

Michigan's 2020 Health Insurance Marketplace

APRIL 2020

In 2020, the Michigan Health Insurance Marketplace under the Affordable Care Act (ACA) was similar to the Marketplace in 2019 in terms of premiums for most plans and the number of insurers selling plans across the state. As in 2019, the same nine insurers offered plans in Michigan in 2020. Premiums for the lowest cost silver plans, benchmark silver plans, and lowest cost gold plans decreased slightly in 2020. The average premium for lowest cost bronze plans increased from 2019 to 2020. However, Michiganders in 73 counties had an option to purchase an even less expensive bronze plan referred to as an “expanded bronze” plan. When those plans were taken into consideration, the price of the lowest overall bronze plans decreased slightly from 2019.

Key Findings

- The Marketplace in Michigan had nine issuers, the same nine as participated in 2019. All of Michigan's 83 counties had at least two participating carriers.
- During open enrollment, Michigan consumers could select from a variety of Marketplace plans, with nine to 76 plans offered in Michigan's 83 counties. In 2019, consumers could select from between 12 and 57 plans.
- Across all counties in Michigan, premiums decreased for the lowest cost silver plans by 3.8 percent on average, and for the second lowest cost silver plans by 4.2 percent.
- Despite the increase in premiums of what are referred to as the lowest cost bronze plans, premiums for the cheapest available bronze plans decreased by 2 percent on average in 2020 compared to 2019.

Overview

On November 1, 2019, Michigan's Health Insurance Marketplace launched the seventh annual open enrollment period, allowing Michigan residents to shop for available health plans and check eligibility for financial assistance to decrease the cost of coverage for 2020. Open enrollment was set to run for six weeks, until December 15, 2019. However, due to technical difficulties on the healthcare.gov website toward the end of open enrollment, the sign-up period was extended until 3:00 a.m. on December 18, 2019.

In many areas of the state premium costs changed along with the number and type of plans being offered. In 82 of 83 Michigan counties, the lowest cost bronze plan in 2019 was no longer the lowest cost bronze plan in 2020 as insurers adjusted their rates, the menu of plans they offered, and where they offered them. However, in 73 of 83 counties, there was a bronze plan available to consumers that was cheaper than what is referred to as the lowest cost bronze option. In 51 of 83 counties, the lowest cost silver plan also changed from 2019 to

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2020 (Figure 1).^{1,2} Notably, there were new benchmark plans (second-lowest cost silver plans) in 69 of 83 Michigan counties (Figure 2).

Changes in benchmark plans are an important factor in calculating the amount of premium tax credits Marketplace applicants may be eligible to receive. Applicants in counties where the local benchmark premium changed may have seen changes in their tax credit amounts, all other things equal. From 2019 – 2020, 18 counties experienced premium increases for the lowest cost silver plans and 16 counties had premium increases for their benchmark silver plans.

Figure 1:

Most Michigan counties saw a rate increase for the lowest cost bronze plan, but not for the lowest and benchmark silver plans.

| Number of counties (out of 83 total) with new plans in each category | | | |
|--|---------------|---------------|------------------|
| | Lowest Bronze | Lowest Silver | Benchmark Silver |
| Counties with premium increases | 65 (78%) | 18 (22%) | 16 (19%) |

Figure 2:

Most Michigan counties had new plans to choose from in 2020.

| Number of counties (out of 83 total) with new plans in each category | | | |
|--|---------------|---------------|------------------|
| | Lowest Bronze | Lowest Silver | Benchmark Silver |
| Counties with new plans | 82 (99%) | 51 (61%) | 69 (83%) |

Under current federal policy, enrollees who did not actively apply for and enroll in 2020 plans were auto-renewed into their 2019 plan, if it was still offered. Auto-enrollment for the 2020 plan year occurred on December 19, 2019. In addition, changes to benchmark plans directly affected premium tax credit amounts, so many enrollees needed to balance potentially higher costs for renewing their 2019 plan with other important considerations, such as the breadth of available provider networks.

Impact of Changes in Federal Policy

Prior to the 2020 open enrollment period, Congress and federal agencies took several actions that may have impacted pricing and enrollment in Michigan’s Health Insurance Marketplace. While the magnitude of these impacts may not be felt for several years, they could potentially contribute to changes in Marketplace enrollment over time.

Repeal of the Individual Mandate Penalty

The ACA provision known as the individual mandate requires Americans to carry a minimum level of health insurance coverage. Previously, individuals who opted not to enroll in health

¹ Plans are assigned metal levels of bronze, silver, gold, and platinum that have actuarial values of 60, 70, 80, and 90 percent, respectively. Plans at higher metal levels generally have higher premiums and lower cost-sharing.

² All analyses were completed using 2018 and 2019 individual market medical plan data accessed at data.healthcare.gov.

insurance coverage were required to pay a monetary penalty when filing taxes. However, the Tax Cuts and Jobs Act of 2017 repealed the monetary penalty associated with the mandate.³ While the ultimate impact of the individual mandate penalty repeal is yet to be seen, it is likely that some individuals will choose to forego health insurance coverage (or switch to less comprehensive, non-ACA compliant coverage) in the absence of a monetary penalty. If those who shift coverage are young and healthy, premiums may increase for individuals who remain in the ACA Marketplace.

The Congressional Budget Office estimated that the number of uninsured individuals nationally would increase by one million in 2019 as a result of the repeal of the individual mandate penalty. They further projected that the total number of uninsured would rise from 30 million to 35 million by 2029.⁴ Another potential consequence of the removal of the penalty was an uptick in the uninsured rate for the first time since the passage of the Affordable Care Act. According to data released by the U.S. Census Bureau in October 2019, the national uninsured rate increased from 7.9 percent in 2017 to 8.5 percent in 2018. In Michigan, the uninsured rate increased from 5.2 percent in 2017 to 5.4 percent in 2018, which was statistically significant.⁵

Following the removal of the penalty, the legality of the individual mandate has been challenged in the courts. On December 18, 2019, the Fifth Circuit Court of Appeals ruled that the individual mandate was unconstitutional because Congress set the penalty for noncompliance to \$0. The Fifth Circuit Court of Appeals then remanded the rest of the case back down to the district court to determine which provisions of the ACA could remain intact, given this. A lower court decision on this is still pending. On March 9, 2020, after an appeal by twenty states, the U.S. Supreme Court decided to take up the case. It is likely that a decision will not be rendered by the Court until late 2020 or 2021.

Federal Funding for Local Navigators

The ACA created local Navigator programs to assist consumers in enrolling in Marketplace plans and Medicaid, and to provide outreach and education about Marketplace coverage options. The federal government provides funding to navigators in states that use the Healthcare.gov platform, including Michigan. For the 2020 open enrollment period, federal navigator funding was limited to \$10 million, as it was in 2019. Federal funding for Michigan Navigators, however, was reduced by 6.4 percent, from \$309,111 in 2019 to \$289,452 in 2020.⁶ This was the third year in a row of substantial funding reductions for the program in Michigan, resulting in a total reduction of more than 87 percent since the program's highest level of funding, \$2.23 million, in 2017.⁷

³ More information can be found in last year's version of CHRT's Rate Analysis Brief:

<https://chrt.org/publication/rate-analysis-2019-health-insurance-marketplace/>

⁴ *Federal Subsidies for Health Insurance Coverage for People Under Age 65: 2019 to 2029*, Congressional Budget Office, May 2019: https://www.cbo.gov/system/files/2019-05/55085-HealthCoverageSubsidies_0.pdf (accessed 12/2/19).

⁵ *Health Insurance Coverage in the United States: 2018*, United States Census Bureau, November 2018: <https://www.census.gov/library/publications/2019/demo/p60-267.html> (accessed 12/12/19)

⁶ *Ibid.*

⁷ K. Pollitz, J. Tolbert, and M. Diaz, *Data Note: Further Reductions in Navigator Funding for Federal Marketplace States*, Kaiser Family Foundation, Nov 2019: <https://www.kff.org/health-reform/issue-brief/data-note-further-reductions-in-navigator-funding-for-federal-Marketplace-states/> (accessed 12/2/19).

