

2021 Health Insurance Marketplace in Michigan

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In 2021, monthly health insurance rates for the lowest cost plans on Michigan's ACA Health Insurance Marketplace decreased, on average. These decreases occurred despite the many uncertainties associated with the coronavirus disease of 2019 (COVID-19).

2021 plan options are robust for communities across the state. In many counties, rates have declined considerably. These 2021 Marketplace changes are favorable for consumers overall. However, rates have increased in other counties and regions. Consumers should review their options and make a plan selection by December 15, when the annual open enrollment period ends.

For consumers already enrolled in a 2020 Marketplace plan, it is important to explore plan options and select a 2021 plan before being automatically reenrolled on December 16. This is because 2020's lowest cost plans may not be the lowest cost plans available in 2021.

Key Findings

- The Michigan Marketplace has the same nine insurers in 2021 as participated in the market in 2020, with one issuer having merged with an additional issuer not previously in the Michigan Marketplace (Meridian with Centene).
- All counties in Michigan have at least two participating insurers and Michigan consumers can select from nine to 85 plans, depending on the county in which they live. This is an increase from 2020, when consumers could select from nine to 76 plans.
- Across all counties in Michigan, premiums are lower on average this year than they were in 2020. On average, premiums for the lowest cost bronze plans decreased by 6.8 percent, lowest cost silver and second-lowest cost silver plans decreased by 3.3 percent and 4.3 percent less respectively, and lowest cost gold plans decreased by 2.2 percent. Expanded bronze plan premiums increased by 0.1 percent.
- The majority of Michigan's 83 counties have new lowest cost silver and second-lowest cost silver plans available. Those who are set to reenroll in plans that were the lowest cost or second-lowest cost silver plans available to them in 2020 should review their options as they may find less expensive plans—and better plans—to choose from in the 2021 Marketplace.

Three of Michigan's insurers, representing 44 of the 128 total offered plans, have said COVID-19 was a factor in determining their 2021 premiums. Their plans' premiums are moderately higher than they otherwise would have been absent the pandemic, ranging from 2 – 4 percent higher on average.

Overview

On November 1, 2020, Michigan’s Health Insurance Marketplace launched the eighth annual open enrollment period, allowing Michigan residents to shop for available health plans and check eligibility for financial assistance for 2021 coverage. Open enrollment lasts just six weeks, until December 15, 2020.

Marketplace health plans are classified as bronze, silver, gold, and platinum with actuarial values of 60, 70, 80, and 90 percent, respectively. Plans at higher metal levels generally have higher premiums and lower cost-sharing requirements.

This year, 28 of 83 Michigan counties have a new lowest cost bronze plan—the least expensive option.

In 62 of 83 counties, there is an expanded bronze plan that is less expensive than the “lowest cost bronze” option.¹ In 67 of 83 counties, the lowest cost silver plan also changed from 2020 to 2021 (*Figure 1*).²

Those who are set to reenroll in plans that were the lowest cost bronze plan or silver plans available to them in 2020 may find less expensive options in the Marketplace this year.

Notably, there are new benchmark plans (second-lowest cost silver plans) in 68 of Michigan’s 83 counties (*Figure 2*). Benchmark plans are an important factor in calculating the amount of premium tax credits Marketplace applicants may be eligible to receive.³ Consumers in counties where the local benchmark premium changed from 2020 to 2021 may see changes in their tax credit amounts. From 2020 to 2021, the lowest cost silver plan premiums increased in 24 counties and benchmark silver plan premiums increased in 21 counties.

Figure 1:

Most Michigan counties saw rate decreases across plans of all metal levels in 2021.

Number of counties (out of 83 total) with premium decreases in each category			
	Lowest Bronze	Lowest Silver	Benchmark Silver
Counties with premium decreases	73 (88%)	59 (71%)	62 (75%)

Figure 2:

Most Michigan counties have new plans to choose from in 2021.

Number of counties (out of 83 total) with new plans in each category			
	Lowest Bronze	Lowest Silver	Benchmark Silver
Counties with new plans	28 (34%)	67 (81%)	68 (82%)

¹ Expanded bronze 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. Expanded bronze plans were offered in the Marketplace for the first time in 2018 due to a provision in U.S. Code of Federal Regulations, 45 CFR 156.140(c).

² All analyses were completed using 2020 and 2021 individual market medical plan data accessed at data.healthcare.gov.

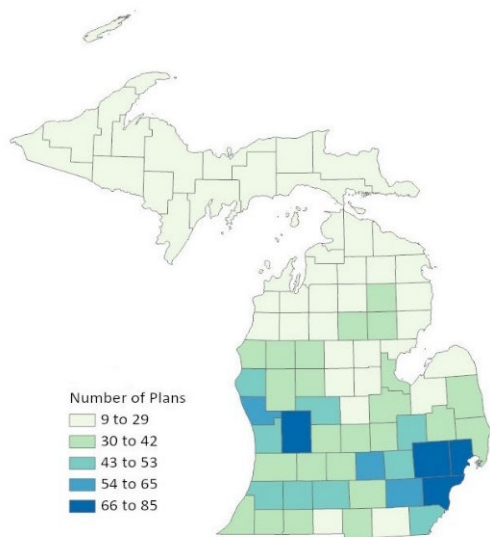
³ Premium tax credits are calculated by subtracting a Marketplace enrollee’s maximum premium contribution from the age-adjusted premium for the local benchmark plan in the enrollee’s region. The maximum premium contribution is a product of the enrollee’s household income and the “applicable percentage” of their income they must contribute, a sliding scale that ranges from 2.01 to 9.83 percent of income for those between 100 and 400 percent of the federal poverty level.

Changes in the Number of Plan Offerings

Nine issuers are offering coverage in the Michigan Marketplace in 2021, the same as in 2020. No issuers exited Michigan’s Marketplace from 2020 to 2021. However, one issuer, Meridian, merged with Centene which had not previously offered private plans in the Michigan Marketplace. The plans offered by the newly merged issuer are called “Ambetter from Meridian.”⁴ Full details on the change in the number of plan offerings by county for 2021 are available in *Appendix 1*.

Fig. 3:

Michiganders across this state, including in rural counties, have many plan options.



Marketplace offerings in Michigan remain very competitive in many counties for 2021. All 83 Michigan counties have at least two issuers offering plans on the Marketplace. The number of county-level plan offerings range from a low of nine plans to a high of 85 plans (See *Figure 3*).

In 63 counties the number of available plans increased from 2020 to 2021. In five counties (Clinton, Eaton, Ionia, Livingston, and Shiawassee) the number of available plans decreased from 2020 to 2021. In 15 counties the number of available plans remained the same from 2020 to 2021.⁴

In the five Michigan counties that experienced a decrease in available plans, four counties lost only one plan and Livingston County lost two.

Muskegon County had the largest net increase in the number of available plans, growing from 37 to 65 plans.

