.8%)*	\$273 (7.4%)*	\$274 (-5.5%)*
Mecosta	4 (+1)	54 (+28)	\$212 (7.8%)*	\$273 (7.4%)*	\$275 (-5.2%)*
Menominee	2 (0)	23 (+13)	\$275 (8.3%)*	\$317 (-5.1%)*	\$350 (-2.1%)*
Midland	5 (+1)	60 (+31)	\$198 (-2.4%)*	\$255 (-2.7%)*	\$257 (-5.6%)*
Missaukee	5 (+2)	66 (+40)	\$197 (6.4%)*	\$255 (6.1%)*	\$256 (-5.3%)*
Monroe	7 (+2)	87 (+47)	\$199 (6.3%)	\$257 (6.2%)	\$268 (0.9%)*
Montcalm	6 (+2)	64 (+35)	\$212 (7.8%)*	\$273 (7.4%)*	\$274 (-1.5%)
Montmorency	5 (+2)	64 (+38)	\$210 (11.1%)*	\$271 (10.7%)*	\$272 (-1.3%)*
Muskegon	5 (+1)	70 (+37)	\$169 (9.4%)	\$219 (9.3%)	\$227 (-10.6%)*
Newaygo	4 (+1)	54 (+28)	\$212 (7.8%)*	\$273 (7.4%)*	\$275 (-5.2%)*
Oakland	11 (+2)	123 (+71)	\$181 (7.3%)*	\$221 (15.3%)	\$234 (4.5%)*
Oceana	5 (+1)	70 (+37)	\$169 (9.4%)	\$219 (9.3%)	\$227 (-10.6%)*
Ogemaw	6 (+1)	70 (+38)	\$210 (11.1%)*	\$271 (10.7%)*	\$272 (2.3%)*
Ontonagon	2 (0)	23 (+13)	\$275 (8.3%)*	\$317 (-5.1%)*	\$350 (-2.1%)*
Osceola	5 (+2)	66 (+40)	\$212 (7.8%)*	\$273 (7.4%)*	\$274 (-5.5%)*
Oscoda	5 (+1)	64 (+35)	\$210 (11.1%)*	\$271 (10.7%)*	\$272 (2.3%)*
Otsego	5 (0)	64 (+30)	\$210 (11.1%)*	\$271 (10.7%)*	\$272 (2.3%)*
Ottawa	5 (+1)	70 (+37)	\$202 (8.8%)	\$262 (8.7%)	\$272 (7.1%)*
Presque Isle	4 (+1)	52 (+26)	\$210 (11.1%)*	\$271 (10.7%)*	\$272 (-1.3%)*
Roscommon	6 (0)	70 (+33)	\$210 (11.1%)*	\$271 (10.7%)*	\$272 (2.3%)*
Saginaw	7 (+1)	80 (+41)	\$198 (7.5%)*	\$255 (7.1%)*	\$257 (-2.8%)*
Saint Clair	7 (+1)	92 (+49)	\$207 (10.7%)	\$268 (10.5%)	\$279 (5.0%)*
Saint Joseph	4 (+1)	54 (+28)	\$229 (5.9%)*	\$295 (5.6%)*	\$297 (-7.1%)*
Sanilac	7 (+2)	76 (+44)	\$198 (-1.3%)*	\$255 (2.3%)*	\$257 (-1.1%)*
Schoolcraft	2 (0)	23 (+13)	\$275 (8.3%)*	\$317 (-5.1%)*	\$350 (-2.1%)*
Shiawassee	7 (+2)	80 (+44)	\$198 (3.2%)*	\$255 (2.9%)*	\$257 (2.9%)*
Tuscola	7 (+2)	76 (+44)	\$198 (-1.3%)*	\$255 (2.3%)*	\$257 (-1.1%)*
Van Buren	5 (+1)	61 (+29)	\$218 (7.6%)	\$282 (7.4%)	\$293 (4.9%)*
Washtenaw	7 (+2)	92 (+52)	\$205 (9.6%)	\$265 (9.4%)	\$276 (3.9%)*
Wayne	12 (+3)	126 (+74)	\$181 (7.8%)*	\$219 (15.2%)	\$230 (2.5%)*
Wexford	5 (+1)	66 (+35)	\$197 (6.4%)*	\$255 (6.1%)*	\$256 (-5.3%)*

\* Indicates a change in this plan from 2014 to 2015.