Changes to Short-Term Plans

Short-term plans are health insurance plans that provide coverage for less than a full year. The ACA has historically permitted short-term health plans to be in place during times of transition in individuals' lives. These plans do not have to meet the same benefit requirements as ACA-compliant Marketplace plans do. Under the Obama Administration, short-term plans were only permitted to be in place for a maximum of three months. The Trump Administration has since extended short-term plans to cover up to 364 days, and to be renewable for 36 months. In Michigan, however, state law restricts short-term plans to 185 days and prohibits renewal.

Short-term plans typically have lower premiums but also provide less coverage than plans sold on the ACA Marketplace.⁸ Additionally, short-term plans are not required to cover all people regardless of health status, and they can charge higher rates on the basis of medical conditions. Thus, insurers who offer short-term plans can deny coverage to individuals with pre-existing conditions and revoke coverage for individuals who acquire a condition during the duration of the plan's coverage. Some states have imposed regulations on these plans to ensure that they cover consumers' preexisting conditions, but Michigan has not.

Introduction of Quality Star Ratings

Quality Star Ratings were introduced in every state for the 2020 plan year by the U.S. Centers for Medicare and Medicaid Services. These ratings are intended to provide consumers with an objective metric to gauge the overall quality of individual health care plans on the Marketplace. Three categories of information are included in the overall Quality Star Ratings: 1) member satisfaction, 2) the quality of medical care, and 3) the quality of plan administration. Scores from all three categories are then aggregated to produce the overall Quality Star Rating for each individual insurance plan. The ratings use a one-to-five scale with five being the most favorable rating. All health plan ratings are calculated the same way, using the same information sources. Data from the previous year is provided by issuers; the Marketplace confirms accuracy; then ratings are assigned.^{9, 10}

In 2019, 273 insurers in five participating pilot program states, which included Michigan, offered Marketplace plans with three, four, or five star ratings. 84 percent of consumers in the five states who purchased a plan through the Marketplace had access to at least one highly rated plan. In 2020, after the ratings were rolled out across the nation, the number of insurers increased to 292, with 93 percent of consumers having access to a highly rated plan. And in Michigan, seven of the nine issuers offered at least one highly rated plan in 2020.¹¹

⁸ *Health Insurance Exchange Quality Ratings System 101*, Centers for Medicare & Medicaid Services, August 2019: <https://www.cms.gov/newsroom/fact-sheets/health-insurance-exchange-quality-ratings-system-101> (accessed 12/6/19).

⁹ *ACA Open Enrollment: For Consumers Considering Short-Term Policies*, October 2019: *Health Insurance Exchange Quality Ratings System 101*, Centers for Medicare & Medicaid Services, August 2019: <https://www.cms.gov/newsroom/fact-sheets/health-insurance-exchange-quality-ratings-system-101> (accessed 12/6/19).

¹⁰ When there isn't enough data available because a plan is new or had low enrollment the previous year, those plans are not rated. However, just because a plan does not have a rating does not mean that it is low quality.

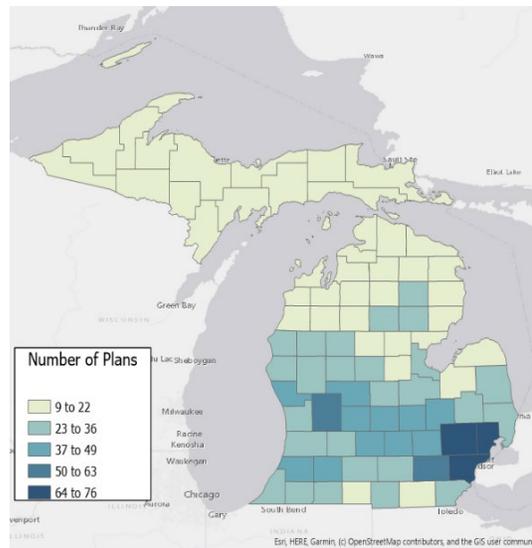
¹¹ *Health Insurance Exchanges Quality Rating System (QRS) for Plan Year (PY) 2020: Results at a Glance*, December 2019: <https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/ACA-MQI/Downloads/Health-Insurance-Exchanges-QRS-Program-for-Plan-Year-2020.pdf> (accessed 1/8/20)

Changes in the Number of Plan Offerings

Nine issuers offered coverage in the Michigan Marketplace in 2020, the same as in 2019. No carriers exited Michigan's Marketplace from 2019 to 2020. However, there were a number of changes in the number of plan offerings.¹²

Fig. 3:

While Michigan's most populous counties had a complex array of plans to weigh, even the state's rural counties had a good selection of options.



Marketplace offerings in Michigan remained very competitive in many counties for 2020. All 83 Michigan counties had at least two carriers offering plans on the Marketplace. The number of county-level plan offerings ranged from a low of nine plans to a high of 76 plans (Figure 3).

In 68 counties, the number of available plans increased from 2019 to 2020. In 15 counties, the number of available plans decreased from 2019 to 2020.¹³

All 15 counties in Michigan that experienced a decrease in the number of available plans this year went from offering 12 plans in 2019 to nine plans in

2020. These included: Alger, Baraga, Chippewa, Delta, Dickinson, Gogebic, Houghton, Iron, Keweenaw, Luce, Mackinac, Marquette, Menominee, Ontonagon, and Schoolcraft Counties.

Kent County had the largest net increase in the number of available plans, growing from 34 to 54 plans.

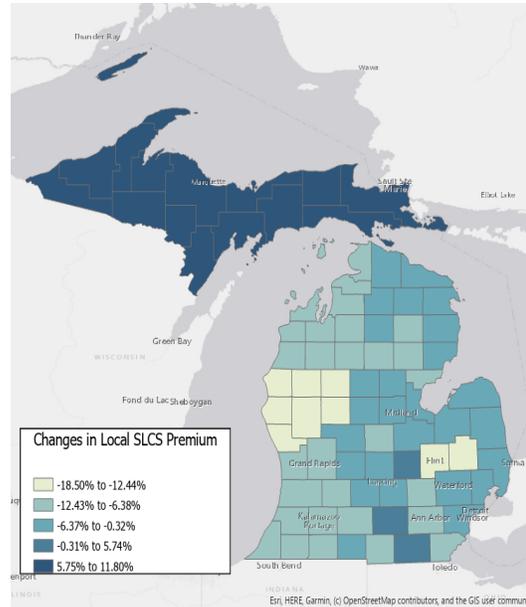
Changes in Benchmark Plan Premiums

Fig. 4:

Change in Local Second-Lowest Cost Silver Premium, 2020

¹² Full details on the change in the number of plan offerings by county for 2020 are available in *Appendix 1*.

¹³ Plan offerings do not include catastrophic plans or child-only plans.