Changes in Premiums for Benchmark Plans

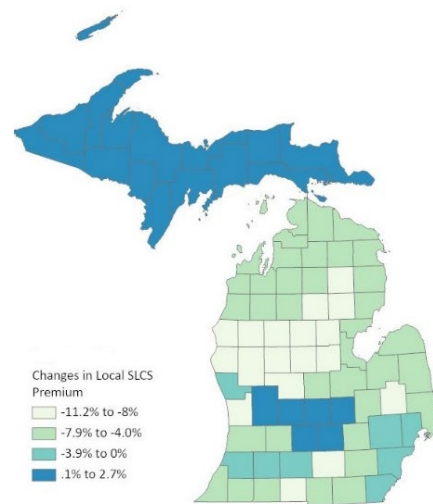
Fig. 4:

Benchmark plan premiums decreased in 62 of 83 counties

The 2021 premiums decreased from 2020 rates by an average of 4.3 percent statewide for the local benchmark (second lowest cost silver) plan.⁵ The change in benchmark premiums varies from an 11.2 percent decrease in Lapeer County to a 1.8 percent increase in 15 counties. (See *Figure 4*)

Benchmark plan premiums decreased in 62 of 83 counties and increased in 21 counties.

More detail on the changes in benchmark silver plan premiums by county for 2021 is available in *Appendix 1*.



⁴ Plan offerings do not include catastrophic plans or child-only plans.

⁵ CHRT analysis of Marketplace data provided by healthcare.gov.

Changes in Average Monthly Plan Premiums

Fig. 5:

Premiums for the lowest cost plans of almost every metal level decreased in 2021

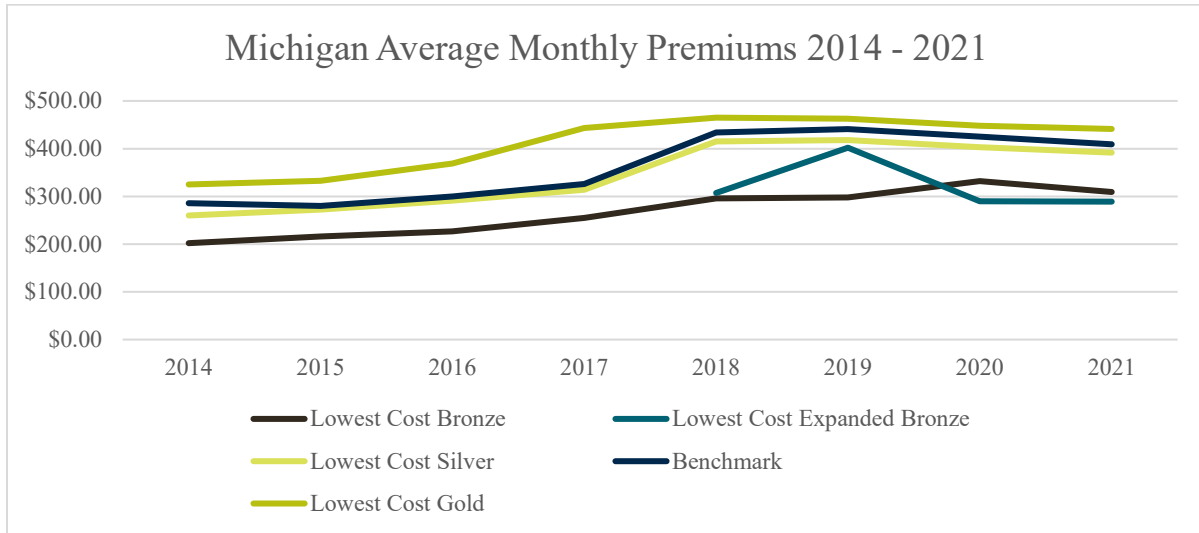


Figure 5 shows average premium payments for a 40-year-old Michigander making \$40,000 per year for lowest cost bronze, lowest cost silver, benchmark silver, and lowest cost gold plans from 2014 - 2021. The graph also includes the average premiums of expanded bronze plans which were offered on the Marketplace for the first time in 2018.

In 2021, on average, this 40-year-old's premium for the lowest cost bronze plan decreased by 6.8 percent, lowest cost silver and second-lowest cost silver plans decreased by 3.3 percent and 4.3 percent respectively, and lowest cost gold plan decreased by 2.2 percent. Expanded bronze plan premiums for this individual increased by 0.1 percent, on average.

In general, premiums have declined since the large spike in prices seen in 2018, with the exception of the lowest cost bronze plans and the lowest cost expanded bronze plans. Lowest cost expanded bronze plans experienced a large spike during 2019 and lowest cost bronze experienced one last year. When adjusting for the overall lowest bronze plan available in each county (lowest cost bronze or lowest cost expanded bronze), the actual premium amount paid by consumers has remained relatively stable since 2018. More information regarding bronze plan premiums is located in *Appendix 2*.

Effects of Renewing 2020 Marketplace Coverage

From November 1 - December 15, 2020, many consumers enrolled in coverage through Michigan's Health Insurance Marketplace will renew their 2020 plan to maintain uninterrupted coverage for 2021. On December 16, 2020, consumers who have not yet actively selected 2021 coverage will be automatically reenrolled in their 2020 plan.

Certain enrollees may face higher premium costs if they stay with their current plan.

For example, consider a 40-year-old nonsmoker living in Muskegon County with an annual income of \$40,000: In 2020, the second-lowest cost silver premium was \$336/month, and this individual would have received a \$6 monthly

premium tax credit. In 2021, there is a new second-lowest cost silver plan available with a premium of \$330/month and a monthly tax credit of \$30. In this instance, if the individual actively switches to the new second-lowest cost silver plan, their net premium will be lower for 2021 than it was in 2020. However, if the individual remains enrolled in the same plan they had in 2020 their net premiums will be higher in 2021.

Consumers who reenroll in a bronze plan, which has higher cost-sharing than silver plans but substantially lower premiums after tax credits are applied, will see a premium decrease of 6.8 percent on average this year. Depending on age and income, some enrollees may receive tax credits large enough to cover the entire monthly premium for the lowest cost bronze plan offered in their area. During the 2020 open enrollment period, 19 percent of Michiganders, or roughly 54,500 people, were eligible for a tax credit that fully covered their premium in a bronze plan.ⁱⁱ

In four of 83 counties (Clinton, Eaton, Hillsdale, and Livingston), unsubsidized premiums for the lowest cost gold plan are lower than unsubsidized premiums for the lowest cost silver plan. In these counties, consumers can enroll in a gold plan for a lower monthly premium than if they enroll in the lowest cost silver plan—regardless of whether they are 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 are ineligible for financial assistance and who pay full market price for premiums – may opt to purchase coverage offered outside the Health Insurance Marketplace (“off-Marketplace”).