**Figure 2: Example of Lowest-Cost Silver Plan Premiums and Tax Credits (40 year old with an Annual Income of \$40,000 in 2014 and 2015)**

County	2014 Marketplace		2015 Marketplace (% Change from 2014)			
	Premium	Tax Credit	Premium - Actively Apply	Premium - Renew	Tax Credit	Renewal vs. Active Apply Difference
Alcona	\$242	\$0	\$271 (12.1%)	\$272 (12.5%)	\$0 (0.0%)	\$1 (0.4%)
Alger	\$315	\$13	\$286 (-9.3%)	N/A	\$32 (136.8%)	N/A
Allegan	\$263	\$0	\$273 (3.8%)	\$296 (12.6%)	\$0 (0.0%)	\$23 (8.8%)
Alpena	\$242	\$0	\$271 (12.1%)	\$272 (12.5%)	\$0 (0.0%)	\$1 (0.4%)
Antrim	\$237	\$0	\$255 (7.4%)	\$269 (13.6%)	\$0 (0.0%)	\$15 (6.2%)
Arenac	\$261	\$0	\$255 (-2.1%)	\$288 (10.4%)	\$0 (0.0%)	\$32 (12.4%)
Baraga	\$293	\$37	\$286 (-2.6%)	\$338 (15.3%)	\$32 (-14.2%)	\$53 (17.9%)
Barry	\$263	\$0	\$273 (3.8%)	\$296 (12.6%)	\$0 (0.0%)	\$23 (8.8%)
Bay	\$236	\$0	\$255 (8.4%)	\$264 (12.1%)	\$0 (0.0%)	\$9 (3.6%)
Benzie	\$237	\$0	\$255 (7.4%)	\$269 (13.6%)	\$0 (0.0%)	\$15 (6.2%)
Berrien	\$276	\$0	\$295 (6.9%)	\$308 (11.4%)	\$0 (0.0%)	\$12 (4.5%)
Branch	\$268	\$0	\$305 (13.7%)	\$305 (13.7%)	\$0 (0.0%)	\$0 (0.0%)
Calhoun	\$252	\$0	\$280 (11.1%)	\$280 (11.1%)	\$0 (0.0%)	\$0 (0.0%)
Cass	\$276	\$0	\$295 (6.9%)	\$308 (11.4%)	\$0 (0.0%)	\$12 (4.5%)
Charlevoix	\$237	\$0	\$255 (7.4%)	\$269 (13.6%)	\$0 (0.0%)	\$15 (6.2%)
Cheboygan	\$242	\$0	\$271 (12.1%)	\$272 (12.5%)	\$0 (0.0%)	\$1 (0.4%)
Chippewa	\$274	\$0	\$272 (-0.5%)	\$307 (12.1%)	\$0 (0.0%)	\$34 (12.6%)
Clare	\$259	\$0	\$255 (-1.5%)	\$286 (10.4%)	\$0 (0.0%)	\$31 (11.9%)
Clinton	\$242	\$0	\$271 (11.9%)	\$277 (14.3%)	\$0 (0.0%)	\$6 (2.4%)
Crawford	\$242	\$0	\$271 (12.1%)	\$272 (12.5%)	\$0 (0.0%)	\$1 (0.4%)
Delta	\$293	\$37	\$286 (-2.6%)	\$338 (15.3%)	\$32 (-14.2%)	\$53 (17.9%)
Dickinson	\$293	\$37	\$300 (2.4%)	\$353 (20.3%)	\$17 (-54.2%)	\$53 (17.9%)
Eaton	\$242	\$0	\$271 (11.9%)	\$277 (14.3%)	\$0 (0.0%)	\$6 (2.4%)
Emmet	\$237	\$0	\$255 (7.4%)	\$269 (13.6%)	\$0 (0.0%)	\$15 (6.2%)
Genesee	\$221	\$0	\$243 (9.9%)	\$243 (9.9%)	\$0 (0.0%)	\$0 (0.0%)
Gladwin	\$259	\$0	\$255 (-1.5%)	\$286 (10.4%)	\$0 (0.0%)	\$31 (11.9%)
Gogebic	\$293	\$37	\$286 (-2.6%)	\$338 (15.3%)	\$32 (-14.2%)	\$53 (17.9%)
