



Rate Analysis: 2016 Michigan Health Insurance Marketplace

Overview of the 2016 Michigan Health Insurance Marketplace

On November 1, 2015, Michigan's health insurance marketplace launched its third annual open enrollment period. This period, which runs until January 31, 2016, allows Michigan residents to shop for available health plans and see whether they will be eligible for financial assistance to decrease the cost of coverage for 2016. Compared to the last open enrollment period, the Michigan marketplace has seen a moderate decrease in the number of available health plans and, in certain areas, considerable changes in premium costs for 2016. Assurant Health and Consumers Mutual Insurance of Michigan (Michigan's co-op plan) will no longer participate in the marketplace, leaving 12 insurers for 2016.¹

In 79 of 83 Michigan counties, the lowest cost bronze or silver plan changed from 2015 to 2016 as insurers adjusted their rates, the menu of plans they offered, and where they offered them (Figure 1).^{2,3} Notably, there are new benchmark plans (second lowest cost silver plans) in nearly all (82 out of 83) Michigan counties. Changes in benchmark plans are an important factor in calculating the amount of premium tax credits marketplace applicants may be eligible for. Applicants in counties where the local benchmark premium decreased may be eligible for smaller tax credits, all other things equal.

The changing dynamics of the health insurance marketplace are important for 2015 enrollees. Under current federal policy, enrollees who do not actively apply and enroll in 2016 coverage are auto-renewed into their 2015 plan, if it continues to be offered. Changes to benchmark plans directly affect premium tax credit amounts, so many enrollees will need to balance potentially higher costs for renewing their 2015 plan with other important considerations, such as the breadth of available provider networks.

Figure 1: Plan and Premium Changes by Type of Plan from 2015 to 2016

Number of Counties (out of 83 total)	Lowest Bronze	Lowest Silver	Benchmark
Counties with New Plan in this Category	79 (95%)	79 (95%)	82 (99%)
Counties with Premium Increase in this Category	74 (89%)	70 (84%)	73 (88%)

¹ In June 2015, Assurant Inc. [announced](#) that it was leaving the health insurance market nationwide. In November 2015, the Michigan Department of Insurance and Financial Services [announced](#) that Consumers Mutual would not be offering 2016 marketplace plans and would begin winding down its business.

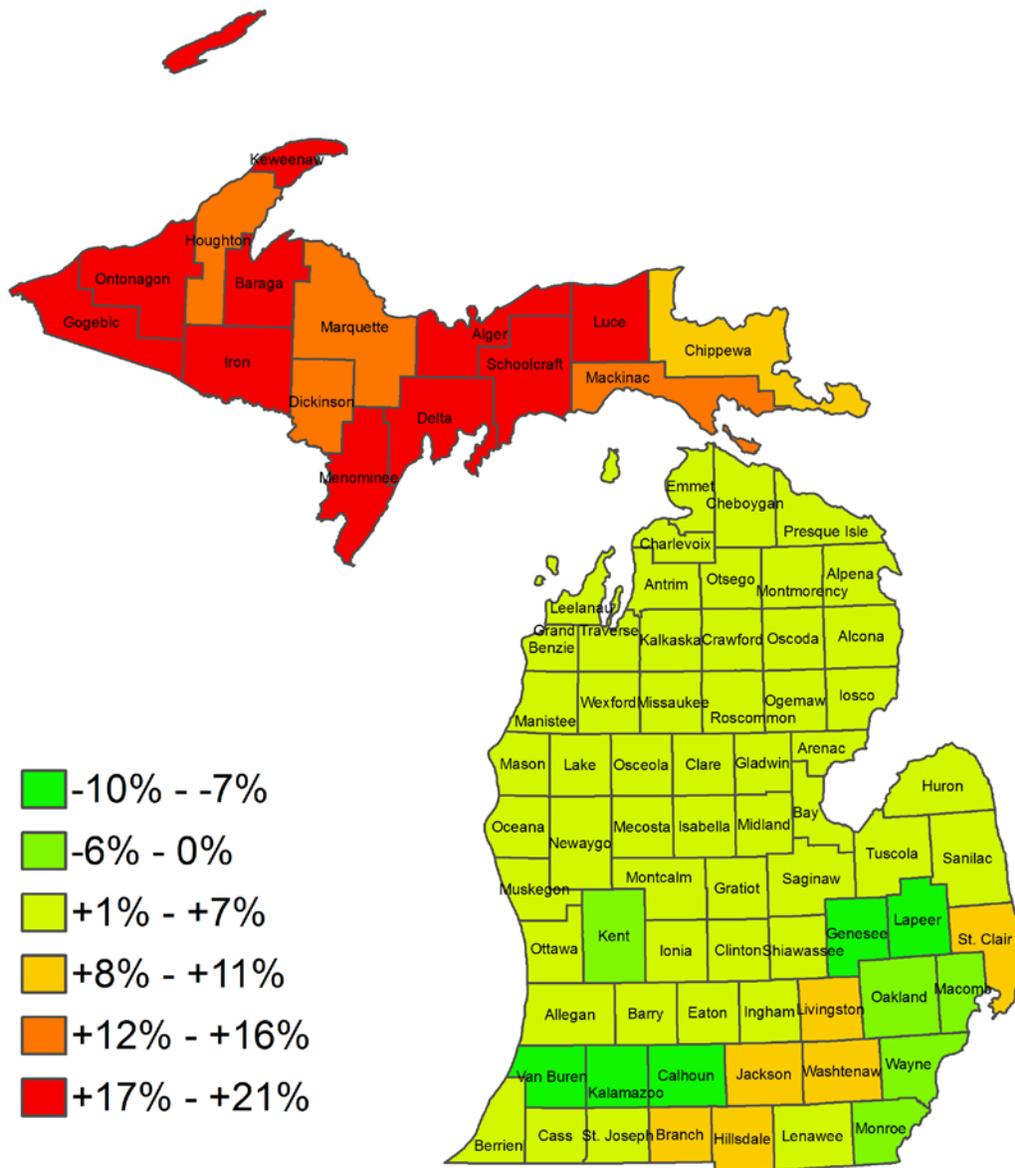
² Plans are assigned metal levels of bronze, silver, gold, and platinum that have actuarial values of 60, 70, 80, and 90 percent, respectively. Plans at higher metal levels generally have higher premiums and lower cost-sharing.

