

**Dirigo Health Agency  
Comparison of Average Member Costs to Income  
May 18, 2009**

**Distributed DHA Board Meeting 05/18/2008**

Discount Level	Plan	Avg. Annual Household Income	Avg. Annual Out of Pocket Risk	Avg. Monthly Premium (Member Share)	Avg. Annual Premium (Member Share)	Avg. Annual Total Risk (Premium + Out of Pocket)	% of Income Total Risk Represents	% due to Premium	% due to to Out of Pocket
B	1250	\$ 12,199.65	\$ 1,133.63	\$ 73.43	\$ 881.11	\$ 2,014.73	16.51%	7.22%	9.29%
B	1750	\$ 7,963.72	\$ 2,087.46	\$ 112.29	\$ 1,347.42	\$ 3,434.89	43.13%	16.92%	26.21%
B	2500	\$ 8,088.16	\$ 933.75	\$ 128.96	\$ 1,547.57	\$ 2,481.32	30.68%	19.13%	11.54%
C	1250	\$ 24,076.45	\$ 2,204.63	\$ 134.00	\$ 1,607.94	\$ 3,812.58	15.84%	6.68%	9.16%
C	1750	\$ 24,043.75	\$ 3,673.47	\$ 235.57	\$ 2,826.84	\$ 6,500.31	27.04%	11.76%	15.28%
C	2500	\$ 25,628.44	\$ 2,020.39	\$ 261.24	\$ 3,134.86	\$ 5,155.25	20.12%	12.23%	7.88%
D	1250	\$ 29,806.56	\$ 3,254.24	\$ 186.93	\$ 2,243.16	\$ 5,497.40	18.44%	7.53%	10.92%
D	1750	\$ 30,241.81	\$ 4,947.44	\$ 327.31	\$ 3,927.78	\$ 8,875.22	29.35%	12.99%	16.36%
D	2500	\$ 31,560.43	\$ 3,001.73	\$ 385.69	\$ 4,628.30	\$ 7,630.03	24.18%	14.66%	9.51%
E	1250	\$ 34,948.15	\$ 4,292.96	\$ 237.25	\$ 2,846.99	\$ 7,139.94	20.43%	8.15%	12.28%
E	1750	\$ 35,748.22	\$ 6,289.45	\$ 414.23	\$ 4,970.72	\$ 11,260.18	31.50%	13.90%	17.59%
E	2500	\$ 39,374.73	\$ 3,824.84	\$ 486.87	\$ 5,842.45	\$ 9,667.29	24.55%	14.84%	9.71%
Average B		\$ 8,178.69	\$ 1,866.87	\$ 113.04	\$ 1,356.47	\$ 3,223.34	39.41%	16.59%	22.83%
Average C		\$ 24,279.31	\$ 3,427.75	\$ 239.39	\$ 2,872.63	\$ 6,300.37	25.95%	11.83%	14.12%
Average D		\$ 30,459.17	\$ 4,626.70	\$ 336.94	\$ 4,043.26	\$ 8,669.95	28.46%	13.27%	15.19%
Average E		\$ 36,315.56	\$ 5,903.89	\$ 425.59	\$ 5,107.10	\$ 11,010.98	30.32%	14.06%	16.26%
Average 1250 (Only Small Groups Eligible)		\$ 23,124.65	\$ 2,409.33	\$ 141.86	\$ 1,702.36	\$ 4,111.69	17.78%	7.36%	10.42%
Average 1750		\$ 14,269.78	\$ 2,846.52	\$ 169.37	\$ 2,032.49	\$ 4,879.01	34.19%	14.24%	19.95%
Average 2500		\$ 14,794.86	\$ 1,459.23	\$ 193.74	\$ 2,324.90	\$ 3,784.13	25.58%	15.71%	9.86%
Average across all members		\$ 15,151.01	\$ 2,606.63	\$ 170.39	\$ 2,044.64	\$ 4,651.27	30.70%	13.50%	17.20%

Notes:

- 1) "Premium" includes amount of coverage cost subscriber is responsible for. Premium does not include employer contributions (note that 1250 plan avg. premium, only available to small groups, is consistently lower than the 1750 and 2500 plans). Premium does not include membership fees.
- 2) Includes income and rate information from January 2005 - August 2008.