



Rate Analysis: 2017 Michigan Health Insurance Marketplace

Overview of the 2017 Michigan Health Insurance Marketplace

While the results of the 2016 presidential election has sparked recent debates about options to repeal and replace the Affordable Care Act, the health insurance marketplaces created under the law continue to operate as usual. While the future of the law remains unknown, consumers who enroll in Marketplace coverage can likely expect their coverage to remain uninterrupted for the 2017 plan year.

On November 1, 2016, Michigan's health insurance marketplace launched its fourth annual open enrollment period. This period, which runs until January 31, 2017, 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 2017. Compared to the last open enrollment period, the Michigan marketplace has seen a moderate decrease in the number of carriers offering plans and, in certain areas, considerable changes in premium costs and in the number and type of plans being offered. In 2017, two carriers previously offering PPO plans will no longer participate in the marketplace: Alliance Health and Life Insurance Company, and Priority Health Insurance Company. In addition, two HMO carriers will no longer participate: Harbor Health and United Healthcare. The withdrawal of these four carriers leaves 10 insurers in the individual marketplace for 2017.

In 69 of 83 Michigan counties, the lowest cost bronze plan in 2016 was no longer the lowest cost bronze plan in 2017 as insurers adjusted their rates, the menu of plans they offered, and where they offered them. In 75 of 83 counties, the lowest cost silver plan also changed from 2016 to 2017 (Figure 1).^{1,2} Notably, there are new benchmark plans (second lowest cost silver plans) in nearly all (80 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 to receive. Applicants in counties where the local benchmark premium decreased may be eligible for smaller tax credits, all other things equal.

¹ 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.

² All marketplace analysis was completed using 2016 and 2017 individual market medical plan data available at data.healthcare.gov.

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The changing dynamics of the health insurance marketplace are important for 2017 enrollees to understand. Under current federal policy, enrollees who do not actively apply and enroll in 2017 coverage are auto-renewed into their 2016 plan, if it continues to be offered. Beginning with the 2017 open enrollment period, individuals who were enrolled in a plan offered by an issuer that is no longer participating in the marketplace will automatically be enrolled into a plan offered in their area by a different carrier if they do not actively choose another plan. In addition, changes to benchmark plans directly affect premium tax credit amounts, so many enrollees will need to balance potentially higher costs for renewing their 2016 plan with other important considerations, such as the breadth of available provider networks.