³ All marketplace analysis was completed using 2015 and 2016 individual market medical plan data available at data.healthcare.gov.

Changes in Benchmark Plan Premiums

- According to the federal government, 2016 premiums will increase an average of 1.2% statewide for the local benchmark (second lowest cost silver) plan.⁵ However, premium changes vary greatly by county.
- Benchmark premiums increased in 73 of 83 counties and decreased in the other 10 counties.
- The range of premium shifts varied from a 10.5 percent decrease (Lapeer County) to a 21.1 percent increase in 10 counties in the Upper Peninsula. Full details are available in Appendix 1.

Figure 3: Change in Local Benchmark Plan Premium from 2015 to 2016



⁵ Centers for Medicare and Medicaid Services. *2016 Marketplace Affordability Snapshot*. October 2015. <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-10-26-2.html>

Effects of Renewing 2015 Coverage in the Michigan Health Insurance Marketplace

From November 1, 2015, until December 15, 2015, many consumers currently enrolled in coverage through Michigan's health insurance marketplace can renew their 2015 plan to maintain uninterrupted coverage for 2016. Certain enrollees may face significantly higher premium costs if they stay with their current plan, due to several factors that affect premiums and premium tax credit amounts, and will need to balance these premium increases with other considerations, such as determining the provider network that best suits them.

Shifts in marketplace plans offerings from one year to the next can lead to local benchmark plan changes, and certain plans may be discontinued and not available for renewal. This affects 2015 enrollees, since the premium tax credit amount that enrollees may receive is based on two key factors: the local benchmark premium cost and the enrollee's household income. The amount of the tax credit can be affected by the factors listed below:

- *Benchmark premium*: If the cost of the local benchmark plan decreases from one year to the next, the enrollee's premium tax credit will decrease.
- *Age*: Premiums are adjusted by age. As enrollees get older, their premium tax credit will increase, all else equal.
- *Income*: Enrollees with higher incomes face greater expected premium contributions and will receive lower tax credits, if any at all.
- *Household size*: Expected premium contributions are also based on the enrollee's household size. If an enrollee added a dependent during the year (e.g., a newborn child) their premium tax credit would increase, all else equal.

Since local benchmark plans are changing in nearly all Michigan counties for 2016, premium tax credit amounts may also change for many enrollees, even if their income and household size remain constant. Figures 4 and 5 provide examples of the effective premium rate increases (after tax credits are applied) enrollees may face if they renew their 2015 plan, instead of actively enrolling in a new plan. We model the effects for enrollees who selected their local lowest cost silver (LCS) plan in 2015. According to Avalere Health, LCS plans have been among the most popular plans in the federally-facilitated marketplace.⁶ The local 2015 LCS plan is available for renewal in 67 counties in Michigan for 2016.

As these figures show, rate increases for renewing a 2015 LCS plan compared to selecting the new local LCS plan are greatest in several counties in southern Michigan. The magnitude of these increases varies depending on the enrollee's 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 2015 plan, premium costs are one of many considerations when selecting a health plan.

⁶ Carpenter, Elizabeth. *Avalere Analysis: Most Popular Exchange Plans Are Increasing Price*. November 2014. Avalere Health. Available at: <http://avalere.com/expertise/managed-care/insights/avalere-analysis-most-popular-exchange-plans-are-increasing-price>

Appendices

Appendix 1: Michigan Marketplace Plan Choice and Select Premiums from 2015 to 2016 (40 year old, non-smoker)