Off-Marketplace plans are ACA compliant, but are sold outside of the healthcare.gov platform. In 2018, when on-Marketplace silver plans experienced steep premium increases, individuals paying full price for coverage could select a nearly identical, but less expensive, off-Marketplace silver plan. According to estimates, as of March 2020 there were approximately 85,874 individuals enrolled in off-Marketplace plans (24 percent of the ACA-compliant individual market), and 262,919 individuals enrolled in on-Marketplace plans (76 percent of the market) in Michigan.ⁱⁱⁱ

Plan Renewal Scenarios

Since local benchmark plans changed in most Michigan counties this year, premium tax credit amounts may have also changed for many enrollees, even if their income and household size remained constant. *Figures 6 and 7* below provide examples of the effective premium rate increases (after tax credits are applied) enrollees may face if they renew their 2020 plan instead of actively choosing a lower cost alternative.

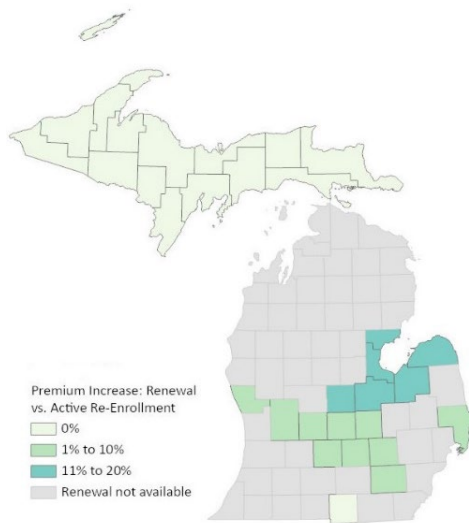
Lowest cost silver (LCS) plans have been among the most popular plans in the federally-facilitated Marketplace.^{iv} In fact, in 2019 during the 2020 open enrollment period, 59 percent of plans purchased in the Marketplace were silver plans, many of them LCS.^v The 2020 LCS plan was discontinued in 51 counties in Michigan for the 2021 open enrollment period, while the 2020 LCS plan remains available for renewal in 32 counties. LCS plan discontinuations are higher this year compared to 2020, when the local 2019 LCS plan was discontinued in 39 counties.

Rate increases for renewing a 2020 LCS plan compared to selecting the new local LCS plan vary by county (*Figures 6 and 7*). The magnitude of these increases varies depending on enrollee characteristics, but is greatest for older enrollees with lower incomes. While some enrollees may experience significant premium savings if they switch plans rather than stay in their 2020 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. 6:

Premium Increase for Renewing the 2020 LCS Plan vs. Actively Choosing 2021 LCS Plan



This individual’s income is 314 percent of the federal poverty level, and in 2020 they would have received a premium tax credit in 76 of Michigan’s 83 counties.

This year, this individual will receive a tax credit in 73 Michigan counties. While they will receive a larger tax credit in 13 counties this year compared to 2020, their tax credit will decrease in 62 counties (including three counties where their tax credit decreases to zero), and they will have no tax credit, this year or last, in eight counties.

In all 83 counties, this individual’s tax credit is not large enough to cover the entire premium for the lowest-cost bronze plan offered in that county.

In four counties, this individual can choose the lowest cost gold plan and pay less in monthly premiums than they would for the lowest cost silver plan in that county.

In six counties where renewing the 2020 LCS plan is an option, this individual will pay at least 10 percent more for renewing, compared to if they select the LCS plan. In 10 counties, the difference is less than 10 percent, and there is no difference in 16 counties. In 51 counties, there is not an option to renew the 2020 LCS plan. Full details are available in *Appendix 3*.

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

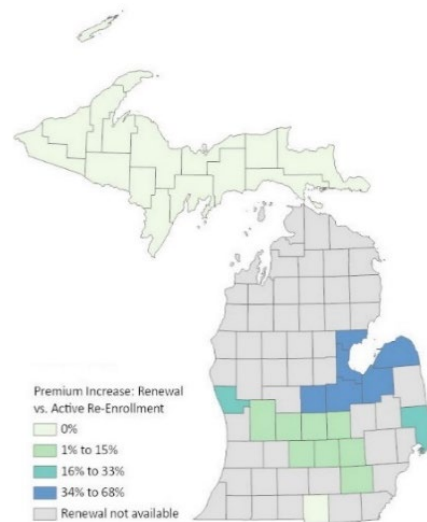
Fig. 7:

Premium Increase for Renewing the 2020 LCS Plan vs. Actively Choosing 2021 LCS Plan

This individual’s income is 235 percent of the federal poverty level, and therefore the individual will receive a tax credit in every county.

This year, this individual’s tax credit amount increased in 40 counties and decreased in 43 counties. In addition, this individual qualifies to receive cost-sharing reductions if she enrolls in a silver plan.

In 29 counties, this individual’s tax credit is large enough to cover the entire monthly premium for a bronze plan – 26 counties’ lowest cost expanded bronze plans and 21 counties’ lowest cost bronze plans.



In four counties, this individual can enroll in the lowest cost gold plan and pay less in monthly premiums than she would for the lowest cost silver plan in that county.

In four counties where renewing the 2020 LCS plan is an option, an individual will pay over 65 percent more for renewing their coverage, compared to selecting the LCS plan. In another two counties, that number is over 30 percent. In 10 counties, the difference is less than a 30 percent increase, and there is no difference in 16 counties. There is not an option to renew the 2020 LCS plan in 51 counties. Full details are available in *Appendix 4*.

Impact of COVID-19

Insurance companies across the country had to decide whether and to what extent to adjust 2021 premiums due to the impact of the pandemic. Nationally, issuers that increased premiums due to COVID-19 included relatively moderate effects of 1-4 percent increases in premiums.^{vi}

Three of Michigan's nine issuers – Oscar Insurance Company, Meridian Health Plan of Michigan, and Physicians Health Insurance – have announced that COVID-19 contributed to the rates their plans offered in the 2021 enrollment period. Oscar raised rates 6 percent, with 4 percentage points being attributed to COVID-19. Meridian decreased rates 5.6 percent, but stated their rates would have fallen another 2 percentage points if not for COVID-19. Almost all of the 3.1 percentage point increase in Physicians Health Plan rates is attributed to COVID-19.^{vii} These three issuers' combined plans represent 44 of the 128 total offered plans in the Michigan Marketplace this year.^{viii}

Three issuers – McLaren Health Plan Community, Priority Health Insurance, and Total Health Care USA said that COVID-19 had no effect on their rates for the 2021 open enrollment period. The net impact of COVID-19 on Blue Care Network of Michigan, Blue Cross Blue Shield of Michigan, and Molina Healthcare of Michigan's rates for 2021 are unknown.^{ix}

Conclusion

Michigan consumers will continue to have a robust choice of issuers and plans in the Health Insurance Marketplace in 2021. Despite the COVID-19 pandemic, premiums decreased modestly across the state in 2021 for bronze plans, silver plans, benchmark plans, and gold plans, whereas premiums for expanded bronze plans had a very small increase.