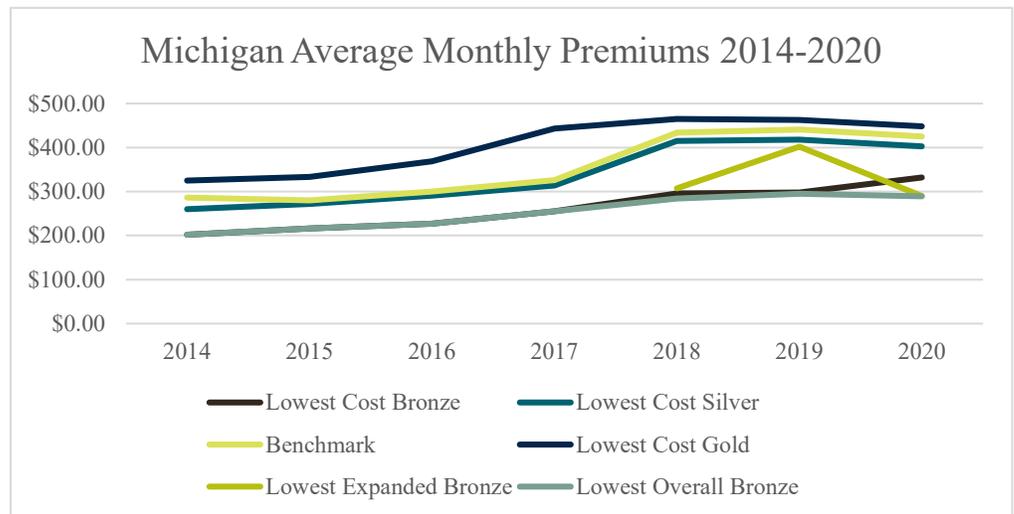
The 2020 premiums decreased by an average of 4.2 percent statewide for the local benchmark (second lowest cost silver) plan.¹⁴ The benchmark premium changes varied from an 18.5 percent decrease (in Muskegon County) to an 11.8 percent increase (in Chippewa and Mackinac Counties). (See *Figure 4*)

Benchmark plan premiums decreased in 66 of Michigan's 83 counties and increased in 15 counties.

Full details on the changes in benchmark silver plan premiums by county for 2020 are available in *Appendix 1*.

Changes in Average Monthly Plan Premiums

Below are the average premium payments for a 40-year-old Michigander making \$40,000 per year across the lowest cost bronze, lowest cost silver, benchmark silver, and lowest cost gold plans from 2014-2020. The graph also includes the average premiums of expanded bronze plans which were offered on the Marketplace for the first time in 2018 due to a provision in



U.S. Code of Federal Regulations, 45 CFR 156.140(c) and lowest overall bronze plans (see the discussion below).¹⁵

¹⁴ This is based on CHRT analysis of Marketplace data provided by healthcare.gov.

Expanded Bronze Plans and Lowest Overall Bronze Premiums

Bronze plans typically have lower monthly premiums and higher deductibles than other metal level plans. The premium for the lowest cost bronze plan in Michigan increased by an average of 12.5 percent in 2020. However, in 2018 a new type of bronze plan called “expanded bronze” was introduced in the Marketplace. These plans are allowed to have slightly more variation in the amount of coverage than a regular bronze plan. In the Marketplace, these plans appear as typical bronze plans along with all of the other bronze options.

In 2018, the lowest cost expanded bronze was less expensive than the lowest cost bronze in 18 counties. In 2019, this was the case in only eight counties. In 2020, however, premiums for the lowest cost expanded bronze plans decreased by an average of 25.9 percent and were less expensive than the lowest cost bronze in 73 counties.

By averaging the premiums of all bronze plans (both expanded bronze and all other bronze plans available in each county) we saw a slight decrease (less than 2 percent) in the cost of the lowest overall bronze premiums from 2019 to 2020. This averaging put the change in the bronze premiums in line with the premium changes seen in the other metal levels in 2020.¹⁶

Teasing out the variation in all types of bronze plan premiums gives a more complete picture of the Marketplace and the premiums paid by Michiganders who sought the pay the lowest possible premium available to them. This can be seen in the number of counties where the lowest cost bronze plan is completely subsidized with a tax credit.

In 2019, a 55-year-old Michigander making \$30,000 per year would have been able to enroll in the lowest cost bronze plan and have it completely subsidized with a tax credit in 62 counties. In 2020, that was only true in 21 counties when looking solely at the lowest cost bronze plans. When incorporating lowest cost expanded bronze plans in the analysis, the number of counties with completely subsidized plans was up to 35.

Effects of Renewing 2019 Marketplace Coverage

From November 1, 2019 until December 18, 2019, many consumers who were enrolled in coverage through Michigan's Health Insurance Marketplace could renew their 2019 plan to maintain uninterrupted coverage for 2020. On December 16, 2019, returning consumers who had not yet actively selected 2020 coverage were auto-enrolled in their 2019 plan. Certain enrollees may have faced higher premium costs if they stayed with their current plan due to several factors that affect premiums and premium tax credit amounts.

Those who reenrolled in the same lowest cost and benchmark silver plans would have seen slight premium decreases in 2020. However, because premiums for these plans increased substantially from 2017 to 2018, and enrollees who qualified for premium tax credits received concurrent increases in their premium tax credit amount, this year's rate decrease may not have had as much of an overall effect.

For example, consider a 40-year-old nonsmoker living in Kent County with an annual income of \$40,000 in both 2019 and 2020: In 2019, the second-lowest cost silver premium was

¹⁶ More details of the Michigan's bronze plan marketplace analysis are available in *Appendix 2*.

\$375/month, and this individual would have received a \$36 monthly premium tax credit. In 2020, there was a new second-lowest cost silver plan with a premium of \$329/month and a monthly tax credit of \$9. In this instance, if the individual actively switched to the new second-lowest cost silver plan, their net premium would have been lower in 2020 than in 2019. However, if they remained enrolled in their 2019 plan, their net premium would have been higher in 2020.

Consumers who reenrolled in a bronze plan, which has higher cost-sharing than silver plans but substantially lower premiums after tax credits have been applied, would have seen premium increases of 12.5 percent this year. However, many consumers still found that they were paying lower premiums in comparison to silver plans after the tax credits had been applied. In fact, depending on age and income, some enrollees may have received tax credits large enough to cover the entire monthly premium for the lowest cost bronze plan offered in their area. Nineteen percent of Michiganders, or roughly 54,500 people, were eligible for a tax credit that fully covered their premium in a bronze plan in 2020.¹⁷

In nine of 83 counties, unsubsidized premiums for the lowest cost gold plan were lower than unsubsidized premiums for the lowest cost silver plan. In these counties, consumers could enroll in a gold plan for a lower monthly premium than if they had enrolled in the lowest cost silver plan—regardless of whether they were eligible for tax credits. These pricing patterns are a lasting effect of the practice of “silver loading” seen in 2018. After the federal government terminated cost-sharing reduction payments to insurers, insurers “loaded” the revenue losses onto premiums for Marketplace silver plans, causing steep rate increases for these plans.

As a result of steep rate increases for some silver plans, some individuals – particularly those who were ineligible for financial assistance and who pay full market price for premiums – opted to purchase coverage offered outside the Health Insurance Marketplace (“off-Marketplace”).

Off-Marketplace plans are ACA compliant, but sold outside of the healthcare.gov platform. As on-Marketplace silver plans experienced steep premium increases in 2018, individuals paying full price for coverage could select a nearly identical, but less expensive, off-Marketplace silver plan. According to estimates, as of March 2019 there were approximately 86,533 individuals enrolled in off-Marketplace plans (25 percent of the ACA-compliant individual market), and 274,058 individuals enrolled in on-Marketplace plans (75 percent of the market) in Michigan.¹⁸

Plan Renewal Scenarios

Since local benchmark plans changed in most Michigan counties for 2020, premium tax credit amounts may have also changed for many enrollees, even if their income and household size remained constant. *Figures 5 and 6* provide examples of the effective premium rate increases

¹⁷ R. Fehr, C. Cox, and M. Rae, *How Many of the Uninsured Can Purchase a Marketplace Plan for Free in 2020?*, Kaiser Family Foundation, December 2019: <https://www.kff.org/private-insurance/issue-brief/how-many-of-the-uninsured-can-purchase-a-Marketplace-plan-for-free-in-2020/> (accessed 12/11/19).

¹⁸ *A Brief Analysis of the Individual Health Insurance Market*, Mark Farrah Associates, Aug 2019: <https://www.markfarrah.com/mfa-briefs/current-trends-in-individual-segment-enrollment/> (accessed 12/5/19).

(after tax credits are applied) enrollees may have faced if they renewed their 2019 plan instead of actively enrolling in a lower cost new plan.