Grand Traverse	\$237	\$0	\$255 (7.4%)	\$269 (13.6%)	\$0 (0.0%)	\$15 (6.2%)
Gratiot	\$261	\$0	\$255 (-2.1%)	\$288 (10.4%)	\$0 (0.0%)	\$32 (12.4%)
Hillsdale	\$265	\$0	\$295 (11.3%)	\$302 (13.6%)	\$0 (0.0%)	\$6 (2.3%)
Houghton	\$288	\$13	\$300 (4.4%)	\$319 (10.7%)	\$17 (26.4%)	\$18 (6.4%)
Huron	\$246	\$0	\$255 (3.6%)	\$264 (7.1%)	\$0 (0.0%)	\$9 (3.5%)
Ingham	\$242	\$0	\$271 (11.9%)	\$277 (14.3%)	\$0 (0.0%)	\$6 (2.4%)
Ionia	\$251	\$0	\$273 (8.7%)	\$286 (13.7%)	\$0 (0.0%)	\$12 (5.0%)
Iosco	\$242	\$0	\$271 (12.1%)	\$272 (12.5%)	\$0 (0.0%)	\$1 (0.4%)
Iron	\$293	\$37	\$286 (-2.6%)	\$338 (15.3%)	\$32 (-14.2%)	\$53 (17.9%)
Isabella	\$259	\$0	\$255 (-1.5%)	\$286 (10.4%)	\$0 (0.0%)	\$31 (11.9%)
Jackson	\$242	\$0	\$277 (14.3%)	\$277 (14.3%)	\$0 (0.0%)	\$0 (0.0%)
Kalamazoo	\$252	\$0	\$280 (11.1%)	\$280 (11.1%)	\$0 (0.0%)	\$0 (0.0%)
Kalkaska	\$237	\$0	\$255 (7.4%)	\$269 (13.6%)	\$0 (0.0%)	\$15 (6.2%)
Kent	\$198	\$0	\$219 (10.7%)	\$219 (10.7%)	\$0 (0.0%)	\$0 (0.0%)

<b>Keweenaw</b>	\$293	\$37	\$286 (-2.6%)	\$338 (15.3%)	\$32 (-14.2%)	\$53 (17.9%)
<b>Lake</b>	\$251	\$0	\$273 (8.7%)	\$286 (13.7%)	\$0 (0.0%)	\$12 (5.0%)
<b>Lapeer</b>	\$246	\$0	\$255 (3.6%)	\$264 (7.1%)	\$0 (0.0%)	\$9 (3.5%)
<b>Leelanau</b>	\$237	\$0	\$255 (7.4%)	\$269 (13.6%)	\$0 (0.0%)	\$15 (6.2%)
<b>Lenawee</b>	\$307	\$0	\$289 (-5.8%)	\$334 (8.7%)	\$0 (0.0%)	\$45 (14.5%)
<b>Livingston</b>	\$239	\$0	\$265 (10.8%)	\$265 (10.8%)	\$0 (0.0%)	\$0 (0.0%)
<b>Luce</b>	\$293	\$37	\$286 (-2.6%)	\$338 (15.3%)	\$32 (-14.2%)	\$53 (17.9%)
<b>Mackinac</b>	\$242	\$0	\$271 (12.1%)	\$272 (12.5%)	\$0 (0.0%)	\$1 (0.4%)
<b>Macomb</b>	\$189	\$0	\$221 (16.7%)	\$221 (16.7%)	\$0 (0.0%)	\$0 (0.0%)
<b>Manistee</b>	\$237	\$0	\$255 (7.4%)	\$269 (13.6%)	\$0 (0.0%)	\$15 (6.2%)
<b>Marquette</b>	\$288	\$13	\$300 (4.4%)	\$319 (10.7%)	\$17 (26.4%)	\$18 (6.4%)
<b>Mason</b>	\$251	\$0	\$273 (8.7%)	\$286 (13.7%)	\$0 (0.0%)	\$12 (5.0%)
<b>Mecosta</b>	\$251	\$0	\$273 (8.7%)	\$286 (13.7%)	\$0 (0.0%)	\$12 (5.0%)
<b>Menominee</b>	\$293	\$37	\$286 (-2.6%)	\$338 (15.3%)	\$32 (-14.2%)	\$53 (17.9%)
<b>Midland</b>	\$259	\$0	\$255 (-1.5%)	\$286 (10.4%)	\$0 (0.0%)	\$31 (11.9%)
<b>Missaukee</b>	\$237	\$0	\$255 (7.4%)	\$269 (13.6%)	\$0 (0.0%)	\$15 (6.2%)
