

**Dirigo Board of Trustees – Senate Finance Committee Proposal**  
10/30/09

Comparison of State Finance Committee (SFC) proposal to DirigoChoice Plan 2 (Dirigo):

| SFC       |                      |                 |               | DIRIGO |                     |                 |                                   |
|-----------|----------------------|-----------------|---------------|--------|---------------------|-----------------|-----------------------------------|
| FPL       | % Income on Premium* | Actuarial Value | OOP           |        | % Income on Premium | Actuarial Value | OOP                               |
| 100 - 150 | 2%                   | 90%             | 1,983 – 3,967 |        | 12%                 | 78%             | 1,600 – 3,200                     |
| 150 - 200 | 4.5% - 7%            | 80%             | 1,983 – 3,967 |        | 12%                 | 71%             | 2,600 – 5,200                     |
| 200 - 300 | 7% - 12%             | na              | 2,975 – 5,950 |        | 13% - 14%           | 66 - 61%        | (3,600 – 7,200) / (4,600 – 9,200) |
| 300 - 400 | 12%                  | na              | 3,967 – 7,933 |        | na                  | 58%             | 5,600 – 11,200                    |

\* SFC bill ties subsidy to income % in the first year and then to % of premium in subsequent years. See Kaiser Health News at <http://www.kaiserhealthnews.org/Stories/2009/October/29/Premiums.aspx>

| SFC Plan Definitions |                 |
|----------------------|-----------------|
| Plan                 | Actuarial Value |
| Platinum             | 90%             |
| Gold                 | 80%             |
| Silver               | 70%             |
| Bronze               | 65%             |

In Senate Finance Committee proposal, the subsidies described above are available to those purchasing the second least expensive Silver plan or less expensive plans. Those choosing to purchase more expensive plans are required to pay the difference.