Premiums and tax credit amounts change every year, so consumers should always compare their options carefully.

It is imperative, now more than ever, that every Michigander has health insurance coverage of some sort. Not having insurance and needing to be hospitalized for COVID-19 can lead to incredible financial hardship. Open enrollment closes on December 15th, so Michiganders still have one week to explore their options and choose the plan that is best for them.

Endnotes

ⁱ Ambetter from Meridian Provides Michigan Residents with Affordable Health Insurance Options, October 27, 2020. <https://www.prnewswire.com/news-releases/ambetter-from-meridian-provides-michigan-residents-with-affordable-health-insurance-options-301160251.html>. (accessed 11/18/20).

ⁱⁱ 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).

ⁱⁱⁱ “Individual Health Insurance Enrollment Trends and Market Insights.” Mark Farrah Associates, July 2020. <https://www.markfarrah.com/mfa-briefs/individual-health-insurance-enrollment-trends-and-market-insights/>. (accessed 11/18/20).

^{iv} E. Carpenter. “Avalere Analysis: Most Popular Exchange Plans Are Increasing Price.” Avalere. November 2014: <http://avalere.com/expertise/managed-care/insights/avalere-analysis-most-popular-exchange-plans-are-increasing-price> (accessed 11/3/18).

^v Keith, Katie. “Final Marketplace Enrollment Data For 2020.” Health Affairs, April 2, 2020. <https://www.healthaffairs.org/doi/10.1377/hblog20200402.109653/full/>. (accessed 11/19/20).

^{vi} Kurani, Nisha, and Daniel McDermott. “2021 Premium Changes on ACA Exchanges and the Impact of COVID-19 on Rates.” KFF, October 19, 2020. <https://www.kff.org/private-insurance/issue-brief/2021-premium-changes-on-aca-exchanges-and-the-impact-of-covid-19-on-rates/>. (accessed on 11/18/20)

^{vii} Ibid.

^{viii} “2021 Michigan Health Insurance Rate Change Requests Individual Market (APPROVED).” Marketplace Plan & Rate Information. DIFS, October 19, 2020. https://www.michigan.gov/documents/difs/2021_Approved_Rate_Changes_705525_7.pdf. (accessed on 11/24/20)

^{ix} Kurani, Nisha, and Daniel McDermott. “2021 Premium Changes on ACA Exchanges and the Impact of COVID-19 on Rates.” KFF, October 19, 2020. <https://www.kff.org/private-insurance/issue-brief/2021-premium-changes-on-aca-exchanges-and-the-impact-of-covid-19-on-rates/>. (accessed on 11/18/20)

Michigan's 2021 Marketplace

Appendix 1:

Michigan Marketplace Plan Choice and Select Premiums, 2020-2021

40-year-old, non-smoker

2021 Michigan Marketplace (Change from 2020)					
County	Issuers (+/- Change)	Plans (+/- Change)	Lowest Bronze (% Change)	Lowest Silver (% Change)	2nd Lowest Silver (% Change)
Alcona	4 (0)	25 (+3)	\$297 (-7.4%)	\$355 (-8.8%)* ¹	\$378 (-6.8%)*
Alger	2 (0)	9 (0)	\$442 (-0.1%)	\$589 (6.7%)	\$616 (1.8%)
Allegan	5 (0)	41 (+14)	\$314 (-8.6%)*	\$386 (-8.9%)*	\$411 (-4.3%)*
Alpena	4 (0)	25 (+3)	\$297 (-7.4%)	\$355 (-8.8%)*	\$378 (-6.8%)*
Antrim	4 (0)	25 (+3)	\$297 (-7.4%)	\$335 (-8.8%)*	\$357 (-6.8%)*
Arenac	4 (0)	25 (+3)	\$270 (2.4%)	\$353 (-9.9%)*	\$375 (-4.3%)*
Baraga	2 (0)	9 (0)	\$442 (-0.1%)	\$589 (6.7%)	\$616 (1.8%)
Barry	5 (0)	41 (+14)	\$314 (-8.6%)*	\$386 (-8.9%)*	\$411 (-4.3%)*
Bay	4 (0)	30 (+3)	\$270 (2.4%)	\$353 (-9.9%)*	\$375 (-4.3%)*
Benzie	4 (0)	25 (+3)	\$297 (-7.4%)	\$335 (-8.8%)*	\$357 (-6.8%)*
Berrien	4 (0)	37 (+14)	\$315 (-24.0%)*	\$400 (0.4%)*	\$412 (-4.6%)*
Branch	4 (0)	25 (+3)	\$331 (-3.6%)	\$412 (-10.1%)*	\$438 (-8.1%)*
Calhoun	4 (0)	48 (+15)	\$319 (-15.9%)*	\$396 (-3.8%)*	\$412 (-2.9%)*
Cass	5 (0)	41 (+14)	\$315 (-8.4%)*	\$400 (0.4%)*	\$412 (-4.6%)*
Charlevoix	4 (0)	25 (+3)	\$297 (-7.4%)	\$335 (-8.8%)*	\$357 (-6.8%)*
Cheboygan	4 (0)	25 (+3)	\$297 (-7.4%)	\$355 (-8.8%)*	\$378 (-6.8%)*
Chippewa	2 (0)	9 (0)	\$352 (-0.1%)	\$440 (4.1%)	\$491 (1.8%)
Clare	4 (0)	25 (+3)	\$331 (-3.6%)	\$378 (-10.1%)*	\$402 (-8.1%)*
Clinton	5 (0)	42 (-1)	\$254 (-3.4%)	\$377 (3.0%)*	\$378 (1.7%)*
Crawford	4 (0)	25 (+3)	\$297 (-7.4%)	\$355 (-8.8%)*	\$378 (-6.8%)*
Delta	2 (0)	9 (0)	\$442 (-0.1%)	\$589 (6.7%)	\$616 (1.8%)
Dickinson	2 (0)	9 (0)	\$442 (-0.1%)	\$589 (6.7%)	\$616 (1.8%)
Eaton	5 (0)	42 (-1)	\$254 (-3.4%)	\$377 (3.0%)*	\$378 (1.7%)*
Emmet	4 (0)	25 (+3)	\$297 (-7.4%)	\$335 (-8.8%)*	\$357 (-6.8%)*
Genesee	6 (0)	51 (+12)	\$223 (-0.8%)*	\$292 (-5.0%)*	\$295 (-6.4%)*
Gladwin	4 (0)	25 (+3)	\$331 (-3.6%)	\$378 (-10.1%)*	\$402 (-8.1%)*
Gogebic	2 (0)	9 (0)	\$442 (-0.1%)	\$589 (6.7%)	\$616 (1.8%)
Grand Traverse	4 (0)	25 (+3)	\$297 (-7.4%)	\$335 (-8.8%)*	\$357 (-6.8%)*
Gratiot	5 (0)	29 (+3)	\$270 (2.4%)	\$353 (-9.9%)*	\$375 (-4.3%)*
Hillsdale	5 (0)	41 (+14)	\$254 (-3.4%)	\$388 (-0.5%)	\$398 (-4.7%)*
Houghton	2 (0)	9 (0)	\$442 (-0.1%)	\$589 (6.7%)	\$616 (1.8%)
Huron	4 (0)	25 (+3)	\$265 (-3.4%)	\$370 (-8.8%)*	\$393 (-4.3%)*
Ingham	6 (0)	58 (+10)	\$254 (-3.4%)	\$377 (3.0%)*	\$378 (1.7%)*
Ionia	5 (0)	37 (-1)	\$331 (-3.6%)	\$377 (3.0%)*	\$378 (1.7%)*
Iosco	4 (0)	25 (+3)	\$297 (-7.4%)	\$355 (-8.8%)*	\$378 (-6.8%)*
Iron	2 (0)	9 (0)	\$442 (-0.1%)	\$589 (6.7%)	\$616 (1.8%)
Isabella	5 (0)	29 (+3)	\$331 (-3.6%)	\$378 (-10.1%)*	\$402 (-8.1%)*
Jackson	4 (0)	37 (+14)	\$304 (-20.7%)*	\$398 (-4.7%)*	\$403 (-10.4%)*