County	2016 Michigan Marketplace (Change from 2015)				
	Issuers (+/- Change)	Plans (+/- Change)	Lowest Bronze (% Change)	Lowest Silver (% Change)	Benchmark (% Change)
Alcona	4 (-1)	53 (-11)	\$220 (4.6%)*	\$286 (5.5%)*	\$287 (5.2%)*
Alger	1 (-1)	13 (-10)	\$301 (9.3%)*	\$392 (23.6%)*	\$424 (21.1%)*
Allegan	3 (-2)	49 (-17)	\$221 (4.6%)*	\$288 (5.5%)*	\$288 (5.0%)*
Alpena	4 (0)	53 (+1)	\$220 (4.6%)*	\$286 (5.5%)*	\$287 (5.2%)*
Antrim	4 (-2)	53 (-17)	\$206 (4.6%)*	\$269 (5.5%)*	\$269 (5.0%)*
Arenac	5 (-2)	60 (-16)	\$207 (4.6%)*	\$269 (5.5%)*	\$270 (5.0%)*
Baraga	1 (-1)	13 (-10)	\$301 (9.3%)*	\$392 (23.6%)*	\$424 (21.1%)*
Barry	3 (-1)	49 (-5)	\$221 (4.6%)*	\$288 (5.5%)*	\$288 (5.0%)*
Bay	5 (-2)	65 (-15)	\$207 (4.6%)*	\$268 (5.0%)*	\$269 (4.9%)*
Benzie	3 (-2)	49 (-17)	\$206 (4.6%)*	\$269 (5.5%)*	\$269 (5.0%)*
Berrien	3 (-1)	49 (-5)	\$239 (4.6%)*	\$311 (5.5%)*	\$312 (5.0%)*
Branch	3 (-1)	49 (-5)	\$261 (10.8%)*	\$340 (11.5%)*	\$340 (7.3%)*
Calhoun	5 (-1)	70 (-3)	\$226 (4.5%)*	\$254 (-9.4%)*	\$272 (-6.7%)*
Cass	4 (0)	59 (+5)	\$239 (4.6%)*	\$311 (5.5%)*	\$312 (5.0%)*
Charlevoix	4 (-2)	53 (-17)	\$206 (4.6%)*	\$269 (5.5%)*	\$269 (5.0%)*
Cheboygan	4 (-1)	53 (-11)	\$220 (4.6%)*	\$286 (5.5%)*	\$287 (5.2%)*
Chippewa	2 (-1)	18 (-11)	\$231 (9.7%)	\$299 (9.8%)	\$311 (9.7%)
Clare	4 (-1)	56 (-4)	\$207 (4.6%)*	\$269 (5.5%)*	\$270 (5.0%)*
Clinton	5 (-2)	71 (-11)	\$193 (-9.6%)*	\$270 (-0.2%)*	\$277 (0.3%)*
Crawford	3 (-1)	49 (-11)	\$220 (4.6%)*	\$286 (5.5%)*	\$287 (5.2%)*
Delta	1 (-1)	13 (-10)	\$301 (9.3%)*	\$392 (23.6%)*	\$424 (21.1%)*
Dickinson	2 (-1)	18 (-11)	\$290 (11.8%)	\$376 (18.4%)*	\$390 (16.3%)*
Eaton	5 (-2)	71 (-13)	\$193 (-9.6%)*	\$270 (-0.2%)*	\$277 (0.3%)*
Emmet	4 (-2)	53 (-17)	\$206 (4.6%)*	\$269 (5.5%)*	\$269 (5.0%)*
Genesee	8 (0)	89 (-9)	\$191 (-1.4%)*	\$215 (-11.7%)*	\$230 (-10.0%)*
Gladwin	4 (-2)	56 (-16)	\$207 (4.6%)*	\$269 (5.5%)*	\$270 (5.0%)*
Gogebic	1 (-1)	13 (-10)	\$301 (9.3%)*	\$392 (23.6%)*	\$424 (21.1%)*
Grand Traverse	3 (-2)	49 (-17)	\$206 (4.6%)*	\$269 (5.5%)*	\$269 (5.0%)*
Gratiot	5 (-1)	62 (-4)	\$207 (4.6%)*	\$269 (5.5%)*	\$270 (5.0%)*
Hillsdale	4 (-2)	53 (-17)	\$245 (5.3%)*	\$311 (5.2%)*	\$319 (7.7%)*
Houghton	2 (-1)	18 (-11)	\$290 (11.8%)	\$376 (18.4%)*	\$390 (16.3%)*
Huron	5 (-2)	60 (-16)	\$207 (4.6%)*	\$269 (5.5%)*	\$270 (5.0%)*
Ingham	5 (-2)	71 (-13)	\$193 (-9.6%)*	\$270 (-0.2%)*	\$277 (0.3%)*
Ionia	5 (-2)	59 (-17)	\$221 (4.6%)*	\$287 (5.1%)*	\$288 (5.3%)*
Iosco	5 (-1)	60 (-10)	\$220 (4.6%)*	\$286 (5.5%)*	\$287 (5.2%)*
Iron	1 (-1)	13 (-10)	\$301 (9.3%)*	\$392 (23.6%)*	\$424 (21.1%)*
Isabella	6 (-2)	66 (-16)	\$207 (4.6%)*	\$269 (5.5%)*	\$270 (5.0%)*
Jackson	3 (-2)	49 (-21)	\$245 (14.8%)*	\$319 (15.5%)*	\$320 (11.2%)*
Kalamazoo	6 (0)	74 (+1)	\$226 (4.5%)*	\$254 (-9.4%)*	\$272 (-6.7%)*
Kalkaska	3 (-2)	49 (-17)	\$206 (4.6%)*	\$269 (5.5%)*	\$269 (5.0%)*