Figure 1: Plan and Premium Changes by Type of Plan from 2016 to 2017

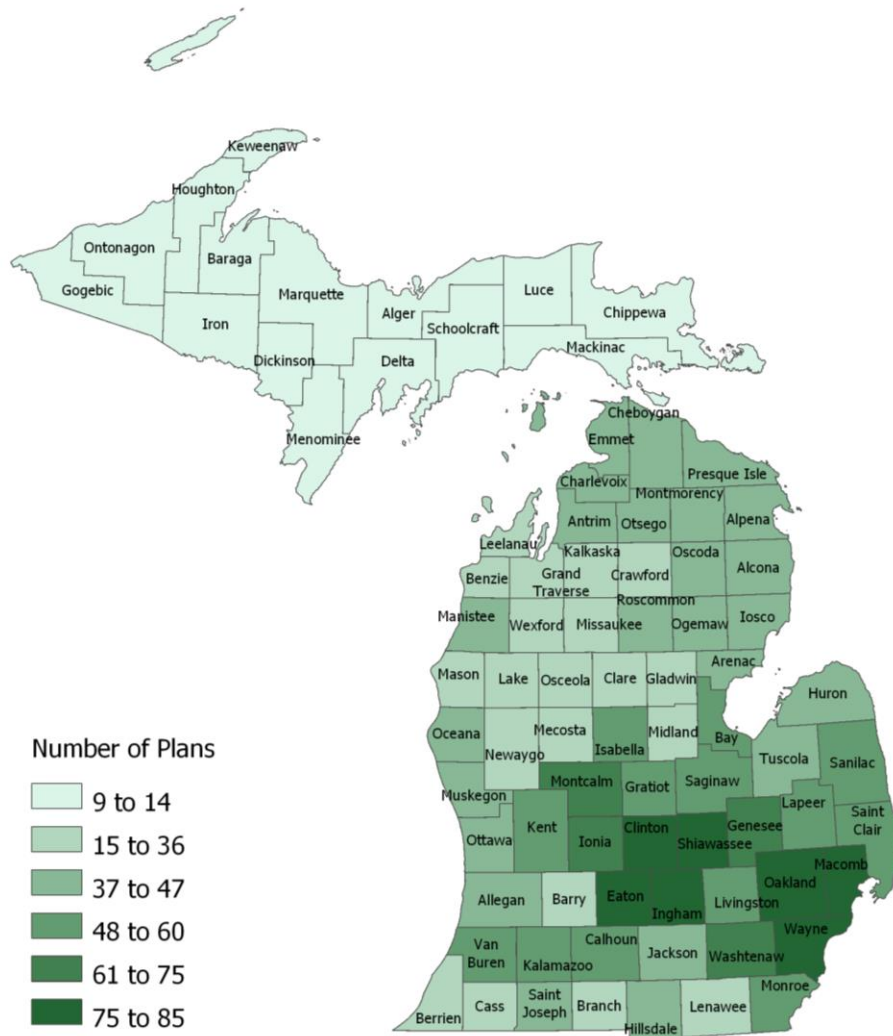
Number of Counties (out of 83 total)	Lowest Bronze	Lowest Silver	Benchmark
Counties with New Plan in this Category	69 (83%)	75 (90%)	80 (96%)
Counties with Premium Increase in this Category	80 (96%)	82 (99%)	82 (99%)

Changes in the Number of Plan Offerings

- Marketplace offerings in Michigan remain very competitive in many counties for 2017. The number of county-level plan offerings ranged from a low of 9 plans to a high of 85 plans.
- In 68 of Michigan's 83 counties, the number of available health plans decreased from 2016 to 2017.³
- Macomb, Oakland, and Wayne counties had the largest net decrease in the number of available plans, decreasing from 111 plans in 2016 to 83 plans in 2017 (-28).
- Ionia and Montcalm counties had the largest net increase, growing from 59 to 75 plans (+16). Full details are available in Appendix 1.

³ Plan offerings do not include catastrophic plans or child-only plans.