¹ The asterisks (*) indicates a change in this plan from 2020 to 2021.

Kalamazoo	5 (0)	52 (+15)	\$319 (-7.2%)*	\$396 (-3.8%)*	\$412 (-2.9%)*
Kalkaska	4 (0)	25 (+3)	\$297 (-7.4%)*	\$335 (-8.8%)*	\$357 (-6.8%)*
Kent	7 (0)	75 (+21)	\$249 (1.6%)*	\$326 (2.0%)*	\$330 (0.3%)*
Keweenaw	2 (0)	9 (0)	\$442 (-0.1%)*	\$589 (6.7%)*	\$616 (1.8%)*
Lake	5 (0)	41 (+14)	\$249 (-27.5%)*	\$326 (-2.9%)*	\$330 (-9.2%)*
Lapeer	5 (0)	41 (+14)	\$223 (-17.9%)*	\$292 (-5.0%)*	\$295 (-11.2%)*
Leelanau	4 (0)	25 (+3)	\$297 (-7.4%)*	\$335 (-8.8%)*	\$357 (-6.8%)*
Lenawee	4 (0)	25 (+3)	\$351 (8.7%)*	\$399 (-10.1%)*	\$424 (-4.8%)*
Livingston	5 (-1)	47 (-2)	\$259 (-1.2%)*	\$311 (-2.8%)*	\$314 (-4.7%)*
Luce	2 (0)	9 (0)	\$442 (-0.1%)*	\$589 (6.7%)*	\$616 (1.8%)*
Mackinac	2 (0)	9 (0)	\$352 (-0.1%)*	\$440 (4.1%)*	\$491 (1.8%)*
Macomb	7 (-1)	85 (+9)	\$244 (8.3%)*	\$305 (-1.0%)*	\$305 (-3.4%)*
Manistee	4 (0)	25 (+3)	\$297 (-7.4%)*	\$335 (-8.8%)*	\$357 (-6.8%)*
Marquette	2 (0)	9 (0)	\$442 (-0.1%)*	\$589 (6.7%)*	\$616 (1.8%)*
Mason	5 (0)	41 (+14)	\$249 (-27.5%)*	\$326 (-2.9%)*	\$330 (-9.2%)*
Mecosta	5 (0)	41 (+14)	\$249 (-27.5%)*	\$326 (-2.9%)*	\$330 (-9.2%)*
Menominee	2 (0)	9 (0)	\$442 (-0.1%)*	\$589 (6.7%)*	\$616 (1.8%)*
Midland	4 (0)	25 (+3)	\$331 (-3.6%)*	\$378 (-10.1%)*	\$402 (-8.1%)*
Missaukee	4 (0)	25 (+3)	\$297 (-7.4%)*	\$335 (-8.8%)*	\$357 (-6.8%)*
Monroe	5 (0)	46 (+14)	\$244 (-24.3%)*	\$319 (3.8%)*	\$323 (-3.0%)*
Montcalm	6 (0)	53 (+10)	\$249 (-27.5%)*	\$326 (-2.9%)*	\$330 (-9.2%)*
Montmorency	4 (0)	25 (+3)	\$297 (-7.4%)*	\$355 (-8.8%)*	\$378 (-6.8%)*
Muskegon	6 (+1)	65 (+28)	\$249 (1.6%)*	\$326 (-1.1%)*	\$330 (-1.7%)*
Newaygo	5 (0)	41 (+14)	\$249 (-27.5%)*	\$326 (-2.9%)*	\$330 (-9.2%)*
Oakland	7 (-1)	85 (+9)	\$244 (8.3%)*	\$305 (-1.0%)*	\$305 (-3.4%)*
Oceana	6 (+1)	52 (+25)	\$249 (-27.5%)*	\$326 (-2.9%)*	\$330 (-9.2%)*
Ogemaw	5 (0)	41 (+14)	\$270 (-16.0%)*	\$353 (-4.9%)*	\$355 (-8.8%)*
Ontonagon	2 (0)	9 (0)	\$442 (-0.1%)*	\$589 (6.7%)*	\$616 (1.8%)*
Osceola	5 (0)	41 (+14)	\$249 (-27.5%)*	\$326 (-2.9%)*	\$330 (-9.2%)*
Oscoda	5 (0)	41 (+14)	\$270 (-16.0%)*	\$353 (-4.9%)*	\$355 (-8.8%)*
Otsego	4 (0)	25 (+3)	\$297 (-7.4%)*	\$355 (-8.8%)*	\$378 (-6.8%)*
Ottawa	5 (0)	46 (+14)	\$249 (-27.5%)*	\$326 (-2.9%)*	\$330 (-9.2%)*
Presque Isle	4 (0)	25 (+3)	\$297 (-7.4%)*	\$355 (-8.8%)*	\$378 (-6.8%)*
Roscommon	5 (0)	41 (+14)	\$270 (-16.0%)*	\$353 (-4.9%)*	\$355 (-8.8%)*
Saginaw	4 (0)	30 (+3)	\$270 (2.4%)*	\$353 (-9.9%)*	\$375 (-4.3%)*
Saint Clair	4 (0)	30 (+3)	\$255 (-6.1%)*	\$369 (-8.2%)*	\$389 (-5.2%)*
Saint Joseph	5 (0)	41 (+14)	\$315 (-8.4%)*	\$400 (0.4%)*	\$412 (-4.6%)*
Sanilac	5 (0)	41 (+14)	\$265 (-3.4%)*	\$370 (-7.8%)*	\$381 (-6.0%)*
Schoolcraft	2 (0)	9 (0)	\$442 (-0.1%)*	\$589 (6.7%)*	\$616 (1.8%)*
Shiawassee	5 (0)	42 (-1)	\$255 (-6.1%)*	\$357 (-2.7%)*	\$377 (2.7%)*
Tuscola	4 (0)	25 (+3)	\$265 (-3.4%)*	\$370 (-8.8%)*	\$393 (-4.3%)*
Van Buren	5 (0)	52 (+15)	\$315 (-8.4%)*	\$386 (-3.3%)*	\$400 (-0.1%)*
Washtenaw	6 (-1)	63 (+9)	\$259 (-1.2%)*	\$311 (-2.8%)*	\$314 (-4.7%)*
Wayne	7 (-1)	85 (+9)	\$244 (8.6%)*	\$305 (-1.0%)*	\$308 (-2.3%)*
Wexford	4 (0)	25 (+3)	\$297 (-7.4%)*	\$335 (-8.8%)*	\$357 (-6.8%)*