<b>Monroe</b>	\$239	\$0	\$257 (7.5%)	\$257 (7.5%)	\$0 (0.0%)	\$0 (0.0%)
<b>Montcalm</b>	\$251	\$0	\$273 (8.7%)	\$286 (13.7%)	\$0 (0.0%)	\$12 (5.0%)
<b>Montmorency</b>	\$242	\$0	\$271 (12.1%)	\$272 (12.5%)	\$0 (0.0%)	\$1 (0.4%)
<b>Muskegon</b>	\$198	\$0	\$219 (10.7%)	\$219 (10.7%)	\$0 (0.0%)	\$0 (0.0%)
<b>Newaygo</b>	\$251	\$0	\$273 (8.7%)	\$286 (13.7%)	\$0 (0.0%)	\$12 (5.0%)
<b>Oakland</b>	\$189	\$0	\$221 (16.7%)	\$221 (16.7%)	\$0 (0.0%)	\$0 (0.0%)
<b>Oceana</b>	\$198	\$0	\$219 (10.7%)	\$219 (10.7%)	\$0 (0.0%)	\$0 (0.0%)
<b>Ogemaw</b>	\$242	\$0	\$271 (12.1%)	\$272 (12.5%)	\$0 (0.0%)	\$1 (0.4%)
<b>Ontonagon</b>	\$293	\$37	\$286 (-2.6%)	\$338 (15.3%)	\$32 (-14.2%)	\$53 (17.9%)
<b>Osceola</b>	\$251	\$0	\$273 (8.7%)	\$286 (13.7%)	\$0 (0.0%)	\$12 (5.0%)
<b>Oscoda</b>	\$242	\$0	\$271 (12.1%)	\$272 (12.5%)	\$0 (0.0%)	\$1 (0.4%)
<b>Otsego</b>	\$242	\$0	\$271 (12.1%)	\$272 (12.5%)	\$0 (0.0%)	\$1 (0.4%)
<b>Ottawa</b>	\$238	\$0	\$262 (10.1%)	\$262 (10.1%)	\$0 (0.0%)	\$0 (0.0%)
<b>Presque Isle</b>	\$242	\$0	\$271 (12.1%)	\$272 (12.5%)	\$0 (0.0%)	\$1 (0.4%)
<b>Roscommon</b>	\$242	\$0	\$271 (12.1%)	\$272 (12.5%)	\$0 (0.0%)	\$1 (0.4%)
<b>Saginaw</b>	\$236	\$0	\$255 (8.4%)	\$264 (12.1%)	\$0 (0.0%)	\$9 (3.6%)
<b>Saint Clair</b>	\$239	\$0	\$268 (11.9%)	\$268 (11.9%)	\$0 (0.0%)	\$0 (0.0%)
<b>Saint Joseph</b>	\$276	\$0	\$295 (6.9%)	\$308 (11.4%)	\$0 (0.0%)	\$12 (4.5%)
<b>Sanilac</b>	\$246	\$0	\$255 (3.6%)	\$264 (7.1%)	\$0 (0.0%)	\$9 (3.5%)
<b>Schoolcraft</b>	\$293	\$37	\$286 (-2.6%)	\$338 (15.3%)	\$32 (-14.2%)	\$53 (17.9%)
<b>Shiawassee</b>	\$245	\$0	\$255 (4.2%)	\$264 (7.7%)	\$0 (0.0%)	\$9 (3.5%)
<b>Tuscola</b>	\$246	\$0	\$255 (3.6%)	\$264 (7.1%)	\$0 (0.0%)	\$9 (3.5%)
<b>Van Buren</b>	\$259	\$0	\$282 (8.8%)	\$282 (8.8%)	\$0 (0.0%)	\$0 (0.0%)
<b>Washtenaw</b>	\$239	\$0	\$265 (10.8%)	\$265 (10.8%)	\$0 (0.0%)	\$0 (0.0%)
<b>Wayne</b>	\$188	\$0	\$219 (16.7%)	\$219 (16.7%)	\$0 (0.0%)	\$0 (0.0%)
<b>Wexford</b>	\$237	\$0	\$255 (7.4%)	\$269 (13.6%)	\$0 (0.0%)	\$15 (6.2%)

**Figure 3: Example of Lowest-Cost Silver Plan Premiums and Tax Credits (55 year old with an Annual Income of \$30,000 in 2014 and 2015)**

County	2014 Marketplace		2015 Marketplace (% Change from 2014)			