Kent	4 (-2)	62 (-12)	\$175 (3.6%)*	\$206 (-5.6%)*	\$226 (-0.4%)*
Keweenaw	1 (-1)	13 (-10)	\$301 (9.3%)*	\$392 (23.6%)*	\$424 (21.1%)*
Lake	3 (-1)	49 (-5)	\$221 (4.6%)*	\$288 (5.5%)*	\$288 (5.0%)*
Lapeer	6 (-1)	72 (-11)	\$191 (-3.3%)*	\$215 (-16.0%)*	\$230 (-10.5%)*
Leelanau	3 (-2)	49 (-17)	\$206 (4.6%)*	\$269 (5.5%)*	\$269 (5.0%)*
Lenawee	3 (-2)	49 (-17)	\$247 (10.3%)*	\$321 (11.0%)*	\$322 (6.9%)*
Livingston	4 (-2)	71 (-17)	\$224 (9.0%)*	\$281 (5.7%)*	\$300 (8.7%)*
Luce	1 (-1)	13 (-10)	\$301 (9.3%)*	\$392 (23.6%)*	\$424 (21.1%)*
Mackinac	3 (-1)	26 (-34)	\$231 (9.8%)*	\$299 (10.2%)*	\$311 (14.1%)*
Macomb	10 (-1)	111 (-12)	\$179 (-1.2%)*	\$211 (-4.4%)	\$226 (-3.6%)*
Manistee	3 (-2)	49 (-17)	\$206 (4.6%)*	\$269 (5.5%)*	\$269 (5.0%)*
Marquette	2 (-1)	18 (-11)	\$290 (11.8%)*	\$376 (18.4%)*	\$390 (16.3%)*
Mason	3 (-2)	49 (-17)	\$221 (4.6%)*	\$288 (5.5%)*	\$288 (5.4%)*
Mecosta	3 (-1)	49 (-5)	\$221 (4.6%)*	\$288 (5.5%)*	\$288 (5.0%)*
Menominee	1 (-1)	13 (-10)	\$301 (9.3%)*	\$392 (23.6%)*	\$424 (21.1%)*
Midland	4 (-1)	56 (-4)	\$207 (4.6%)*	\$269 (5.5%)*	\$270 (5.0%)*
Missaukee	3 (-2)	49 (-17)	\$206 (4.6%)*	\$269 (5.5%)*	\$269 (5.0%)*
Monroe	6 (-1)	75 (-12)	\$178 (-10.5%)*	\$210 (-18.5%)*	\$259 (-3.3%)*
Montcalm	5 (-1)	59 (-5)	\$221 (4.6%)*	\$287 (5.1%)*	\$288 (5.3%)*
Montmorency	4 (-1)	53 (-11)	\$220 (4.6%)*	\$286 (5.5%)*	\$287 (5.2%)*
Muskegon	3 (-2)	54 (-16)	\$180 (6.8%)*	\$226 (3.6%)*	\$242 (6.5%)*
Newaygo	3 (-1)	49 (-5)	\$221 (4.6%)*	\$288 (5.5%)*	\$288 (5.0%)*
Oakland	10 (-1)	111 (-12)	\$179 (-1.2%)*	\$211 (-4.4%)	\$226 (-3.6%)*
Oceana	3 (-2)	54 (-16)	\$180 (6.8%)*	\$226 (3.6%)*	\$242 (6.5%)*
Ogemaw	5 (-1)	60 (-10)	\$220 (4.6%)*	\$286 (5.5%)*	\$287 (5.2%)*
Ontonagon	1 (-1)	13 (-10)	\$301 (9.3%)*	\$392 (23.6%)*	\$424 (21.1%)*
Osceola	3 (-2)	49 (-17)	\$221 (4.6%)*	\$288 (5.5%)*	\$288 (5.4%)*
Oscoda	4 (-1)	53 (-11)	\$220 (4.6%)*	\$286 (5.5%)*	\$287 (5.2%)*
Otsego	4 (-1)	53 (-11)	\$220 (4.6%)*	\$286 (5.5%)*	\$287 (5.2%)*
Ottawa	3 (-2)	54 (-16)	\$216 (6.8%)*	\$271 (3.6%)*	\$288 (5.8%)*
Presque Isle	4 (0)	53 (+1)	\$220 (4.6%)*	\$286 (5.5%)*	\$287 (5.2%)*
Roscommon	5 (-1)	60 (-10)	\$220 (4.6%)*	\$286 (5.5%)*	\$287 (5.2%)*
Saginaw	5 (-2)	65 (-15)	\$207 (4.6%)*	\$268 (5.0%)*	\$269 (4.9%)*
Saint Clair	5 (-2)	75 (-17)	\$226 (9.0%)*	\$283 (5.7%)*	\$301 (8.1%)*
Saint Joseph	3 (-1)	49 (-5)	\$239 (4.6%)*	\$311 (5.5%)*	\$312 (5.0%)*
Sanilac	5 (-2)	66 (-10)	\$207 (4.6%)*	\$269 (5.5%)*	\$270 (5.0%)*
Schoolcraft	1 (-1)	13 (-10)	\$301 (9.3%)*	\$392 (23.6%)*	\$424 (21.1%)*
Shiawassee	6 (-1)	77 (-3)	\$207 (4.6%)*	\$263 (3.0%)*	\$269 (4.9%)*
Tuscola	5 (-2)	60 (-16)	\$207 (4.6%)*	\$269 (5.5%)*	\$270 (5.0%)*
Van Buren	5 (0)	70 (+9)	\$226 (3.6%)*	\$254 (-10.1%)*	\$272 (-7.5%)*
Washtenaw	5 (-2)	75 (-17)	\$224 (9.0%)*	\$281 (5.7%)*	\$300 (8.7%)*
Wayne	10 (-2)	111 (-15)	\$178 (-1.7%)*	\$210 (-4.4%)	\$226 (-1.6%)*
Wexford	3 (-2)	49 (-17)	\$206 (4.6%)*	\$269 (5.5%)*	\$269 (5.0%)*

* Indicates a change in this plan from 2015 to 2016.

Appendix 2: Example of Lowest-Cost Silver Plan Premiums and Tax Credits (40 year old with an Annual Income of \$40,000 in 2015 and 2016)