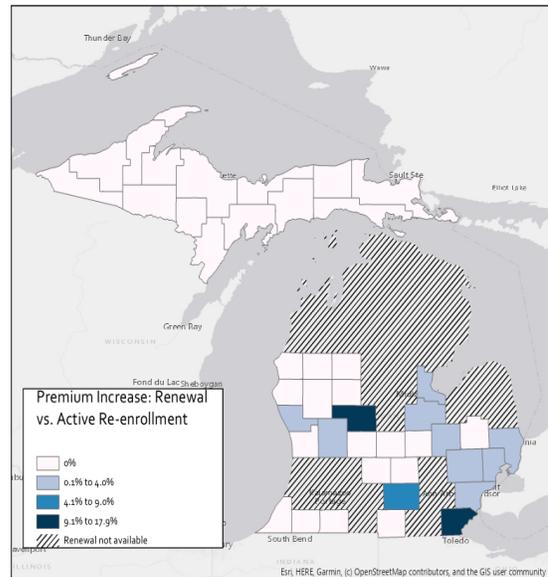
LCS plans have been among the most popular plans in the federally-facilitated Marketplace.¹⁹ The 2019 LCS plan was discontinued in 39 counties in Michigan for 2020, while the 2019 LCS plan remained available for renewal in 44 counties. LCS plan discontinuations were much higher in 2020 compared to 2019, when the local 2018 LCS plan was discontinued in only two counties.

Rate increases for renewing a 2019 LCS plan compared to selecting the new local LCS plan varied by county (Figures 5 and 6). The magnitude of these increases varied depending on enrollee characteristics, but was greatest for older enrollees with lower incomes. While some enrollees may have experienced significant premium savings if they switched plans rather than stay in their 2019 plan, premium costs are always just one of many considerations when selecting a health plan.

Renewal Example 1: 40-year-old, annual income of \$40,000

Fig. 5:

Premium Increase for Renewing the 2019 LCS Plan vs. Actively Choosing 2020 LCS Plan



This individual's income is 320 percent of the federal poverty level, and they would have received a premium tax credit in 81 of the 83 counties in 2019.

In 2020, this individual would have received a tax credit in 76 of 83 counties. While they would have received a larger tax credit in 2020 compared to 2019 in 13 counties, their tax credit would decrease in 70 counties (including seven counties where their tax credit would decrease to zero).

In all 83 counties, this individual's tax credit would not have been large enough to cover the entire premium for the lowest-cost bronze plan offered in that

county.

In nine counties, this individual could have chosen the lowest cost gold plan and paid less in monthly premiums than they would for the lowest cost silver plan in that county.

In one county where renewing the 2019 LCS plan was an option, the individual would have paid at least 10 percent more for renewing, compared to selecting the LCS plan. In 11

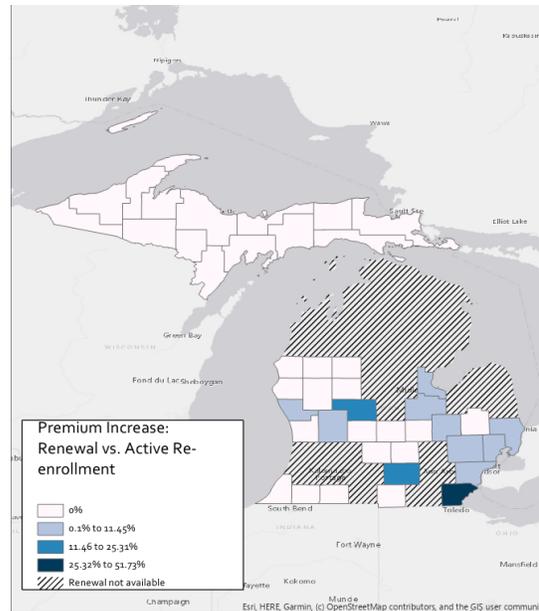
¹⁹ E. Carpenter, *Avalere Analysis: Most Popular Exchange Plans Are Increasing Price*, Avalere, Nov 2014: <http://avalere.com/expertise/managed-care/insights/avalere-analysis-most-popular-exchange-plans-are-increasing-price> (accessed 11/3/18).

counties, the difference was less than 10 percent, and there was no difference in 32 counties. In 39 counties, there was no option to renew the 2019 LCS plan. Full details are available in *Appendix 3*.

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

Fig. 6:

Premium Increase for Renewing the 2019 LCS Plan vs. Actively Choosing 2020 LCS Plan



This individual's income is 240 percent of the federal poverty level, and therefore the individual would have received a tax credit in every county in 2019.

In 2020, this individual's tax credit amount increased in 29 counties and decreased in 54 counties. In addition, this individual would have qualified to receive cost-sharing reductions if she enrolled in a silver plan.

In 21 counties, this individual's tax credit was large enough to cover the entire monthly premium for the lowest cost bronze plan offered in that county.

In nine counties, this individual could have enrolled in the lowest cost gold plan and paid less in monthly premiums than

she would have for the lowest cost silver plan in that county.

In one county where renewing the 2019 LCS plan was an option, an individual would have paid over 25 percent more for renewing their coverage, compared to selecting the LCS plan. In another county, that number is over 50 percent. In ten counties, the difference was less than a 20 percent increase, and there was no difference in 32 counties. There would have been no option to renew the 2019 LCS plan in 39 counties. Full details are available in *Appendix 4*.

Conclusion

Michigan consumers continued to have a robust choice of carriers and plans on the Health Insurance Marketplace in 2020. Premiums decreased modestly across the state in 2020 for silver plans, benchmark plans, and gold plans, whereas premiums for bronze plans had a relatively sizable increase. Premiums and tax credit amounts change every year, so consumers should always compare their options carefully, as cost-sharing and tax credit amounts vary substantially from year to year.

Michigan's 2020 Marketplace - Appendices

Appendix 1:

Michigan Marketplace Plan Choice and Select Premiums, 2019-2020
40-year-old, non-smoker