Appendix 2:

Michigan's Bronze Plan Marketplace

Lowest Cost Bronze, Expanded Bronze, and Lowest Overall Bronze Plans, 2019-2021

	2019	2020	2021
Average Lowest Cost Bronze	\$298	\$332	\$309
Average Change from Previous Year	+1.5%	+12.5%	-6.8%
Average Lowest Cost Expanded Bronze	\$402	\$290	\$289
Average Change from Previous Year	+30.9%	-25.9%	+0.1%
# of Counties Where Lowest Expanded Bronze was Cheaper than Lowest Cost Bronze	8	73	62
Average Lowest Overall Cost Plan, Whether Lowest Cost Bronze or Expanded Bronze	\$295	\$289	\$286
Average Change from Previous Year	+3.9%	-2%	-1%
Average Difference Between Lowest Cost Bronze and Lowest Cost Expanded Bronze	\$104	\$42	\$20

Appendix 3:

Example of Lowest-Cost Silver Plan Premiums and Tax Credits

40-year-old with an Annual Income of \$40,000 in 2020 and 2021

County	2020 Marketplace		2021 Marketplace (% Change from 2020)			
	Net Premium - LCS	Tax Credit	Net Premium - Actively Apply for 2021 LCS	Net Premium – Renew 2020 LCS	Tax Credit	Renewal vs. Active Apply Difference
Alcona	\$319	\$66	\$329 (3.0%)	N/A	\$27 (-59.6%)	N/A
Alger	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Allegan	\$313	\$106	\$304 (-2.9%)	N/A	\$82 (-22.2%)	N/A
Alpena	\$319	\$66	\$329 (3.0%)	N/A	\$27 (-59.6%)	N/A
Antrim	\$304	\$59	\$307 (1.1%)	N/A	\$28 (-52.7%)	N/A
Arenac	\$318	\$68	\$306 (-3.7%)	\$366 (15.2%)	\$46 (-31.8%)	\$60 (19.7%)
Baraga	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Barry	\$313	\$106	\$304 (-2.9%)	N/A	\$82 (-22.2%)	N/A
Bay	\$318	\$68	\$306 (-3.7%)	\$366 (15.2%)	\$46 (-31.8%)	\$60 (19.7%)
Benzie	\$304	\$59	\$307 (1.1%)	N/A	\$28 (-52.7%)	N/A
Berrien	\$317	\$77	\$329 (3.7%)	N/A	\$72 (-6.8%)	N/A
Branch	\$352	\$100	\$329 (-6.6%)	N/A	\$83 (-17.1%)	N/A
Calhoun	\$307	\$100	\$313 (2.1%)	N/A	\$83 (-17.1%)	N/A
Cass	\$317	\$77	\$329 (3.7%)	N/A	\$72 (-6.8%)	N/A
Charlevoix	\$304	\$59	\$307 (1.1%)	N/A	\$28 (-52.7%)	N/A
Cheboygan	\$319	\$66	\$329 (3.0%)	N/A	\$27 (-59.6%)	N/A
Chippewa	\$351	\$66	\$413 (17.6%)	\$413 (17.6%)	\$27 (-59.6%)	\$0 (0.0%)
Clare	\$302	\$113	\$305 (0.8%)	N/A	\$73 (-35.4%)	N/A
Clinton	\$313	\$48	\$328 (4.8%)	\$329 (5.0%)	\$49 (2.7%)	\$1 (0.2%)
Crawford	\$319	\$66	\$329 (3.0%)	N/A	\$27 (-59.6%)	N/A
Delta	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Dickinson	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Eaton	\$313	\$48	\$328 (4.8%)	\$329 (5.0%)	\$49 (2.7%)	\$1 (0.2%)
Emmet	\$304	\$59	\$307 (1.1%)	N/A	\$28 (-52.7%)	N/A
Genesee	\$303	\$0	\$292 (-3.7%)	N/A	\$0 (0.0%)	N/A
Gladwin	\$302	\$113	\$305 (0.8%)	N/A	\$73 (-35.4%)	N/A
Gogebic	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Grand Traverse	\$304	\$59	\$307 (1.1%)	N/A	\$28 (-52.7%)	N/A
Gratiot	\$318	\$68	\$306 (-3.7%)	\$366 (15.2%)	\$46 (-31.8%)	\$60 (19.7%)
Hillsdale	\$337	\$48	\$339 (0.5%)	\$339 (0.5%)	\$49 (2.7%)	\$0 (0.0%)
Houghton	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Huron	\$319	\$82	\$317 (-0.6%)	\$351 (10.1%)	\$53 (-35.9%)	\$34 (10.7%)
Ingham	\$313	\$48	\$328 (4.8%)	\$329 (5.0%)	\$49 (2.7%)	\$1 (0.2%)
Ionia	\$355	\$7	\$376 (5.9%)	\$376 (6.0%)	\$1 (-79.0%)	\$1 (0.1%)
Iosco	\$319	\$66	\$329 (3.0%)	N/A	\$27 (-59.6%)	N/A
Iron	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Isabella	\$302	\$113	\$305 (0.8%)	N/A	\$73 (-35.4%)	N/A
Jackson	\$364	\$48	\$349 (-4.2%)	N/A	\$49 (2.7%)	N/A
Kalamazoo	\$307	\$100	\$313 (2.1%)	N/A	\$83 (-17.1%)	N/A
Kalkaska	\$304	\$59	\$307 (1.1%)	N/A	\$28 (-52.7%)	N/A
Kent	\$309	\$7	\$325 (5.1%)	\$337 (9.1%)	\$1 (-79.0%)	\$12 (3.8%)
Keweenaw	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Lake	\$325	\$7	\$325 (-0.1%)	N/A	\$1 (-79.0%)	N/A
Lapeer	\$303	\$0	\$292 (-3.7%)	N/A	\$0 (0.0%)	N/A
Leelanau	\$304	\$59	\$307 (1.1%)	N/A	\$28 (-52.7%)	N/A