	Premium	Tax Credit	Premium - Actively Apply	Premium - Renew	Tax Credit	Renewal vs. Active Apply Difference
Alcona	\$158	\$252	\$206 (30.4%)	\$208 (31.5%)	\$268 (6.3%)	\$2 (1.0%)
Alger	\$206	\$349	\$150 (-27.3%)	N/A	\$403 (15.6%)	N/A
Allegan	\$170	\$275	\$205 (20.6%)	\$245 (44.3%)	\$271 (-1.4%)	\$40 (23.7%)
Alpena	\$158	\$252	\$206 (30.4%)	\$208 (31.5%)	\$268 (6.3%)	\$2 (1.0%)
Antrim	\$159	\$243	\$205 (29.4%)	\$231 (45.7%)	\$239 (-1.4%)	\$26 (16.3%)
Arenac	\$206	\$235	\$205 (-0.2%)	\$262 (27.3%)	\$240 (2.1%)	\$57 (27.5%)
Baraga	\$170	\$389	\$150 (-11.6%)	\$242 (42.5%)	\$403 (3.8%)	\$92 (54.1%)
Barry	\$170	\$275	\$205 (20.6%)	\$245 (44.3%)	\$271 (-1.4%)	\$40 (23.7%)
Bay	\$166	\$232	\$205 (23.3%)	\$220 (32.3%)	\$240 (3.6%)	\$15 (9.0%)
Benzie	\$159	\$243	\$205 (29.4%)	\$231 (45.7%)	\$239 (-1.4%)	\$26 (16.3%)
Berrien	\$143	\$325	\$205 (43.6%)	\$227 (58.9%)	\$310 (-4.4%)	\$22 (15.3%)
Branch	\$149	\$305	\$186 (25.2%)	\$186 (25.2%)	\$346 (13.4%)	\$0 (0.0%)
Calhoun	\$181	\$245	\$188 (3.7%)	\$188 (3.7%)	\$300 (22.6%)	\$0 (0.0%)
Cass	\$143	\$325	\$205 (43.6%)	\$227 (58.9%)	\$310 (-4.4%)	\$22 (15.3%)
Charlevoix	\$159	\$243	\$205 (29.4%)	\$231 (45.7%)	\$239 (-1.4%)	\$26 (16.3%)
Cheboygan	\$174	\$235	\$206 (18.3%)	\$208 (19.3%)	\$268 (13.6%)	\$2 (0.9%)
Chippewa	\$176	\$287	\$189 (6.9%)	\$249 (40.9%)	\$287 (0.0%)	\$60 (34.0%)
Clare	\$193	\$245	\$205 (6.1%)	\$259 (33.9%)	\$240 (-2.0%)	\$54 (27.7%)
Clinton	\$170	\$240	\$198 (16.5%)	\$208 (22.5%)	\$275 (14.6%)	\$10 (6.0%)
Crawford	\$158	\$252	\$206 (30.4%)	\$208 (31.5%)	\$268 (6.3%)	\$2 (1.0%)
Delta	\$170	\$389	\$150 (-11.6%)	\$242 (42.5%)	\$403 (3.8%)	\$92 (54.1%)
Dickinson	\$170	\$389	\$176 (3.5%)	\$267 (57.6%)	\$378 (-2.8%)	\$92 (54.1%)
Eaton	\$170	\$240	\$198 (16.5%)	\$208 (22.5%)	\$275 (14.6%)	\$10 (6.0%)
Emmet	\$159	\$243	\$205 (29.4%)	\$231 (45.7%)	\$239 (-1.4%)	\$26 (16.3%)
Genesee	\$169	\$205	\$186 (10.2%)	\$186 (10.2%)	\$238 (15.8%)	\$0 (0.0%)
Gladwin	\$193	\$245	\$205 (6.1%)	\$259 (33.9%)	\$240 (-2.0%)	\$54 (27.7%)
Gogebic	\$170	\$389	\$150 (-11.6%)	\$242 (42.5%)	\$403 (3.8%)	\$92 (54.1%)
Grand Traverse	\$159	\$243	\$205 (29.4%)	\$231 (45.7%)	\$239 (-1.4%)	\$26 (16.3%)
Gratiot	\$196	\$245	\$205 (4.7%)	\$262 (33.6%)	\$240 (-2.0%)	\$57 (28.9%)