Figure 2: Number of Available Marketplace Plans for 2017



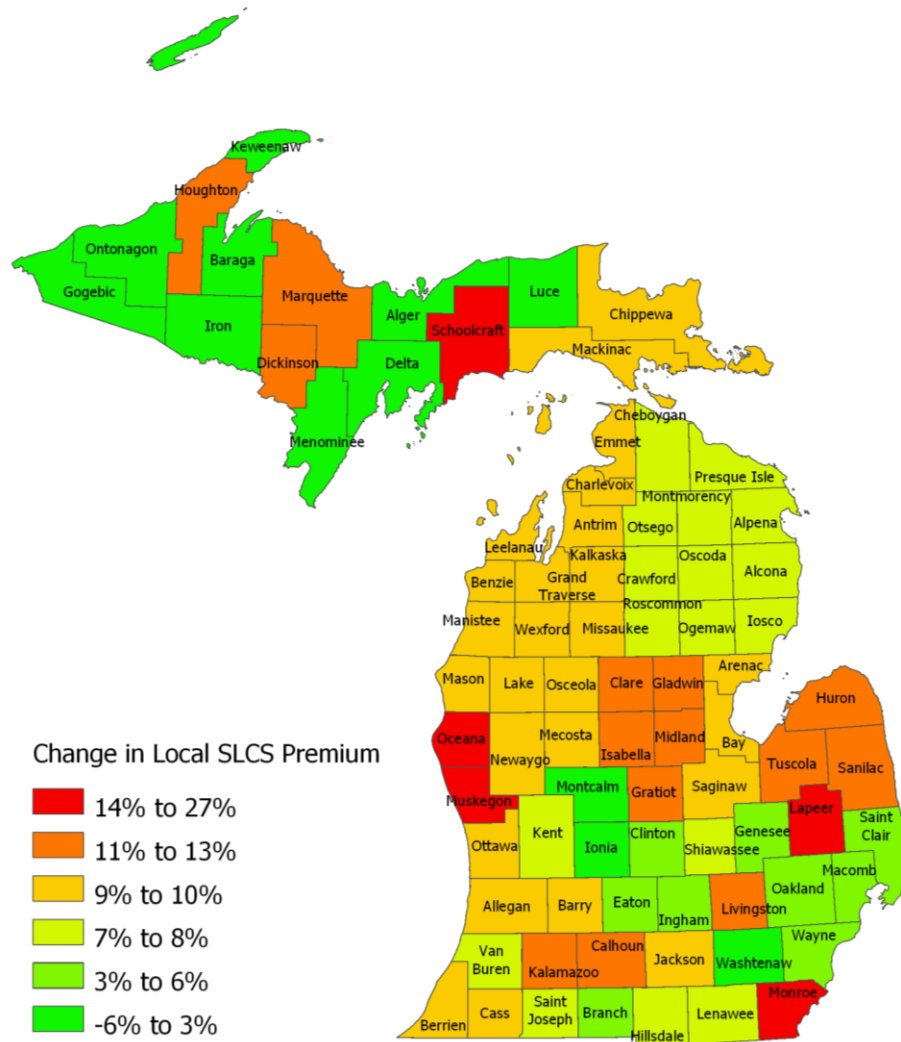
Changes in Benchmark Plan Premiums

- According to the federal government, 2017 premiums will increase an average of 7% statewide for the local benchmark (second lowest cost silver or SLCS) plan.⁴ However, premium changes vary greatly by county.
- Benchmark plan premiums increased in 82 of 83 counties.⁵ Benchmark plan premiums decreased in Washtenaw County.
- The range of premium shifts varied from a 5.7 percent decrease (Washtenaw County) to a 26.7 percent increase (Lapeer County). Full details are available in Appendix 1.

⁴ Average monthly premiums are based on a 27 year old purchasing the second-lowest cost silver plan. U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. *Health Plan Choice and Premiums in the 2017 Health Insurance Marketplace*. October 2016. <https://aspe.hhs.gov/pdf-report/health-plan-choice-and-premiums-2017-health-insurance-marketplace> (accessed 10/28/16).

⁵ Based on a 40 year old purchasing the second lowest cost silver plan.

Figure 3: Change in Local SLCS Premium from 2016 to 2017



Effects of Renewing 2016 Coverage in the Michigan Health Insurance Marketplace

From November 1, 2016, until December 15, 2016, many consumers currently enrolled in coverage through Michigan's health insurance marketplace can renew their 2016 plan to maintain uninterrupted coverage for 2017. 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 plan 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 2017 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.⁶ 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 an enrollee gets older, their premium tax credit will increase, all else equal.
- *Income*: An enrollee with higher income faces greater expected premium contributions and will receive lower tax credits, if any at all. Premium tax credits are available for enrollees whose household income is between 100 and 400 percent of the federal poverty level.
- *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 2017, 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 2016 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 2016. According to Avalere Health, LCS plans have been among the most popular plans in the federally-facilitated marketplace.⁷ The local 2016 LCS plan was discontinued in 49 counties in Michigan for 2017, while the local 2016 LCS plan remains available for renewal in 34 counties. This is a substantial change from 2016, when the local 2015 LCS plan was available for renewal in 67 counties.

As these figures show, rate increases for renewing a 2016 LCS plan compared to selecting the new local LCS plan are greatest in several counties in Michigan's Upper Peninsula. 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 2016 plan, premium costs are one of many considerations when selecting a health plan.