Lenawee	\$431	\$7	\$399 (-7.5%)	N/A	\$0 (-100.0%)	N/A
Livingston	\$309	\$7	\$311 (0.8%)	\$314 (1.7%)	\$0 (-100.0%)	\$3 (0.9%)
Luce	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Mackinac	\$351	\$66	\$413 (17.6%)	\$413 (17.6%)	\$27 (-59.6%)	\$0 (0.0%)
Macomb	\$304	\$0	\$305 (0.2%)	N/A	\$0 (0.0%)	N/A
Manistee	\$304	\$59	\$307 (1.1%)	N/A	\$28 (-52.7%)	N/A
Marquette	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Mason	\$325	\$7	\$325 (-0.1%)	N/A	\$1 (-79.0%)	N/A
Mecosta	\$325	\$7	\$325 (-0.1%)	N/A	\$1 (-79.0%)	N/A
Menominee	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Midland	\$302	\$113	\$305 (0.8%)	N/A	\$73 (-35.4%)	N/A
Missaukee	\$304	\$59	\$307 (1.1%)	N/A	\$28 (-52.7%)	N/A
Monroe	\$304	\$0	\$319 (5.1%)	N/A	\$0 (0.0%)	N/A
Montcalm	\$325	\$7	\$325 (-0.1%)	N/A	\$1 (-79.0%)	N/A
Montmorency	\$319	\$66	\$329 (3.0%)	N/A	\$27 (-59.6%)	N/A
Muskegon	\$319	\$7	\$325 (1.8%)	\$354 (11.1%)	\$1 (-79.0%)	\$30 (9.1%)
Newaygo	\$325	\$7	\$325 (-0.1%)	N/A	\$1 (-79.0%)	N/A
Oakland	\$304	\$0	\$305 (0.2%)	N/A	\$0 (0.0%)	N/A
Oceana	\$325	\$7	\$325 (-0.1%)	N/A	\$1 (-79.0%)	N/A
Ogemaw	\$301	\$66	\$327 (8.5%)	N/A	\$27 (-59.6%)	N/A
Ontonagon	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Osceola	\$325	\$7	\$325 (-0.1%)	N/A	\$1 (-79.0%)	N/A
Oscoda	\$301	\$66	\$327 (8.5%)	N/A	\$27 (-59.6%)	N/A
Otsego	\$319	\$66	\$329 (3.0%)	N/A	\$27 (-59.6%)	N/A
Ottawa	\$325	\$7	\$325 (-0.1%)	N/A	\$1 (-79.0%)	N/A
Presque Isle	\$319	\$66	\$329 (3.0%)	N/A	\$27 (-59.6%)	N/A
Roscommon	\$301	\$66	\$327 (8.5%)	N/A	\$27 (-59.6%)	N/A
Saginaw	\$318	\$68	\$306 (-3.7%)	\$366 (15.2%)	\$46 (-31.8%)	\$60 (19.7%)
Saint Clair	\$311	\$86	\$309 (-0.7%)	\$329 (5.7%)	\$60 (-30.0%)	\$20 (6.4%)
Saint Joseph	\$317	\$77	\$329 (3.7%)	N/A	\$72 (-6.8%)	N/A
Sanilac	\$314	\$82	\$317 (1.0%)	N/A	\$53 (-35.9%)	N/A
Schoolcraft	\$266	\$279	\$302 (13.4%)	\$302 (13.4%)	\$288 (3.1%)	\$0 (0.0%)
Shiawassee	\$362	\$0	\$357 (-1.5%)	\$378 (4.4%)	\$0 (0.0%)	\$21 (6.0%)
Tuscola	\$319	\$82	\$317 (-0.6%)	\$351 (10.1%)	\$53 (-35.9%)	\$34 (10.7%)
Van Buren	\$317	\$77	\$314 (-1.0%)	N/A	\$72 (-6.8%)	N/A
Washtenaw	\$309	\$7	\$311 (0.8%)	\$314 (1.7%)	\$0 (-100.0%)	\$3 (0.9%)
Wayne	\$304	\$0	\$305 (0.2%)	N/A	\$0 (0.0%)	N/A
Wexford	\$304	\$59	\$307 (1.1%)	N/A	\$28 (-52.7%)	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 2020 and 2021

County	2020 Marketplace		2021 Marketplace (% Change from 2020)			
	Net Premium - LCS	Tax Credit	Net Premium - Actively Apply for 2021 LCS	Net Premium – Renew 2020 LCS	Tax Credit	Renewal vs. Active Apply Difference
Alcona	\$194	\$457	\$194 (0.2%)	N/A	\$426 (-6.9%)	N/A
Alger	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Allegan	\$184	\$524	\$151 (-17.7%)	N/A	\$523 (-0.2%)	N/A
Alpena	\$194	\$457	\$194 (0.2%)	N/A	\$426 (-6.9%)	N/A
Antrim	\$168	\$446	\$157 (-6.5%)	N/A	\$428 (-4.1%)	N/A
Arenac	\$193	\$461	\$155 (-19.6%)	\$260 (34.8%)	\$460 (-0.2%)	\$105 (67.7%)
Baraga	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Barry	\$184	\$524	\$151 (-17.7%)	N/A	\$523 (-0.2%)	N/A
Bay	\$193	\$461	\$155 (-19.6%)	\$260 (34.8%)	\$460 (-0.2%)	\$105 (67.7%)
Benzie	\$168	\$446	\$157 (-6.5%)	N/A	\$428 (-4.1%)	N/A
Berrien	\$190	\$476	\$194 (2.3%)	N/A	\$504 (6.0%)	N/A
Branch	\$250	\$514	\$194 (-22.2%)	N/A	\$524 (1.9%)	N/A
Calhoun	\$173	\$514	\$168 (-3.1%)	N/A	\$524 (1.9%)	N/A
Cass	\$190	\$476	\$194 (2.3%)	N/A	\$504 (6.0%)	N/A
Charlevoix	\$168	\$446	\$157 (-6.5%)	N/A	\$428 (-4.1%)	N/A
Cheboygan	\$194	\$457	\$194 (0.2%)	N/A	\$426 (-6.9%)	N/A
Chippewa	\$248	\$457	\$341 (37.6%)	\$341 (37.6%)	\$426 (-6.9%)	\$0 (0.0%)
Clare	\$165	\$537	\$152 (-7.7%)	N/A	\$507 (-5.7%)	N/A
Clinton	\$185	\$427	\$194 (4.6%)	\$194 (5.1%)	\$465 (8.9%)	\$1 (0.5%)
Crawford	\$194	\$457	\$194 (0.2%)	N/A	\$426 (-6.9%)	N/A
Delta	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Dickinson	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Eaton	\$185	\$427	\$194 (4.6%)	\$194 (5.1%)	\$465 (8.9%)	\$1 (0.5%)
Emmet	\$168	\$446	\$157 (-6.5%)	N/A	\$428 (-4.1%)	N/A
Genesee	\$180	\$333	\$188 (4.6%)	N/A	\$321 (-3.6%)	N/A
Gladwin	\$165	\$537	\$152 (-7.7%)	N/A	\$507 (-5.7%)	N/A
Gogebic	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Grand Traverse	\$168	\$446	\$157 (-6.5%)	N/A	\$428 (-4.1%)	N/A
Gratiot	\$193	\$461	\$155 (-19.6%)	\$260 (34.8%)	\$460 (-0.2%)	\$105 (67.7%)
Hillsdale	\$225	\$427	\$212 (-5.8%)	\$212 (-5.8%)	\$465 (8.9%)	\$0 (0.0%)
Houghton	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Huron	\$194	\$484	\$174 (-10.1%)	\$234 (20.4%)	\$471 (-2.7%)	\$59 (34.0%)
Ingham	\$185	\$427	\$194 (4.6%)	\$194 (5.1%)	\$465 (8.9%)	\$1 (0.5%)
Ionia	\$256	\$356	\$277 (8.2%)	\$278 (8.5%)	\$382 (7.2%)	\$1 (0.3%)
Iosco	\$194	\$457	\$194 (0.2%)	N/A	\$426 (-6.9%)	N/A
Iron	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Isabella	\$165	\$537	\$152 (-7.7%)	N/A	\$507 (-5.7%)	N/A
Jackson	\$271	\$427	\$230 (-15.3%)	N/A	\$465 (8.9%)	N/A
Kalamazoo	\$173	\$514	\$168 (-3.1%)	N/A	\$524 (1.9%)	N/A