Hillsdale	\$139	\$310	\$206 (48.2%)	\$217 (56.0%)	\$310 (-0.2%)	\$11 (7.8%)
Houghton	\$160	\$349	\$176 (9.5%)	\$208 (29.4%)	\$378 (8.2%)	\$32 (19.9%)
Huron	\$192	\$224	\$205 (6.7%)	\$220 (14.5%)	\$240 (7.1%)	\$15 (7.9%)
Ingham	\$170	\$240	\$198 (16.5%)	\$208 (22.5%)	\$275 (14.6%)	\$10 (6.0%)
Ionia	\$170	\$255	\$207 (21.6%)	\$228 (34.4%)	\$270 (5.8%)	\$22 (12.8%)
Iosco	\$174	\$235	\$206 (18.3%)	\$208 (19.3%)	\$268 (13.6%)	\$2 (0.9%)
Iron	\$170	\$389	\$150 (-11.6%)	\$242 (42.5%)	\$403 (3.8%)	\$92 (54.1%)
Isabella	\$193	\$245	\$205 (6.1%)	\$259 (33.9%)	\$240 (-2.0%)	\$54 (27.7%)
Jackson	\$170	\$240	\$188 (11.1%)	\$188 (11.1%)	\$294 (22.7%)	\$0 (0.0%)
Kalamazoo	\$181	\$245	\$188 (3.7%)	\$188 (3.7%)	\$300 (22.6%)	\$0 (0.0%)
Kalkaska	\$159	\$243	\$205 (29.4%)	\$231 (45.7%)	\$239 (-1.4%)	\$26 (16.3%)
Kent	\$119	\$216	\$192 (62.4%)	\$192 (62.4%)	\$189 (-12.4%)	\$0 (0.0%)

<b>Keweenaw</b>	\$170	\$389	\$150 (-11.6%)	\$242 (42.5%)	\$403 (3.8%)	\$92 (54.1%)
<b>Lake</b>	\$150	\$275	\$205 (36.4%)	\$227 (50.9%)	\$271 (-1.2%)	\$22 (14.5%)
<b>Lapeer</b>	\$176	\$241	\$205 (16.8%)	\$220 (25.4%)	\$240 (-0.3%)	\$15 (8.6%)
<b>Leelanau</b>	\$159	\$243	\$205 (29.4%)	\$231 (45.7%)	\$239 (-1.4%)	\$26 (16.3%)
<b>Lenawee</b>	\$205	\$314	\$187 (-8.7%)	\$265 (29.2%)	\$317 (1.0%)	\$78 (37.9%)
<b>Livingston</b>	\$171	\$234	\$189 (10.7%)	\$189 (10.7%)	\$274 (16.9%)	\$0 (0.0%)
<b>Luce</b>	\$170	\$389	\$150 (-11.6%)	\$242 (42.5%)	\$403 (3.8%)	\$92 (54.1%)
<b>Mackinac</b>	\$158	\$252	\$206 (30.4%)	\$208 (31.5%)	\$268 (6.3%)	\$2 (1.0%)
<b>Macomb</b>	\$155	\$165	\$184 (18.8%)	\$184 (18.8%)	\$201 (21.8%)	\$0 (0.0%)
<b>Manistee</b>	\$159	\$243	\$205 (29.4%)	\$231 (45.7%)	\$239 (-1.4%)	\$26 (16.3%)
<b>Marquette</b>	\$160	\$349	\$176 (9.5%)	\$208 (29.4%)	\$378 (8.2%)	\$32 (19.9%)
<b>Mason</b>	\$150	\$275	\$207 (37.5%)	\$228 (51.9%)	\$270 (-1.7%)	\$22 (14.5%)
<b>Mecosta</b>	\$150	\$275	\$205 (36.4%)	\$227 (50.9%)	\$271 (-1.2%)	\$22 (14.5%)
<b>Menominee</b>	\$170	\$389	\$150 (-11.6%)	\$242 (42.5%)	\$403 (3.8%)	\$92 (54.1%)
<b>Midland</b>	\$193	\$245	\$205 (6.1%)	\$259 (33.9%)	\$240 (-2.0%)	\$54 (27.7%)
<b>Missaukee</b>	\$159	\$243	\$205 (29.4%)	\$231 (45.7%)	\$239 (-1.4%)	\$26 (16.3%)