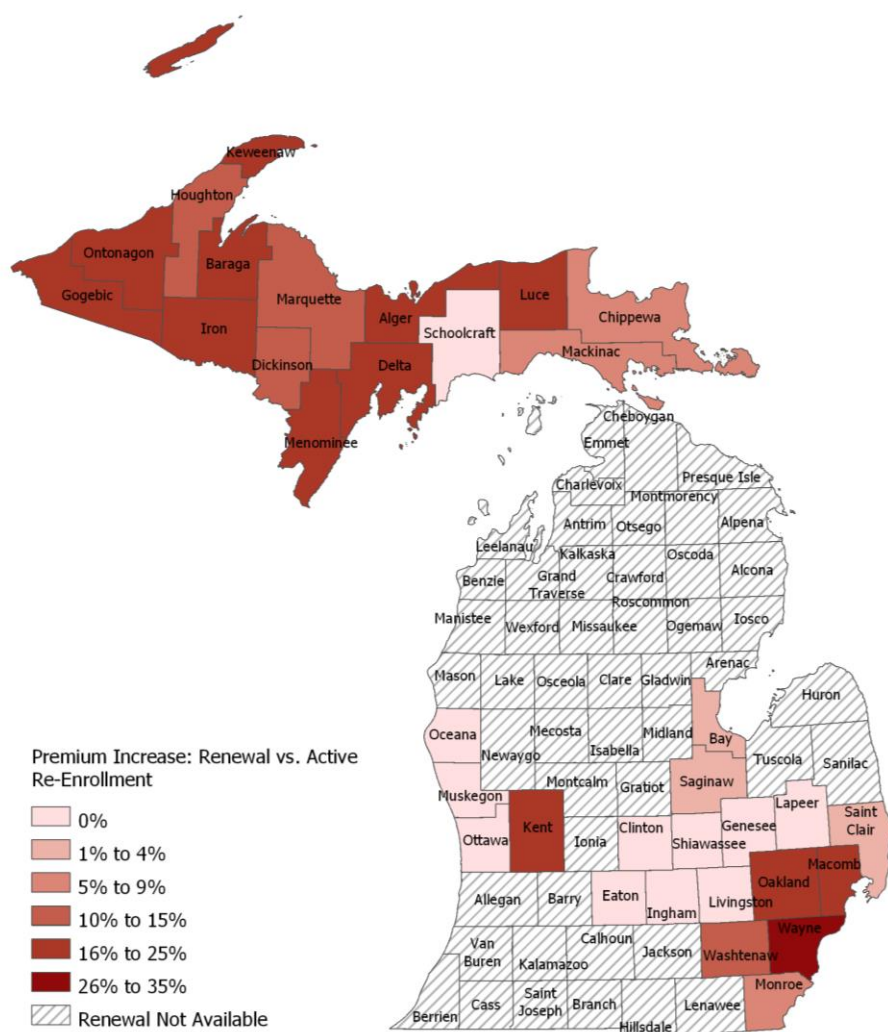
⁶ The amount of the premium tax credit received by an enrollee is determined by subtracting the enrollee's maximum premium contribution from the age-adjusted premium for the local benchmark plan in the enrollee's region. The maximum premium contribution is a product of the enrollee's household income and the "applicable percentage" of their income they must contribute, a sliding scale that ranges from 2 to 9.5 percent of income between 100 and 400 percent of the federal poverty level.

⁷ 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>

Renewal Example 1: 40 year old with an annual income of \$40,000 a year

- Due to being at 340 percent of the federal poverty level, this enrollee would have only received a premium tax credit in 13 counties in 2016. For 2017, this enrollee would experience tax credit increases in these 13 counties.
- In 17 counties, where renewing a 2016 LCS plan is an option, the enrollee would pay at least 10 percent more for renewing, compared to selecting the new LCS plan. In 6 counties, the difference would be less than 5 percent, and there would be no difference in 8 counties. In 49 counties, there is no option to renew the 2016 LCS plan. Full details are available in Appendix 2.

Figure 4: Premium Increase for Renewing the 2016 Lowest Cost Silver Plan Compared to Actively Enrolling in a New 2017 Lowest Cost Silver Plan (40 year old, \$40,000 Annual Income)



- Due to being near 255 percent of the federal poverty level, this enrollee would have received a tax credit in every county in 2016. For 2017, this enrollee's tax credit amount would decrease in 3 of these counties and increase in the other 80 counties.
- In 11 counties where renewing a 2016 LCS plan is an option, the enrollee would pay 10 to 50 percent more for renewing, compared to selecting the new LCS plan. In 10 counties, the difference would be more than 70 percent, including 89 percent in Alger, Baraga, Delta, Gogebic, Iron, Keweenaw, Luce, Menominee, and Ontonogan counties. There would be no difference in 8 counties. There is no option to renew the 2016 LCS plan in 49 counties. Full details are available in Appendix 3.