| 2020 Michigan Marketplace (Change from 2019) | | | | | |
|--|----------------------|--------------------|--------------------------|--------------------------|------------------------------|
| County | Issuers (+/- Change) | Plans (+/- Change) | Lowest Bronze (% Change) | Lowest Silver (% Change) | 2nd Lowest Silver (% Change) |
| Alcona | 4 (0) | 22 (+4) | \$321 (14.0%)* | \$390 (0.7%)* | \$406 (-3.9%)* |
| Alger | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |
| Allegan | 5 (0) | 27 (+2) | \$344 (12.7%)* | \$424 (-4.6%)* | \$430 (-9.0%)* |
| Alpena | 4 (0) | 22 (+4) | \$321 (14.0%)* | \$390 (0.7%)* | \$406 (-3.9%)* |
| Antrim | 4 (0) | 22 (+4) | \$321 (17.3%)* | \$368 (-2.2%)* | \$383 (-6.5%)* |
| Arenac | 4 (0) | 22 (+4) | \$264 (-11.3%)* | \$391 (-4.3%)* | \$392 (-7.6%)* |
| Baraga | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |
| Barry | 5 (0) | 27 (+2) | \$344 (12.7%)* | \$424 (-4.6%)* | \$430 (-9.0%)* |
| Bay | 4 (0) | 27 (+4) | \$264 (-10.8%)* | \$391 (-0.7%)* | \$392 (-2.7%)* |
| Benzie | 4 (0) | 22 (+4) | \$321 (17.3%)* | \$368 (-2.2%)* | \$383 (-6.5%)* |
| Berrien | 4 (0) | 23 (+1) | \$414 (47.3%)* | \$399 (-12.3%) | \$432 (-6.6%)* |
| Branch | 4 (0) | 22 (+4) | \$344 (-1.2%)* | \$458 (-4.1%)* | \$476 (-3.2%)* |
| Calhoun | 4 (0) | 33 (+4) | \$380 (34.9%)* | \$412 (-4.1%)* | \$424 (-6.8%) |
| Cass | 5 (0) | 27 (+2) | \$344 (22.2%)* | \$399 (-12.3%) | \$432 (-6.6%)* |
| Charlevoix | 4 (0) | 22 (+4) | \$321 (17.3%)* | \$368 (-2.2%)* | \$383 (-6.5%)* |
| Cheboygan | 4 (0) | 22 (+4) | \$321 (14.0%)* | \$390 (0.7%)* | \$406 (-3.9%)* |
| Chippewa | 2 (0) | 9 (-3) | \$352 (11.1%)* | \$422 (0.0%) | \$482 (11.8%)* |
| Clare | 4 (0) | 22 (+4) | \$344 (13.2%)* | \$420 (0.8%)* | \$437 (-3.4%)* |
| Clinton | 5 (0) | 43 (+3) | \$263 (-9.0%)* | \$366 (0.6%) | \$372 (-1.1%) |
| Crawford | 4 (0) | 22 (+4) | \$321 (14.0%)* | \$390 (0.7%)* | \$406 (-3.9%)* |
| Delta | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |
| Dickinson | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |
| Eaton | 5 (0) | 43 (+3) | \$263 (-9.0%)* | \$366 (0.6%) | \$372 (-1.1%) |
| Emmet | 4 (0) | 22 (+4) | \$321 (17.3%)* | \$368 (-2.2%)* | \$383 (-6.5%)* |
| Genesee | 6 (0) | 39 (+2) | \$225 (-1.2%)* | \$307 (-4.3%)* | \$315 (-12.7%)* |
| Gladwin | 4 (0) | 22 (+4) | \$344 (13.2%)* | \$420 (0.8%)* | \$437 (-3.4%)* |
| Gogebic | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |
| Grand Traverse | 4 (0) | 22 (+4) | \$321 (17.3%)* | \$368 (-2.2%)* | \$383 (-6.5%)* |
| Gratiot | 5 (0) | 26 (+4) | \$264 (-11.3%)* | \$391 (-4.3%)* | \$392 (-7.6%)* |
| Hillsdale | 5 (0) | 27 (+2) | \$263 (-11.1%)* | \$390 (-4.8%) | \$418 (-7.1%)* |
| Houghton | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |
| Huron | 4 (0) | 22 (+4) | \$274 (-10.1%)* | \$405 (-3.0%)* | \$411 (-3.4%)* |
| Ingham | 6 (0) | 48 (+1) | \$263 (-9.0%)* | \$366 (0.6%) | \$372 (-1.1%) |

| | | | | | |
|--------------|--------|----------|-----------------|-----------------|-----------------|
| Ionia | 5 (0) | 38 (+3) | \$344 (18.8%)* | \$366 (0.6%) | \$372 (-1.1%) |
| Iosco | 4 (0) | 22 (+4) | \$321 (14.0%)* | \$390 (0.7%)* | \$406 (-3.9%)* |
| Iron | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |
| Isabella | 5 (0) | 26 (+4) | \$344 (13.2%)* | \$420 (0.8%)* | \$437 (-3.4%)* |
| Jackson | 4 (0) | 23 (+1) | \$384 (29.6%)* | \$418 (-7.1%)* | \$450 (-0.2%)* |
| Kalamazoo | 5 (0) | 37 (+5) | \$344 (22.2%)* | \$412 (-4.1%)* | \$424 (-6.8%) |
| Kalkaska | 4 (0) | 22 (+4) | \$321 (17.3%)* | \$368 (-2.2%)* | \$383 (-6.5%)* |
| Kent | 7 (+1) | 54 (+20) | \$245 (2.5%)* | \$320 (-9.6%)* | \$329 (-12.3%)* |
| Keweenaw | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |
| Lake | 5 (0) | 27 (+2) | \$344 (43.7%)* | \$336 (-13.2%) | \$364 (-17.3%) |
| Lapeer | 5 (0) | 27 (+2) | \$271 (19.3%)* | \$307 (-16.5%) | \$333 (-15.5%)* |
| Leelanau | 4 (0) | 22 (+4) | \$321 (17.3%)* | \$368 (-2.2%)* | \$383 (-6.5%)* |
| Lenawee | 4 (0) | 22 (+4) | \$323 (0.6%)* | \$444 (0.8%)* | \$446 (0.0%) |
| Livingston | 6 (+1) | 49 (+17) | \$262 (-3.0%)* | \$320 (-12.8%)* | \$330 (-12.3%)* |
| Luce | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |
| Mackinac | 2 (0) | 9 (-3) | \$352 (11.1%)* | \$422 (0.0%) | \$482 (11.8%)* |
| Macomb | 8 (0) | 76 (+19) | \$225 (0.0%)* | \$308 (-4.1%)* | \$315 (-3.0%)* |
| Manistee | 4 (0) | 22 (+4) | \$321 (17.3%)* | \$368 (-2.2%)* | \$383 (-6.5%)* |
| Marquette | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |
| Mason | 5 (0) | 27 (+2) | \$344 (43.7%)* | \$336 (-13.2%) | \$364 (-17.3%) |
| Mecosta | 5 (0) | 27 (+2) | \$344 (43.7%)* | \$336 (-13.2%) | \$364 (-17.3%) |
| Menominee | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |
| Midland | 4 (0) | 22 (+4) | \$344 (13.2%)* | \$420 (0.8%)* | \$437 (-3.4%)* |
| Missaukee | 4 (0) | 22 (+4) | \$321 (17.3%)* | \$368 (-2.2%)* | \$383 (-6.5%)* |
| Monroe | 5 (0) | 32 (+2) | \$323 (43.6%)* | \$308 (-15.1%)* | \$333 (-8.2%)* |
| Montcalm | 6 (0) | 43 (+1) | \$344 (43.7%)* | \$336 (-7.8%)* | \$364 (-3.2%)* |
| Montmorency | 4 (0) | 22 (+4) | \$321 (14.0%)* | \$390 (0.7%)* | \$406 (-3.9%)* |
| Muskegon | 5 (+1) | 37 (+10) | \$245 (2.5%)* | \$330 (-14.7%)* | \$336 (-18.5%)* |
| Newaygo | 5 (0) | 27 (+2) | \$344 (43.7%)* | \$336 (-13.2%) | \$364 (-17.3%) |
| Oakland | 8 (0) | 76 (+19) | \$225 (0.0%)* | \$308 (-4.1%)* | \$315 (-3.0%)* |
| Oceana | 5 (0) | 27 (+2) | \$344 (43.7%)* | \$336 (-13.2%) | \$364 (-17.3%) |
| Ogemaw | 5 (0) | 27 (+2) | \$321 (14.0%)* | \$372 (-3.9%)* | \$390 (-7.7%)* |
| Ontonagon | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |
| Osceola | 5 (0) | 27 (+2) | \$344 (43.7%)* | \$336 (-13.2%) | \$364 (-17.3%) |
| Oscoda | 5 (0) | 27 (+2) | \$321 (14.0%)* | \$372 (-3.9%)* | \$390 (-7.7%)* |
| Otsego | 4 (0) | 22 (+4) | \$321 (14.0%)* | \$390 (0.7%)* | \$406 (-3.9%)* |
| Ottawa | 5 (0) | 32 (+2) | \$344 (43.7%)* | \$336 (-13.2%) | \$364 (-11.7%)* |
| Presque Isle | 4 (0) | 22 (+4) | \$321 (14.0%)* | \$390 (0.7%)* | \$406 (-3.9%)* |
| Roscommon | 5 (0) | 27 (+2) | \$321 (14.0%)* | \$372 (-3.9%)* | \$390 (-7.7%)* |
| Saginaw | 4 (0) | 27 (+4) | \$264 (-10.8%)* | \$391 (-0.7%)* | \$392 (-2.7%)* |
| Saint Clair | 4 (0) | 27 (+4) | \$271 (-9.8%) | \$402 (-2.9%)* | \$410 (-1.3%)* |
| Saint Joseph | 5 (0) | 27 (+2) | \$344 (22.2%)* | \$399 (-12.3%) | \$432 (-6.6%)* |
| Sanilac | 5 (0) | 27 (+2) | \$274 (-3.7%)* | \$401 (-4.1%)* | \$405 (-4.8%)* |
| Schoolcraft | 2 (0) | 9 (-3) | \$442 (6.6%)* | \$552 (0.0%) | \$605 (7.3%)* |