County	2015 Marketplace		2016 Marketplace (% Change from 2015)			
	Premium	Tax Credit	Premium - Actively Apply	Premium - Renew	Tax Credit	Renewal vs. Active Apply Difference
Alcona	\$268	\$0	\$286 (6.8%)	\$287 (6.9%)	\$0 (0.0%)	\$0 (0.1%)
Alger	\$284	\$29	\$287 (0.9%)	N/A	\$105 (263.5%)	N/A
Allegan	\$269	\$0	\$288 (6.9%)	\$288 (7.1%)	\$0 (0.0%)	\$0 (0.1%)
Alpena	\$268	\$0	\$286 (6.8%)	\$287 (6.9%)	\$0 (0.0%)	\$0 (0.1%)
Antrim	\$252	\$0	\$269 (6.6%)	\$269 (6.7%)	\$0 (0.0%)	\$0 (0.1%)
Arenac	\$252	\$0	\$269 (6.9%)	\$270 (7.0%)	\$0 (0.0%)	\$0 (0.1%)
Baraga	\$284	\$29	\$287 (0.9%)	N/A	\$105 (263.5%)	N/A
Barry	\$269	\$0	\$288 (6.9%)	\$288 (7.1%)	\$0 (0.0%)	\$0 (0.1%)
Bay	\$252	\$0	\$268 (6.4%)	\$270 (7.0%)	\$0 (0.0%)	\$2 (0.6%)
Benzie	\$252	\$0	\$269 (6.6%)	\$269 (6.7%)	\$0 (0.0%)	\$0 (0.1%)
Berrien	\$291	\$0	\$311 (7.0%)	\$312 (7.1%)	\$0 (0.0%)	\$0 (0.1%)
Branch	\$301	\$0	\$318 (5.7%)	\$323 (7.3%)	\$22 (0.0%)	\$5 (1.5%)
Calhoun	\$276	\$0	\$254 (-8.2%)	\$316 (14.5%)	\$0 (0.0%)	\$63 (24.7%)
Cass	\$291	\$0	\$311 (7.0%)	\$312 (7.1%)	\$0 (0.0%)	\$0 (0.1%)
Charlevoix	\$252	\$0	\$269 (6.6%)	\$269 (6.7%)	\$0 (0.0%)	\$0 (0.1%)
Cheboygan	\$268	\$0	\$286 (6.8%)	\$287 (6.9%)	\$0 (0.0%)	\$0 (0.1%)
Chippewa	\$269	\$0	\$299 (11.2%)	\$299 (11.2%)	\$0 (0.0%)	\$0 (0.0%)
Clare	\$252	\$0	\$269 (6.9%)	\$270 (7.0%)	\$0 (0.0%)	\$0 (0.1%)
Clinton	\$267	\$0	\$270 (1.2%)	\$286 (7.0%)	\$0 (0.0%)	\$15 (5.7%)
Crawford	\$268	\$0	\$286 (6.8%)	\$287 (6.9%)	\$0 (0.0%)	\$0 (0.1%)
Delta	\$284	\$29	\$287 (0.9%)	N/A	\$105 (263.5%)	N/A
Dickinson	\$299	\$15	\$304 (1.6%)	N/A	\$72 (377.8%)	N/A
Eaton	\$267	\$0	\$270 (1.2%)	\$286 (7.0%)	\$0 (0.0%)	\$15 (5.7%)
Emmet	\$252	\$0	\$269 (6.6%)	\$269 (6.7%)	\$0 (0.0%)	\$0 (0.1%)
Genesee	\$240	\$0	\$215 (-10.6%)	\$250 (4.2%)	\$0 (0.0%)	\$35 (16.5%)
Gladwin	\$252	\$0	\$269 (6.9%)	\$270 (7.0%)	\$0 (0.0%)	\$0 (0.1%)
Gogebic	\$284	\$29	\$287 (0.9%)	N/A	\$105 (263.5%)	N/A
Grand Traverse	\$252	\$0	\$269 (6.6%)	\$269 (6.7%)	\$0 (0.0%)	\$0 (0.1%)
Gratiot	\$252	\$0	\$269 (6.9%)	\$270 (7.0%)	\$0 (0.0%)	\$0 (0.1%)
Hillsdale	\$292	\$0	\$310 (6.2%)	N/A	\$1 (0.0%)	N/A
Houghton	\$299	\$15	\$304 (1.6%)	N/A	\$72 (377.8%)	N/A
Huron	\$252	\$0	\$269 (6.9%)	\$270 (7.0%)	\$0 (0.0%)	\$0 (0.1%)
Ingham	\$267	\$0	\$270 (1.2%)	\$286 (7.0%)	\$0 (0.0%)	\$15 (5.7%)
Ionia	\$270	\$0	\$287 (6.3%)	\$288 (6.8%)	\$0 (0.0%)	\$1 (0.5%)
Iosco	\$268	\$0	\$286 (6.8%)	\$287 (6.9%)	\$0 (0.0%)	\$0 (0.1%)
Iron	\$284	\$29	\$287 (0.9%)	N/A	\$105 (263.5%)	N/A
Isabella	\$252	\$0	\$269 (6.9%)	\$270 (7.0%)	\$0 (0.0%)	\$0 (0.1%)
Jackson	\$273	\$0	\$318 (16.6%)	N/A	\$1 (0.0%)	N/A
Kalamazoo	\$276	\$0	\$254 (-8.2%)	\$316 (14.5%)	\$0 (0.0%)	\$63 (24.7%)
Kalkaska	\$252	\$0	\$269 (6.6%)	\$269 (6.7%)	\$0 (0.0%)	\$0 (0.1%)