<b>Monroe</b>	\$171	\$234	\$190 (11.1%)	\$190 (11.1%)	\$259 (10.8%)	\$0 (0.0%)
<b>Montcalm</b>	\$170	\$255	\$207 (21.6%)	\$228 (34.4%)	\$270 (5.8%)	\$22 (12.8%)
<b>Montmorency</b>	\$158	\$252	\$206 (30.4%)	\$208 (31.5%)	\$268 (6.3%)	\$2 (1.0%)
<b>Muskegon</b>	\$119	\$216	\$192 (62.4%)	\$192 (62.4%)	\$189 (-12.4%)	\$0 (0.0%)
<b>Newaygo</b>	\$150	\$275	\$205 (36.4%)	\$227 (50.9%)	\$271 (-1.2%)	\$22 (14.5%)
<b>Oakland</b>	\$155	\$165	\$184 (18.8%)	\$184 (18.8%)	\$201 (21.8%)	\$0 (0.0%)
<b>Oceana</b>	\$119	\$216	\$192 (62.4%)	\$192 (62.4%)	\$189 (-12.4%)	\$0 (0.0%)
<b>Ogemaw</b>	\$174	\$235	\$206 (18.3%)	\$208 (19.3%)	\$268 (13.6%)	\$2 (0.9%)
<b>Ontonagon</b>	\$170	\$389	\$150 (-11.6%)	\$242 (42.5%)	\$403 (3.8%)	\$92 (54.1%)
<b>Osceola</b>	\$150	\$275	\$207 (37.5%)	\$228 (51.9%)	\$270 (-1.7%)	\$22 (14.5%)
<b>Oscoda</b>	\$174	\$235	\$206 (18.3%)	\$208 (19.3%)	\$268 (13.6%)	\$2 (0.9%)
<b>Otsego</b>	\$174	\$235	\$206 (18.3%)	\$208 (19.3%)	\$268 (13.6%)	\$2 (0.9%)
<b>Ottawa</b>	\$187	\$216	\$189 (1.4%)	\$189 (1.4%)	\$268 (24.1%)	\$0 (0.0%)
<b>Presque Isle</b>	\$158	\$252	\$206 (30.4%)	\$208 (31.5%)	\$268 (6.3%)	\$2 (1.0%)
<b>Roscommon</b>	\$174	\$235	\$206 (18.3%)	\$208 (19.3%)	\$268 (13.6%)	\$2 (0.9%)
<b>Saginaw</b>	\$166	\$232	\$205 (23.3%)	\$220 (32.3%)	\$240 (3.6%)	\$15 (9.0%)
<b>Saint Clair</b>	\$171	\$234	\$189 (10.6%)	\$189 (10.6%)	\$279 (19.0%)	\$0 (0.0%)
<b>Saint Joseph</b>	\$143	\$325	\$205 (43.6%)	\$227 (58.9%)	\$310 (-4.4%)	\$22 (15.3%)
<b>Sanilac</b>	\$192	\$224	\$205 (6.7%)	\$220 (14.5%)	\$240 (7.1%)	\$15 (7.9%)
<b>Schoolcraft</b>	\$170	\$389	\$150 (-11.6%)	\$242 (42.5%)	\$403 (3.8%)	\$92 (54.1%)
<b>Shiawassee</b>	\$207	\$208	\$205 (-0.9%)	\$220 (6.4%)	\$240 (15.8%)	\$15 (7.2%)
<b>Tuscola</b>	\$192	\$224	\$205 (6.7%)	\$220 (14.5%)	\$240 (7.1%)	\$15 (7.9%)
<b>Van Buren</b>	\$181	\$258	\$188 (3.9%)	\$188 (3.9%)	\$304 (18.0%)	\$0 (0.0%)
<b>Washtenaw</b>	\$171	\$234	\$189 (10.7%)	\$189 (10.7%)	\$274 (16.9%)	\$0 (0.0%)
<b>Wayne</b>	\$153	\$165	\$190 (24.1%)	\$190 (24.1%)	\$193 (16.9%)	\$0 (0.0%)
<b>Wexford</b>	\$159	\$243	\$205 (29.4%)	\$231 (45.7%)	\$239 (-1.4%)	\$26 (16.3%)

Author: Josh Fangmeier, MPP