| | | | | | |
|-------------------|-------|----------|-----------------|-----------------|-----------------|
| Shiawassee | 5 (0) | 43 (+3) | \$271 (-1.7%)* | \$366 (0.6%) | \$368 (0.0%) |
| Tuscola | 4 (0) | 22 (+4) | \$274 (-10.1%)* | \$405 (-3.0%)* | \$411 (-3.4%)* |
| Van Buren | 5 (0) | 37 (+5) | \$344 (22.2%)* | \$399 (-4.2%)* | \$401 (-11.3%)* |
| Washtenaw | 7 (0) | 54 (+13) | \$262 (7.7%)* | \$320 (-12.8%)* | \$330 (-12.3%)* |
| Wayne | 8 (0) | 76 (+19) | \$225 (0.1%)* | \$308 (-4.1%)* | \$315 (-5.4%)* |
| Wexford | 4 (0) | 22 (+4) | \$321 (17.3%)* | \$368 (-2.2%)* | \$383 (-6.5%)* |

Appendix 2

Michigan's Bronze Plan Marketplace

Lowest Cost Bronze, Expanded Bronze, and Lowest Overall Bronze Plans, 2018-2020

| | 2018 | 2019 | 2020 |
|--|-------|--------|--------|
| Average Lowest Cost Bronze | \$295 | \$298 | \$332 |
| Change from Previous Year | +16% | +1.5% | +12.5% |
| Average Lowest Cost Expanded Bronze | \$307 | \$402 | \$290 |
| Change from Previous Year | N/A | +30.9% | -25.9% |
| # of Counties Where Lowest Expanded Bronze was Cheaper than Lowest Cost Bronze | 18 | 8 | 73 |
| Average Lowest Overall Cost Plan, Whether Lowest Cost Bronze or Expanded Bronze | \$284 | \$295 | \$289 |
| Change from Previous Year | N/A | +3.9% | -2% |
| Difference Between Lowest Cost Bronze and Lowest Cost Expanded Bronze | \$12 | \$104 | \$42 |

Appendix 3

Example of Lowest-Cost Silver Plan Premiums and Tax Credits

40-year-old with an Annual Income of \$40,000 in 2019 and 2020

| County | 2019 Marketplace | | 2020 Marketplace (% Change from 2019) | | | |
|----------------|-------------------|------------|---|------------------------------|----------------|-------------------------------------|
| | Net Premium - LCS | Tax Credit | Net Premium - Actively Apply for 2019 LCS | Net Premium - Renew 2018 LCS | Tax Credit | Renewal vs. Active Apply Difference |
| Alcona | \$284 | \$98 | \$329 (15.7%) | N/A | \$61 (-37.9%) | N/A |
| Alger | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Allegan | \$291 | \$148 | \$323 (11.0%) | N/A | \$101 (-31.8%) | N/A |

| | | | | | | |
|----------------|-------|-------|----------------|----------------|----------------|-------------|
| Alpena | \$284 | \$98 | \$329 (15.7%) | N/A | \$61 (-37.9%) | N/A |
| Antrim | \$286 | \$85 | \$313 (9.6%) | N/A | \$54 (-36.3%) | N/A |
| Arenac | \$325 | \$79 | \$328 (0.9%) | N/A | \$63 (-19.9%) | N/A |
| Baraga | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Barry | \$291 | \$148 | \$323 (11.0%) | N/A | \$101 (-31.8%) | N/A |
| Bay | \$310 | \$79 | \$328 (5.8%) | \$331 (6.8%) | \$63 (-19.9%) | \$3 (0.9%) |
| Benzie | \$286 | \$85 | \$313 (9.6%) | N/A | \$54 (-36.3%) | N/A |
| Berrien | \$321 | \$128 | \$327 (1.7%) | \$327 (1.7%) | \$72 (-43.7%) | \$0 (0.0%) |
| Branch | \$341 | \$130 | \$362 (6.2%) | N/A | \$95 (-26.7%) | N/A |
| Calhoun | \$294 | \$130 | \$316 (7.6%) | N/A | \$95 (-26.7%) | N/A |
| Cass | \$321 | \$128 | \$327 (1.7%) | \$327 (1.7%) | \$72 (-43.7%) | \$0 (0.0%) |
| Charlevoix | \$286 | \$85 | \$313 (9.6%) | N/A | \$54 (-36.3%) | N/A |
| Cheboygan | \$284 | \$98 | \$329 (15.7%) | N/A | \$61 (-37.9%) | N/A |
| Chippewa | \$319 | \$98 | \$361 (13.3%) | \$361 (13.3%) | \$61 (-37.9%) | \$0 (0.0%) |
| Clare | \$283 | \$128 | \$311 (10.0%) | N/A | \$109 (-15.2%) | N/A |
| Clinton | \$307 | \$52 | \$323 (5.3%) | \$323 (5.3%) | \$43 (-17.4%) | \$0 (0.0%) |
| Crawford | \$284 | \$98 | \$329 (15.7%) | N/A | \$61 (-37.9%) | N/A |
| Delta | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Dickinson | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Eaton | \$307 | \$52 | \$323 (5.3%) | \$323 (5.3%) | \$43 (-17.4%) | \$0 (0.0%) |
| Emmet | \$286 | \$85 | \$313 (9.6%) | N/A | \$54 (-36.3%) | N/A |
| Genesee | \$279 | \$38 | \$307 (10.0%) | \$315 (13.0%) | \$0 (-100.0%) | \$8 (2.7%) |
| Gladwin | \$283 | \$128 | \$311 (10.0%) | N/A | \$109 (-15.2%) | N/A |
| Gogebic | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Grand Traverse | \$286 | \$85 | \$313 (9.6%) | N/A | \$54 (-36.3%) | N/A |
| Gratiot | \$325 | \$79 | \$328 (0.9%) | N/A | \$63 (-19.9%) | N/A |
| Hillsdale | \$352 | \$52 | \$347 (-1.4%) | \$347 (-1.4%) | \$43 (-17.4%) | \$0 (0.0%) |
| Houghton | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Huron | \$311 | \$102 | \$329 (5.7%) | N/A | \$77 (-24.7%) | N/A |
| Ingham | \$307 | \$52 | \$323 (5.3%) | \$323 (5.3%) | \$43 (-17.4%) | \$0 (0.0%) |
| Ionia | \$319 | \$41 | \$366 (14.6%) | \$366 (14.6%) | \$1 (-98.5%) | \$0 (0.0%) |
| Iosco | \$284 | \$98 | \$329 (15.7%) | N/A | \$61 (-37.9%) | N/A |
| Iron | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Isabella | \$283 | \$128 | \$311 (10.0%) | N/A | \$109 (-15.2%) | N/A |
| Jackson | \$392 | \$52 | \$375 (-4.4%) | \$407 (3.7%) | \$43 (-17.4%) | \$32 (8.5%) |
| Kalamazoo | \$294 | \$130 | \$316 (7.6%) | N/A | \$95 (-26.7%) | N/A |
| Kalkaska | \$286 | \$85 | \$313 (9.6%) | N/A | \$54 (-36.3%) | N/A |
| Kent | \$308 | \$41 | \$319 (3.6%) | \$329 (6.7%) | \$1 (-98.5%) | \$9 (3.0%) |
| Keweenaw | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Lake | \$341 | \$41 | \$335 (-1.7%) | \$335 (-1.7%) | \$1 (-98.5%) | \$0 (0.0%) |
| Lapeer | \$325 | \$38 | \$307 (-5.5%) | \$307 (-5.5%) | \$0 (-100.0%) | \$0 (0.0%) |
| Leelanau | \$286 | \$85 | \$313 (9.6%) | N/A | \$54 (-36.3%) | N/A |
| Lenawee | \$382 | \$53 | \$442 (15.8%) | N/A | \$1 (-97.7%) | N/A |
| Livingston | \$310 | \$53 | \$319 (3.0%) | N/A | \$1 (-97.7%) | N/A |

