

Agency Projections / Considerations for SFY 2011

- Agency projects an annual \$38 million Dirigo Choice subsidy budget.
- Agency projected a \$342 subsidy PMPM in absence of any eligibility or plan changes.
 - Membership 9,250 – 10,000
- Under Status Quo, the Agency estimates eligibility changes cause subsidy PMPM to go down 12% - 14%, to approximately \$294.¹
 - Membership 10,750 – 11,750
- Under the Alternate Plan, the Agency estimates the subsidy PMPM will go down an additional 7%-9%, to approximately \$270.
 - Membership 11,750 – 12,750

Comparison of Benefits: Status Quo to Alternate Plan

Status Quo				Alternate Plan			
		Deductible	OOP		Deductible	OOP	
Level B	Under 150% FPL			Small Group Low	All income levels		
Plan 1	Single	\$250	\$800		Single	\$750	\$3,000
	Family	\$500	\$1,600		Family	\$1,500	\$6,000
Plan 2	Single	\$500	\$1,600	Small Group High	All income levels		
	Family	\$1,000	\$3,200		Single	\$2,000	\$5,000
Plan 3	Single	\$500	\$700		Family	\$4,000	\$10,000
	Family	\$1,000	\$1,400				
Level C	Under 200% FPL			Small Group HSA	All income levels		
Plan 1	Single	\$500	\$1,600		Single	\$2,500	\$5,000
	Family	\$1,000	\$3,200		Family	\$5,000	\$10,000
Plan 2	Single	\$800	\$2,600	Non-Group B	Under 150% FPL		
	Family	\$1,600	\$5,200		Single	\$500	\$1,600
Plan 3	Single	\$1,000	\$1,400		Family	\$1,000	\$3,200
	Family	\$2,000	\$2,800	Non-Group C	Under 200% FPL		
Level D	Under 250% FPL				Single	\$1,000	\$3,000
Plan 1	Single	\$750	\$2,400		Family	\$2,000	\$6,000
	Family	\$1,500	\$4,800	Non-Group D,E,F	Under 300% FPL		
Plan 2	Single	\$1,125	\$3,600		Single	\$1,750	\$4,000
	Family	\$2,250	\$7,200		Family	\$3,500	\$8,000
Plan 3	Single	\$1,500	\$2,100				
	Family	\$3,000	\$4,200				
Level E	Under 300% FPL						
Plan 1	Single	\$1,000	\$3,200				
	Family	\$2,000	\$6,400				
Plan 2	Single	\$1,450	\$4,600				
	Family	\$2,900	\$9,200				
Plan 3	Single	\$2,000	\$2,800				
	Family	\$4,000	\$5,600				
Co-Payments				Co-Payments			
Primary Care Physician Office Visits		\$25		Primary Care Physician Office Visits		\$25	
Specialist Office Visits		\$35		Specialist Office Visits		\$35	
Rx		\$10/\$30/\$50		Rx		\$10/\$30/\$50	
Routine/Preventive		\$0		Routine/Preventive		\$0	

¹ Eligibility changes not including Asset Test, effective July 1, 2010

Notes:

Under Status Quo, Plan 1, Plan 2, and Plan 3 refer to the non-subsidized \$1,250, \$1,750, and \$2,500 plans, respectively. Non-group members are not eligible for Plan 1 under the Status Quo.

Routine/Preventive services include any associated diagnostic tests and x-rays

Comparison of Single only (no dependents) Costs: Status Quo to Alternate Plan SFY 2011

Status Quo		Alternate Plan	
Plan (Deductible)	Cost	Plan (Deductible)	Cost
Small Group Plan 1 (1250)		Small Group Low (750)	
B (250)	34.24	B (750)	37.29
C (500)	68.47	C (750)	74.58
D (750)	102.71	D (750)	111.87
E (1000)	136.95	E (750)	149.16
Small Group Plan 2 (1750)		Small Group High (2000)	
B (500)	31.56	B (2000)	32.54
C (800)	63.11	C (2000)	65.09
D (1125)	94.67	D (2000)	97.63
E (1450)	126.22	E (2000)	130.17
Small Group Plan 3 (2500)		Small Group HSA (5000)	
B (500)	31.57	B (5000)	24.20
C (1000)	63.15	C (5000)	48.40
D (1500)	94.72	D (5000)	72.59
E (2000)	126.29	E (5000)	96.79
Individual Plan 2 (1750)		Individual B (500)	136.33
B (500)	109.57	24% increase over status quo B individual plans	
C (800)	219.15	Individual C (1000)	252.06
D (1125)	328.72	15% increase over status quo C individual plans	
E (1450)	438.30	Individual D,E,F (1750)	
Individual - Plan 3 (2500)		D (1750)	335.02
B (500)	109.64	E (1750)	446.69
C (1000)	219.27	2% increase over status quo D/E individual plans	
D (1500)	328.91		
E (2000)	438.54		

Notes:

Deductibles presented are for Single coverage. Family deductibles are 2x the Single.

Member coverage costs are for monthly single coverage. Small Group costs assume a 60% Employer contribution (DirigoChoice required minimum). Sole Proprietors (not presented) are also responsible for 60% of the single cost before application of subsidy.

**Comparison of Member Costs and Out of Pocket Exposure as a Percentage of Income
Status Quo to Alternate Bid**

Income		Status Quo		Non Group B		Non Group C		Non Group DEF		SG Low		SG High		SG HSA	
B	\$ 11,420		%		%		%		%		%		%		%
	Member Cost →	\$ 1,356.47	12%	\$ 2,048.20	18%					\$ 1,072.58	9%	\$ 936.06	8%	\$ 696.01	6%
	OOP →	\$ 1,866.67	16%	\$ 1,953.31	17%					\$ 4,143.07	36%	\$ 3,475.91	30%	\$ 6,905.11	60%
	Total →	\$ 3,223.14	28%	\$ 4,001.50	35%					\$ 5,215.65	46%	\$ 4,411.97	39%	\$ 7,601.12	67%
C	\$ 24,279														
	Member Cost →	\$ 2,872.63	12%			\$ 4,268.63	18%			\$ 2,145.17	9%	\$ 1,872.12	8%	\$ 1,392.02	6%
	OOP →	\$ 3,427.75	14%			\$ 3,971.94	16%			\$ 4,143.07	17%	\$ 3,475.91	14%	\$ 6,905.11	28%
	Total →	\$ 6,300.38	26%			\$ 8,240.57	34%			\$ 6,288.23	26%	\$ 5,348.02	22%	\$ 8,297.13	34%
D	\$ 30,459														
	Member Cost →	\$ 4,043.26	13%					\$ 5,479.02	18%	\$ 3,218.75	11%	\$ 2,808.17	9%	\$ 2,088.04	7%
	OOP →	\$ 4,626.70	15%					\$ 5,150.70	17%	\$ 4,143.07	14%	\$ 3,476.91	11%	\$ 6,905.11	23%
	Total →	\$ 8,669.96	28%					\$ 10,628.72	35%	\$ 7,360.82	24%	\$ 6,284.08	21%	\$ 8,993.14	30%
E	\$ 36,316														
	Member Cost →	\$ 5,107.10	14%					\$ 7,098.28	20%	\$ 4,290.33	12%	\$ 3,744.23	10%	\$ 2,784.04	8%
	OOP →	\$ 5,903.89	16%					\$ 5,152.52	14%	\$ 4,143.07	11%	\$ 3,475.91	10%	\$ 6,905.11	19%
	Total →	\$ 11,010.99	30%					\$ 12,249.79	34%	\$ 8,433.40	23%	\$ 7,220.14	20%	\$ 9,689.15	27%