Kalkaska	\$168	\$446	\$157 (-6.5%)	N/A	\$428 (-4.1%)	N/A
Kent	\$178	\$356	\$188 (5.3%)	\$209 (17.5%)	\$382 (7.2%)	\$22 (11.6%)
Keweenaw	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Lake	\$205	\$356	\$188 (-8.5%)	N/A	\$382 (7.2%)	N/A
Lapeer	\$180	\$333	\$188 (4.6%)	N/A	\$321 (-3.6%)	N/A
Leelanau	\$168	\$446	\$157 (-6.5%)	N/A	\$428 (-4.1%)	N/A
Lenawee	\$384	\$357	\$342 (-11.0%)	N/A	\$354 (-0.8%)	N/A
Livingston	\$178	\$357	\$189 (6.4%)	\$194 (9.2%)	\$354 (-0.8%)	\$5 (2.7%)
Luce	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Mackinac	\$248	\$457	\$341 (37.6%)	\$341 (37.6%)	\$426 (-6.9%)	\$0 (0.0%)
Macomb	\$181	\$333	\$194 (7.3%)	N/A	\$337 (1.3%)	N/A
Manistee	\$168	\$446	\$157 (-6.5%)	N/A	\$428 (-4.1%)	N/A
Marquette	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Mason	\$205	\$356	\$188 (-8.5%)	N/A	\$382 (7.2%)	N/A
Mecosta	\$205	\$356	\$188 (-8.5%)	N/A	\$382 (7.2%)	N/A
Menominee	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Midland	\$165	\$537	\$152 (-7.7%)	N/A	\$507 (-5.7%)	N/A
Missaukee	\$168	\$446	\$157 (-6.5%)	N/A	\$428 (-4.1%)	N/A
Monroe	\$181	\$333	\$214 (18.4%)	N/A	\$343 (3.0%)	N/A
Montcalm	\$205	\$356	\$188 (-8.5%)	N/A	\$382 (7.2%)	N/A
Montmorency	\$194	\$457	\$194 (0.2%)	N/A	\$426 (-6.9%)	N/A
Muskegon	\$195	\$356	\$188 (-3.8%)	\$239 (22.6%)	\$382 (7.2%)	\$52 (27.5%)
Newaygo	\$205	\$356	\$188 (-8.5%)	N/A	\$382 (7.2%)	N/A
Oakland	\$181	\$333	\$194 (7.3%)	N/A	\$337 (1.3%)	N/A
Oceana	\$205	\$356	\$188 (-8.5%)	N/A	\$382 (7.2%)	N/A
Ogemaw	\$164	\$457	\$191 (16.3%)	N/A	\$426 (-6.9%)	N/A
Ontonagon	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Osceola	\$205	\$356	\$188 (-8.5%)	N/A	\$382 (7.2%)	N/A
Oscoda	\$164	\$457	\$191 (16.3%)	N/A	\$426 (-6.9%)	N/A
Otsego	\$194	\$457	\$194 (0.2%)	N/A	\$426 (-6.9%)	N/A
Ottawa	\$205	\$356	\$188 (-8.5%)	N/A	\$382 (7.2%)	N/A
Presque Isle	\$194	\$457	\$194 (0.2%)	N/A	\$426 (-6.9%)	N/A
Roscommon	\$164	\$457	\$191 (16.3%)	N/A	\$426 (-6.9%)	N/A
Saginaw	\$193	\$461	\$155 (-19.6%)	\$260 (34.8%)	\$460 (-0.2%)	\$105 (67.7%)
Saint Clair	\$180	\$491	\$160 (-11.3%)	\$194 (8.0%)	\$484 (-1.4%)	\$35 (21.7%)
Saint Joseph	\$190	\$476	\$194 (2.3%)	N/A	\$504 (6.0%)	N/A
Sanilac	\$187	\$484	\$174 (-6.8%)	N/A	\$471 (-2.7%)	N/A
Schoolcraft	\$105	\$817	\$147 (40.1%)	\$147 (40.1%)	\$881 (7.8%)	\$0 (0.0%)
Shiawassee	\$279	\$333	\$301 (8.0%)	\$339 (21.4%)	\$321 (-3.6%)	\$37 (12.4%)
Tuscola	\$194	\$484	\$174 (-10.1%)	\$234 (20.4%)	\$471 (-2.7%)	\$59 (34.0%)
Van Buren	\$190	\$476	\$168 (-11.4%)	N/A	\$504 (6.0%)	N/A
Washtenaw	\$178	\$357	\$189 (6.4%)	\$194 (9.2%)	\$354 (-0.8%)	\$5 (2.7%)
Wayne	\$181	\$333	\$188 (4.1%)	N/A	\$343 (3.0%)	N/A
Wexford	\$168	\$446	\$157 (-6.5%)	N/A	\$428 (-4.1%)	N/A