| | | | | | | |
|--------------|-------|-------|----------------|----------------|----------------|--------------|
| Luce | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Mackinac | \$319 | \$98 | \$361 (13.3%) | \$361 (13.3%) | \$61 (-37.9%) | \$0 (0.0%) |
| Macomb | \$314 | \$2 | \$308 (-2.0%) | \$315 (0.4%) | \$0 (-100.0%) | \$8 (2.5%) |
| Manistee | \$286 | \$85 | \$313 (9.6%) | N/A | \$54 (-36.3%) | N/A |
| Marquette | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Mason | \$341 | \$41 | \$335 (-1.7%) | \$335 (-1.7%) | \$1 (-98.5%) | \$0 (0.0%) |
| Mecosta | \$341 | \$41 | \$335 (-1.7%) | \$335 (-1.7%) | \$1 (-98.5%) | \$0 (0.0%) |
| Menominee | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Midland | \$283 | \$128 | \$311 (10.0%) | N/A | \$109 (-15.2%) | N/A |
| Missaukee | \$286 | \$85 | \$313 (9.6%) | N/A | \$54 (-36.3%) | N/A |
| Monroe | \$348 | \$11 | \$308 (-11.6%) | \$363 (4.2%) | \$0 (-100.0%) | \$55 (17.9%) |
| Montcalm | \$319 | \$41 | \$335 (5.1%) | \$366 (14.6%) | \$1 (-98.5%) | \$30 (9.1%) |
| Montmorency | \$284 | \$98 | \$329 (15.7%) | N/A | \$61 (-37.9%) | N/A |
| Muskegon | \$341 | \$41 | \$329 (-3.4%) | \$335 (-1.7%) | \$1 (-98.5%) | \$6 (1.8%) |
| Newaygo | \$341 | \$41 | \$335 (-1.7%) | \$335 (-1.7%) | \$1 (-98.5%) | \$0 (0.0%) |
| Oakland | \$314 | \$2 | \$308 (-2.0%) | \$315 (0.4%) | \$0 (-100.0%) | \$8 (2.5%) |
| Oceana | \$341 | \$41 | \$335 (-1.7%) | \$335 (-1.7%) | \$1 (-98.5%) | \$0 (0.0%) |
| Ogemaw | \$284 | \$98 | \$311 (9.4%) | N/A | \$61 (-37.9%) | N/A |
| Ontonagon | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Osceola | \$341 | \$41 | \$335 (-1.7%) | \$335 (-1.7%) | \$1 (-98.5%) | \$0 (0.0%) |
| Oscoda | \$284 | \$98 | \$311 (9.4%) | N/A | \$61 (-37.9%) | N/A |
| Otsego | \$284 | \$98 | \$329 (15.7%) | N/A | \$61 (-37.9%) | N/A |
| Ottawa | \$341 | \$41 | \$335 (-1.7%) | \$335 (-1.7%) | \$1 (-98.5%) | \$0 (0.0%) |
| Presque Isle | \$284 | \$98 | \$329 (15.7%) | N/A | \$61 (-37.9%) | N/A |
| Roscommon | \$284 | \$98 | \$311 (9.4%) | N/A | \$61 (-37.9%) | N/A |
| Saginaw | \$310 | \$79 | \$328 (5.8%) | \$331 (6.8%) | \$63 (-19.9%) | \$3 (0.9%) |
| Saint Clair | \$317 | \$92 | \$320 (1.1%) | \$333 (4.9%) | \$82 (-11.3%) | \$12 (3.8%) |
| Saint Joseph | \$321 | \$128 | \$327 (1.7%) | \$327 (1.7%) | \$72 (-43.7%) | \$0 (0.0%) |
| Sanilac | \$311 | \$102 | \$324 (4.3%) | N/A | \$77 (-24.7%) | N/A |
| Schoolcraft | \$307 | \$238 | \$275 (-10.3%) | \$275 (-10.3%) | \$277 (16.2%) | \$0 (0.0%) |
| Shiawassee | \$322 | \$38 | \$366 (13.8%) | \$366 (13.8%) | \$0 (-100.0%) | \$0 (0.0%) |
| Tuscola | \$311 | \$102 | \$329 (5.7%) | N/A | \$77 (-24.7%) | N/A |
| Van Buren | \$283 | \$128 | \$327 (15.4%) | N/A | \$72 (-43.7%) | N/A |
| Washtenaw | \$310 | \$53 | \$319 (3.0%) | N/A | \$1 (-97.7%) | N/A |
| Wayne | \$306 | \$11 | \$308 (0.5%) | \$315 (3.1%) | \$0 (-100.0%) | \$8 (2.5%) |
| Wexford | \$286 | \$85 | \$313 (9.6%) | N/A | \$54 (-36.3%) | N/A |

Appendix 4

Example of Lowest-Cost Silver Plan Premiums and Tax Credits
55-year-old with an Annual Income of \$30,000 in 2019 and 2020

| County | 2019 Marketplace | | 2020 Marketplace (% Change from 2019) | | | |
|--------|-------------------|------------|---------------------------------------|---------------|------------|-------------------------------------|
| | Net Premium - LCS | Tax Credit | Net Premium - Actively | Net Premium - | Tax Credit | Renewal vs. Active Apply Difference |
| | | | | | | |