Kent	\$216	\$0	\$206 (-4.5%)	\$242 (12.1%)	\$0 (0.0%)	\$36 (17.3%)
Keweenaw	\$284	\$29	\$287 (0.9%)	N/A	\$105 (263.5%)	N/A
Lake	\$270	\$0	\$288 (6.7%)	\$288 (6.8%)	\$0 (0.0%)	\$0 (0.1%)
Lapeer	\$252	\$0	\$215 (-14.8%)	\$270 (7.0%)	\$0 (0.0%)	\$55 (25.7%)
Leelanau	\$252	\$0	\$269 (6.6%)	\$269 (6.7%)	\$0 (0.0%)	\$0 (0.1%)
Lenawee	\$286	\$0	\$318 (11.3%)	\$324 (13.4%)	\$3 (0.0%)	\$6 (1.9%)
Livingston	\$262	\$0	\$281 (7.1%)	\$300 (14.5%)	\$0 (0.0%)	\$19 (6.9%)
Luce	\$284	\$29	\$287 (0.9%)	N/A	\$105 (263.5%)	N/A
Mackinac	\$268	\$0	\$299 (11.6%)	N/A	\$0 (0.0%)	N/A
Macomb	\$218	\$0	\$211 (-3.3%)	\$211 (-3.3%)	\$0 (0.0%)	\$0 (0.0%)
Manistee	\$252	\$0	\$269 (6.6%)	\$269 (6.7%)	\$0 (0.0%)	\$0 (0.1%)
Marquette	\$299	\$15	\$304 (1.6%)	N/A	\$72 (377.8%)	N/A
Mason	\$270	\$0	\$288 (6.7%)	\$288 (6.8%)	\$0 (0.0%)	\$0 (0.1%)
Mecosta	\$270	\$0	\$288 (6.7%)	\$288 (6.8%)	\$0 (0.0%)	\$0 (0.1%)
Menominee	\$284	\$29	\$287 (0.9%)	N/A	\$105 (263.5%)	N/A
Midland	\$252	\$0	\$269 (6.9%)	\$270 (7.0%)	\$0 (0.0%)	\$0 (0.1%)
Missaukee	\$252	\$0	\$269 (6.6%)	\$269 (6.7%)	\$0 (0.0%)	\$0 (0.1%)
Monroe	\$254	\$0	\$210 (-17.4%)	\$277 (9.0%)	\$0 (0.0%)	\$67 (31.9%)
Montcalm	\$270	\$0	\$287 (6.3%)	\$288 (6.8%)	\$0 (0.0%)	\$1 (0.5%)
Montmorency	\$268	\$0	\$286 (6.8%)	\$287 (6.9%)	\$0 (0.0%)	\$0 (0.1%)
Muskegon	\$216	\$0	\$226 (4.8%)	\$242 (12.1%)	\$0 (0.0%)	\$16 (6.9%)
Newaygo	\$270	\$0	\$288 (6.7%)	\$288 (6.8%)	\$0 (0.0%)	\$0 (0.1%)
Oakland	\$218	\$0	\$211 (-3.3%)	\$211 (-3.3%)	\$0 (0.0%)	\$0 (0.0%)
Oceana	\$216	\$0	\$226 (4.8%)	\$242 (12.1%)	\$0 (0.0%)	\$16 (6.9%)
Ogemaw	\$268	\$0	\$286 (6.8%)	\$287 (6.9%)	\$0 (0.0%)	\$0 (0.1%)
Ontonagon	\$284	\$29	\$287 (0.9%)	N/A	\$105 (263.5%)	N/A
Osceola	\$270	\$0	\$288 (6.7%)	\$288 (6.8%)	\$0 (0.0%)	\$0 (0.1%)
Oscoda	\$268	\$0	\$286 (6.8%)	\$287 (6.9%)	\$0 (0.0%)	\$0 (0.1%)
Otsego	\$268	\$0	\$286 (6.8%)	\$287 (6.9%)	\$0 (0.0%)	\$0 (0.1%)
Ottawa	\$259	\$0	\$271 (4.8%)	\$290 (12.0%)	\$0 (0.0%)	\$19 (6.9%)
Presque Isle	\$268	\$0	\$286 (6.8%)	\$287 (6.9%)	\$0 (0.0%)	\$0 (0.1%)
Roscommon	\$268	\$0	\$286 (6.8%)	\$287 (6.9%)	\$0 (0.0%)	\$0 (0.1%)
Saginaw	\$252	\$0	\$268 (6.4%)	\$270 (7.0%)	\$0 (0.0%)	\$2 (0.6%)
Saint Clair	\$265	\$0	\$283 (6.9%)	\$303 (14.3%)	\$0 (0.0%)	\$20 (6.9%)
Saint Joseph	\$291	\$0	\$311 (7.0%)	\$312 (7.1%)	\$0 (0.0%)	\$0 (0.1%)
Sanilac	\$252	\$0	\$269 (6.9%)	\$270 (7.0%)	\$0 (0.0%)	\$0 (0.1%)
Schoolcraft	\$284	\$29	\$287 (0.9%)	N/A	\$105 (263.5%)	N/A
Shiawassee	\$252	\$0	\$263 (4.3%)	\$270 (7.0%)	\$0 (0.0%)	\$7 (2.6%)
Tuscola	\$252	\$0	\$269 (6.9%)	\$270 (7.0%)	\$0 (0.0%)	\$0 (0.1%)
Van Buren	\$279	\$0	\$254 (-9.1%)	\$319 (14.4%)	\$0 (0.0%)	\$66 (25.9%)
Washtenaw	\$262	\$0	\$281 (7.1%)	\$300 (14.5%)	\$0 (0.0%)	\$19 (6.9%)
Wayne	\$217	\$0	\$210 (-3.3%)	\$210 (-3.3%)	\$0 (0.0%)	\$0 (0.0%)
Wexford	\$252	\$0	\$269 (6.6%)	\$269 (6.7%)	\$0 (0.0%)	\$0 (0.1%)

Appendix 3: Example of Lowest-Cost Silver Plan Premiums and Tax Credits (55 year old with an Annual Income of \$30,000 in 2015 and 2016)