| | Apply for 2019 LCS | | | Renew 2018 LCS | | |
|----------------|-----------------------|-------|----------------|-------------------|----------------|--------------|
| Alcona | \$141 | \$505 | \$199 (41.0%) | N/A | \$481 (-4.8%) | N/A |
| Alger | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |
| Allegan | \$154 | \$589 | \$189 (22.7%) | N/A | \$551 (-6.5%) | N/A |
| Alpena | \$141 | \$505 | \$199 (41.0%) | N/A | \$481 (-4.8%) | N/A |
| Antrim | \$144 | \$484 | \$172 (19.7%) | N/A | \$469 (-3.1%) | N/A |
| Arenac | \$210 | \$473 | \$198 (-5.9%) | N/A | \$485 (2.5%) | N/A |
| Baraga | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |
| Barry | \$154 | \$589 | \$189 (22.7%) | N/A | \$551 (-6.5%) | N/A |
| Bay | \$186 | \$473 | \$198 (6.3%) | \$203 (9.2%) | \$485 (2.5%) | \$5 (2.7%) |
| Benzie | \$144 | \$484 | \$172 (19.7%) | N/A | \$469 (-3.1%) | N/A |
| Berrien | \$205 | \$555 | \$195 (-4.7%) | \$195 (-4.7%) | \$500 (-9.8%) | \$0 (0.0%) |
| Branch | \$238 | \$560 | \$257 (8.2%) | N/A | \$541 (-3.4%) | N/A |
| Calhoun | \$158 | \$560 | \$178 (12.4%) | N/A | \$541 (-3.4%) | N/A |
| Cass | \$205 | \$555 | \$195 (-4.7%) | \$195 (-4.7%) | \$500 (-9.8%) | \$0 (0.0%) |
| Charlevoix | \$144 | \$484 | \$172 (19.7%) | N/A | \$469 (-3.1%) | N/A |
| Cheboygan | \$141 | \$505 | \$199 (41.0%) | N/A | \$481 (-4.8%) | N/A |
| Chippewa | \$200 | \$505 | \$256 (27.9%) | \$256 (27.9%) | \$481 (-4.8%) | \$0 (0.0%) |
| Clare | \$140 | \$556 | \$169 (20.4%) | N/A | \$564 (1.4%) | N/A |
| Clinton | \$181 | \$428 | \$190 (4.7%) | \$190 (4.7%) | \$450 (5.0%) | \$0 (0.0%) |
| Crawford | \$141 | \$505 | \$199 (41.0%) | N/A | \$481 (-4.8%) | N/A |
| Delta | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |
| Dickinson | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |
| Eaton | \$181 | \$428 | \$190 (4.7%) | \$190 (4.7%) | \$450 (5.0%) | \$0 (0.0%) |
| Emmet | \$144 | \$484 | \$172 (19.7%) | N/A | \$469 (-3.1%) | N/A |
| Genesee | \$132 | \$404 | \$184 (39.6%) | \$199 (50.7%) | \$351 (-13.0%) | \$15 (7.9%) |
| Gladwin | \$140 | \$556 | \$169 (20.4%) | N/A | \$564 (1.4%) | N/A |
| Gogebic | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |
| Grand Traverse | \$144 | \$484 | \$172 (19.7%) | N/A | \$469 (-3.1%) | N/A |
| Gratiot | \$210 | \$473 | \$198 (-5.9%) | N/A | \$485 (2.5%) | N/A |
| Hillsdale | \$257 | \$428 | \$231 (-10.1%) | \$231 (-10.1%) | \$450 (5.0%) | \$0 (0.0%) |
| Houghton | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |
| Huron | \$187 | \$511 | \$199 (6.4%) | N/A | \$509 (-0.5%) | N/A |
| Ingham | \$181 | \$428 | \$190 (4.7%) | \$190 (4.7%) | \$450 (5.0%) | \$0 (0.0%) |
| Ionia | \$200 | \$408 | \$263 (31.7%) | \$263 (31.7%) | \$376 (-7.9%) | \$0 (0.0%) |
| Iosco | \$141 | \$505 | \$199 (41.0%) | N/A | \$481 (-4.8%) | N/A |
| Iron | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |
| Isabella | \$140 | \$556 | \$169 (20.4%) | N/A | \$564 (1.4%) | N/A |
| Jackson | \$323 | \$428 | \$279 (-13.5%) | \$335 (3.7%) | \$450 (5.0%) | \$55 (19.8%) |
| Kalamazoo | \$158 | \$560 | \$178 (12.4%) | N/A | \$541 (-3.4%) | N/A |
| Kalkaska | \$144 | \$484 | \$172 (19.7%) | N/A | \$469 (-3.1%) | N/A |
| Kent | \$182 | \$408 | \$182 (0.2%) | \$199 (9.3%) | \$376 (-7.9%) | \$16 (9.0%) |
| Keweenaw | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |

| | | | | | | |
|--------------|-------|-------|----------------|----------------|----------------|--------------|
| Lake | \$237 | \$408 | \$210 (-11.3%) | \$210 (-11.3%) | \$376 (-7.9%) | \$0 (0.0%) |
| Lapeer | \$211 | \$404 | \$184 (-12.7%) | \$184 (-12.7%) | \$351 (-13.0%) | \$0 (0.0%) |
| Leelanau | \$144 | \$484 | \$172 (19.7%) | N/A | \$469 (-3.1%) | N/A |
| Lenawee | \$307 | \$428 | \$397 (29.4%) | N/A | \$377 (-12.0%) | N/A |
| Livingston | \$186 | \$428 | \$182 (-1.9%) | N/A | \$377 (-12.0%) | N/A |
| Luce | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |
| Mackinac | \$200 | \$505 | \$256 (27.9%) | \$256 (27.9%) | \$481 (-4.8%) | \$0 (0.0%) |
| Macomb | \$192 | \$343 | \$186 (-3.4%) | \$199 (3.6%) | \$351 (2.4%) | \$13 (7.2%) |
| Manistee | \$144 | \$484 | \$172 (19.7%) | N/A | \$469 (-3.1%) | N/A |
| Marquette | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |
| Mason | \$237 | \$408 | \$210 (-11.3%) | \$210 (-11.3%) | \$376 (-7.9%) | \$0 (0.0%) |
| Mecosta | \$237 | \$408 | \$210 (-11.3%) | \$210 (-11.3%) | \$376 (-7.9%) | \$0 (0.0%) |
| Menominee | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |
| Midland | \$140 | \$556 | \$169 (20.4%) | N/A | \$564 (1.4%) | N/A |
| Missaukee | \$144 | \$484 | \$172 (19.7%) | N/A | \$469 (-3.1%) | N/A |
| Monroe | \$249 | \$357 | \$186 (-25.5%) | \$281 (13.0%) | \$351 (-1.6%) | \$96 (51.7%) |
| Montcalm | \$200 | \$408 | \$210 (5.1%) | \$263 (31.7%) | \$376 (-7.9%) | \$53 (25.3%) |
| Montmorency | \$141 | \$505 | \$199 (41.0%) | N/A | \$481 (-4.8%) | N/A |
| Muskegon | \$237 | \$408 | \$200 (-15.6%) | \$210 (-11.3%) | \$376 (-7.9%) | \$10 (5.1%) |
| Newaygo | \$237 | \$408 | \$210 (-11.3%) | \$210 (-11.3%) | \$376 (-7.9%) | \$0 (0.0%) |
| Oakland | \$192 | \$343 | \$186 (-3.4%) | \$199 (3.6%) | \$351 (2.4%) | \$13 (7.2%) |
| Oceana | \$237 | \$408 | \$210 (-11.3%) | \$210 (-11.3%) | \$376 (-7.9%) | \$0 (0.0%) |
| Ogemaw | \$141 | \$505 | \$168 (18.9%) | N/A | \$481 (-4.8%) | N/A |
| Ontonagon | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |
| Osceola | \$237 | \$408 | \$210 (-11.3%) | \$210 (-11.3%) | \$376 (-7.9%) | \$0 (0.0%) |
| Oscoda | \$141 | \$505 | \$168 (18.9%) | N/A | \$481 (-4.8%) | N/A |
| Otsego | \$141 | \$505 | \$199 (41.0%) | N/A | \$481 (-4.8%) | N/A |
| Ottawa | \$237 | \$408 | \$210 (-11.3%) | \$210 (-11.3%) | \$376 (-7.9%) | \$0 (0.0%) |
| Presque Isle | \$141 | \$505 | \$199 (41.0%) | N/A | \$481 (-4.8%) | N/A |
| Roscommon | \$141 | \$505 | \$168 (18.9%) | N/A | \$481 (-4.8%) | N/A |
| Saginaw | \$186 | \$473 | \$198 (6.3%) | \$203 (9.2%) | \$485 (2.5%) | \$5 (2.7%) |
| Saint Clair | \$197 | \$494 | \$185 (-6.3%) | \$206 (4.4%) | \$517 (4.6%) | \$21 (11.4%) |
| Saint Joseph | \$205 | \$555 | \$195 (-4.7%) | \$195 (-4.7%) | \$500 (-9.8%) | \$0 (0.0%) |
| Sanilac | \$187 | \$511 | \$191 (2.3%) | N/A | \$509 (-0.5%) | N/A |
| Schoolcraft | \$180 | \$743 | \$106 (-41.1%) | \$106 (-41.1%) | \$857 (15.4%) | \$0 (0.0%) |
| Shiawassee | \$205 | \$404 | \$288 (40.4%) | \$288 (40.4%) | \$351 (-13.0%) | \$0 (0.0%) |
| Tuscola | \$187 | \$511 | \$199 (6.4%) | N/A | \$509 (-0.5%) | N/A |
| Van Buren | \$140 | \$555 | \$195 (39.5%) | N/A | \$500 (-9.8%) | N/A |
| Washtenaw | \$186 | \$428 | \$182 (-1.9%) | N/A | \$377 (-12.0%) | N/A |
| Wayne | \$179 | \$357 | \$186 (3.6%) | \$199 (11.1%) | \$351 (-1.6%) | \$13 (7.2%) |
| Wexford | \$144 | \$484 | \$172 (19.7%) | N/A | \$469 (-3.1%) | N/A |