County	2015 Marketplace		2016 Marketplace (% Change from 2015)			
	Premium	Tax Credit	Premium - Actively Apply	Premium - Renew	Tax Credit	Renewal vs. Active Apply Difference
Alcona	\$205	\$249	\$205 (0.2%)	\$206 (0.5%)	\$294 (18.1%)	\$1 (0.3%)
Alger	\$151	\$379	\$150 (-0.5%)	N/A	\$534 (40.9%)	N/A
Allegan	\$204	\$252	\$205 (0.7%)	\$206 (1.0%)	\$297 (17.7%)	\$1 (0.3%)
Alpena	\$205	\$249	\$205 (0.2%)	\$206 (0.5%)	\$294 (18.1%)	\$1 (0.3%)
Antrim	\$204	\$221	\$206 (0.7%)	\$206 (1.0%)	\$263 (19.1%)	\$1 (0.3%)
Arenac	\$204	\$223	\$206 (0.7%)	\$206 (1.0%)	\$265 (18.6%)	\$1 (0.3%)
Baraga	\$151	\$379	\$150 (-0.5%)	N/A	\$534 (40.9%)	N/A
Barry	\$204	\$252	\$205 (0.7%)	\$206 (1.0%)	\$297 (17.7%)	\$1 (0.3%)
Bay	\$204	\$223	\$204 (-0.1%)	\$207 (1.3%)	\$264 (18.4%)	\$3 (1.4%)
Benzie	\$204	\$221	\$206 (0.7%)	\$206 (1.0%)	\$263 (19.1%)	\$1 (0.3%)
Berrien	\$204	\$289	\$205 (0.7%)	\$206 (1.0%)	\$338 (16.9%)	\$1 (0.3%)
Branch	\$186	\$324	\$205 (10.4%)	\$214 (14.8%)	\$388 (19.8%)	\$8 (4.0%)
Calhoun	\$188	\$280	\$175 (-7.1%)	\$284 (51.0%)	\$268 (-4.4%)	\$109 (62.6%)
Cass	\$204	\$289	\$205 (0.7%)	\$206 (1.0%)	\$338 (16.9%)	\$1 (0.3%)
Charlevoix	\$204	\$221	\$206 (0.7%)	\$206 (1.0%)	\$263 (19.1%)	\$1 (0.3%)
Cheboygan	\$205	\$249	\$205 (0.2%)	\$206 (0.5%)	\$294 (18.1%)	\$1 (0.3%)
Chippewa	\$188	\$267	\$186 (-1.3%)	\$186 (-1.3%)	\$336 (25.9%)	\$0 (0.0%)
Clare	\$204	\$223	\$206 (0.7%)	\$206 (1.0%)	\$265 (18.6%)	\$1 (0.3%)
Clinton	\$197	\$256	\$194 (-1.7%)	\$221 (12.0%)	\$278 (8.6%)	\$27 (14.0%)
Crawford	\$205	\$249	\$205 (0.2%)	\$206 (0.5%)	\$294 (18.1%)	\$1 (0.3%)
Delta	\$151	\$379	\$150 (-0.5%)	N/A	\$534 (40.9%)	N/A
Dickinson	\$176	\$354	\$180 (2.5%)	N/A	\$475 (34.2%)	N/A
Eaton	\$197	\$256	\$194 (-1.7%)	\$221 (12.0%)	\$278 (8.6%)	\$27 (14.0%)
Emmet	\$204	\$221	\$206 (0.7%)	\$206 (1.0%)	\$263 (19.1%)	\$1 (0.3%)
Genesee	\$186	\$220	\$179 (-3.5%)	\$241 (29.7%)	\$195 (-11.4%)	\$62 (34.4%)
Gladwin	\$204	\$223	\$206 (0.7%)	\$206 (1.0%)	\$265 (18.6%)	\$1 (0.3%)
Gogebic	\$151	\$379	\$150 (-0.5%)	N/A	\$534 (40.9%)	N/A
Grand Traverse	\$204	\$221	\$206 (0.7%)	\$206 (1.0%)	\$263 (19.1%)	\$1 (0.3%)
Gratiot	\$204	\$223	\$206 (0.7%)	\$206 (1.0%)	\$265 (18.6%)	\$1 (0.3%)
Hillsdale	\$205	\$289	\$191 (-6.8%)	N/A	\$351 (21.6%)	N/A
Houghton	\$176	\$354	\$180 (2.5%)	N/A	\$475 (34.2%)	N/A
Huron	\$204	\$223	\$206 (0.7%)	\$206 (1.0%)	\$265 (18.6%)	\$1 (0.3%)
Ingham	\$197	\$256	\$194 (-1.7%)	\$221 (12.0%)	\$278 (8.6%)	\$27 (14.0%)
Ionia	\$206	\$251	\$204 (-0.9%)	\$207 (0.3%)	\$297 (18.2%)	\$3 (1.3%)
Iosco	\$205	\$249	\$205 (0.2%)	\$206 (0.5%)	\$294 (18.1%)	\$1 (0.3%)
Iron	\$151	\$379	\$150 (-0.5%)	N/A	\$534 (40.9%)	N/A
Isabella	\$204	\$223	\$206 (0.7%)	\$206 (1.0%)	\$265 (18.6%)	\$1 (0.3%)
Jackson	\$188	\$274	\$205 (9.3%)	N/A	\$352 (28.5%)	N/A
Kalamazoo	\$188	\$280	\$175 (-7.1%)	\$284 (51.0%)	\$268 (-4.4%)	\$109 (62.6%)
Kalkaska	\$204	\$221	\$206 (0.7%)	\$206 (1.0%)	\$263 (19.1%)	\$1 (0.3%)

Kent	\$192	\$173	\$171 (-10.9%)	\$233 (21.6%)	\$189 (9.3%)	\$62 (36.5%)
Keweenaw	\$151	\$379	\$150 (-0.5%)	N/A	\$534 (40.9%)	N/A
Lake	\$204	\$252	\$205 (0.7%)	\$206 (1.0%)	\$297 (17.9%)	\$1 (0.3%)
Lapeer	\$204	\$223	\$179 (-12.0%)	\$276 (35.1%)	\$195 (-12.6%)	\$96 (53.5%)
Leelanau	\$204	\$221	\$206 (0.7%)	\$206 (1.0%)	\$263 (19.1%)	\$1 (0.3%)
Lenawee	\$187	\$296	\$205 (9.8%)	\$216 (15.4%)	\$355 (19.9%)	\$10 (5.0%)
Livingston	\$189	\$255	\$172 (-8.9%)	\$206 (9.0%)	\$317 (24.4%)	\$34 (19.7%)
Luce	\$151	\$379	\$150 (-0.5%)	N/A	\$534 (40.9%)	N/A
Mackinac	\$205	\$249	\$186 (-9.5%)	N/A	\$336 (35.0%)	N/A
Macomb	\$183	\$185	\$180 (-1.7%)	\$180 (-1.7%)	\$188 (1.6%)	\$0 (0.0%)
Manistee	\$204	\$221	\$206 (0.7%)	\$206 (1.0%)	\$263 (19.1%)	\$1 (0.3%)
Marquette	\$176	\$354	\$180 (2.5%)	N/A	\$475 (34.2%)	N/A
Mason	\$205	\$251	\$205 (0.2%)	\$206 (0.5%)	\$297 (18.4%)	\$1 (0.3%)
Mecosta	\$204	\$252	\$205 (0.7%)	\$206 (1.0%)	\$297 (17.9%)	\$1 (0.3%)
Menominee	\$151	\$379	\$150 (-0.5%)	N/A	\$534 (40.9%)	N/A
Midland	\$204	\$223	\$206 (0.7%)	\$206 (1.0%)	\$265 (18.6%)	\$1 (0.3%)
Missaukee	\$204	\$221	\$206 (0.7%)	\$206 (1.0%)	\$263 (19.1%)	\$1 (0.3%)
Monroe	\$189	\$241	\$121 (-36.2%)	\$237 (25.6%)	\$246 (1.9%)	\$117 (96.9%)
Montcalm	\$206	\$251	\$204 (-0.9%)	\$207 (0.3%)	\$297 (18.2%)	\$3 (1.3%)
Montmorency	\$205	\$249	\$205 (0.2%)	\$206 (0.5%)	\$294 (18.1%)	\$1 (0.3%)
Muskegon	\$192	\$173	\$179 (-6.9%)	\$206 (7.3%)	\$216 (25.1%)	\$27 (15.3%)
Newaygo	\$204	\$252	\$205 (0.7%)	\$206 (1.0%)	\$297 (17.9%)	\$1 (0.3%)
Oakland	\$183	\$185	\$180 (-1.7%)	\$180 (-1.7%)	\$188 (1.6%)	\$0 (0.0%)
Oceana	\$192	\$173	\$179 (-6.9%)	\$206 (7.3%)	\$216 (25.1%)	\$27 (15.3%)
Ogemaw	\$205	\$249	\$205 (0.2%)	\$206 (0.5%)	\$294 (18.1%)	\$1 (0.3%)
Ontonagon	\$151	\$379	\$150 (-0.5%)	N/A	\$534 (40.9%)	N/A
Osceola	\$205	\$251	\$205 (0.2%)	\$206 (0.5%)	\$297 (18.4%)	\$1 (0.3%)
Oscoda	\$205	\$249	\$205 (0.2%)	\$206 (0.5%)	\$294 (18.1%)	\$1 (0.3%)
Otsego	\$205	\$249	\$205 (0.2%)	\$206 (0.5%)	\$294 (18.1%)	\$1 (0.3%)
Ottawa	\$189	\$249	\$177 (-6.4%)	\$210 (10.9%)	\$297 (19.1%)	\$33 (18.6%)
Presque Isle	\$205	\$249	\$205 (0.2%)	\$206 (0.5%)	\$294 (18.1%)	\$1 (0.3%)
Roscommon	\$205	\$249	\$205 (0.2%)	\$206 (0.5%)	\$294 (18.1%)	\$1 (0.3%)
Saginaw	\$204	\$223	\$204 (-0.1%)	\$207 (1.3%)	\$264 (18.4%)	\$3 (1.4%)
Saint Clair	\$188	\$259	\$174 (-7.2%)	\$209 (11.0%)	\$320 (23.5%)	\$34 (19.7%)
Saint Joseph	\$204	\$289	\$205 (0.7%)	\$206 (1.0%)	\$338 (16.9%)	\$1 (0.3%)
Sanilac	\$204	\$223	\$206 (0.7%)	\$206 (1.0%)	\$265 (18.6%)	\$1 (0.3%)
Schoolcraft	\$151	\$379	\$150 (-0.5%)	N/A	\$534 (40.9%)	N/A
Shiawassee	\$204	\$223	\$195 (-4.5%)	\$207 (1.3%)	\$264 (18.4%)	\$12 (6.1%)
Tuscola	\$204	\$223	\$206 (0.7%)	\$206 (1.0%)	\$265 (18.6%)	\$1 (0.3%)
Van Buren	\$188	\$284	\$175 (-7.1%)	\$289 (53.7%)	\$268 (-5.7%)	\$114 (65.5%)
Washtenaw	\$189	\$255	\$172 (-8.9%)	\$206 (9.0%)	\$317 (24.4%)	\$34 (19.7%)
Wayne	\$189	\$177	\$178 (-5.7%)	\$178 (-5.7%)	\$188 (6.2%)	\$0 (0.0%)
Wexford	\$204	\$221	\$206 (0.7%)	\$206 (1.0%)	\$263 (19.1%)	\$1 (0.3%)

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