Premium Increase: Renewal vs. Active Re-Enrollment

- 0%
- 1% to 10%
- 11% to 25%
- 26% to 40%
- 41% to 70%
- 71% to 89%
- Renewal Not Available

Appendices

Appendix 1: Michigan Marketplace Plan Choice and Select Premiums from 2016 to 2017 (40 year old, non-smoker)

2017 Michigan Marketplace (Change from 2016)					
County	Issuers (+/- Change)	Plans (+/- Change)	Lowest Bronze (% Change)	Lowest Silver (% Change)	Second Lowest Silver (% Change)
Alcona	4 (-1)	41 (-12)	\$247 (12.3%)*	\$303 (5.8%)*	\$308 (7.3%)*
Alger	2 (+1)	14 (+1)	\$336 (11.5%)*	\$397 (1.3%)*	\$436 (2.8%)*
Allegan	4 (0)	41 (-8)	\$255 (15.6%)*	\$313 (9.0%)*	\$317 (9.9%)*
Alpena	4 (-1)	41 (-12)	\$247 (12.3%)*	\$303 (5.8%)*	\$308 (7.3%)*
Antrim	4 (-1)	41 (-12)	\$240 (16.1%)*	\$294 (9.4%)*	\$297 (10.6%)*
Arenac	5 (-1)	46 (-14)	\$221 (6.8%)*	\$288 (7.1%)*	\$297 (10.0%)*
Baraga	2 (+1)	14 (+1)	\$336 (11.5%)*	\$397 (1.3%)*	\$436 (2.8%)*
Barry	3 (-1)	36 (-13)	\$255 (15.6%)*	\$313 (9.0%)*	\$318 (10.5%)*
Bay	5 (-1)	51 (-14)	\$221 (6.8%)*	\$288 (7.6%)*	\$295 (9.7%)*
Benzie	3 (-1)	36 (-13)	\$240 (16.1%)*	\$294 (9.4%)*	\$297 (10.6%)*
Berrien	3 (-1)	36 (-13)	\$274 (14.7%)*	\$336 (8.0%)*	\$342 (9.6%)*
Branch	3 (-1)	36 (-13)	\$293 (12.3%)*	\$360 (5.8%)*	\$361 (5.9%)*
Calhoun	4 (-2)	50 (-20)	\$248 (10.0%)*	\$292 (15.2%)*	\$305 (12.4%)*
Cass	3 (-2)	36 (-23)	\$274 (14.7%)*	\$336 (8.0%)*	\$342 (9.6%)*
Charlevoix	4 (-1)	41 (-12)	\$240 (16.1%)*	\$294 (9.4%)*	\$297 (10.6%)*
Cheboygan	4 (-1)	41 (-12)	\$247 (12.3%)*	\$303 (5.8%)*	\$308 (7.3%)*
Chippewa	2 (0)	14 (-4)	\$265 (14.7%)*	\$313 (4.6%)*	\$343 (10.5%)*
Clare	3 (-2)	36 (-20)	\$242 (16.9%)*	\$297 (10.1%)*	\$301 (11.7%)*
Clinton	5 (-1)	80 (+9)	\$209 (7.9%)*	\$292 (8.1%)*	\$293 (5.6%)*
Crawford	3 (-1)	36 (-13)	\$247 (12.3%)*	\$303 (5.8%)*	\$308 (7.3%)*
Delta	2 (+1)	14 (+1)	\$336 (11.5%)*	\$397 (1.3%)*	\$436 (2.8%)*
Dickinson	2 (0)	14 (-4)	\$336 (15.9%)*	\$397 (5.7%)*	\$436 (11.6%)*
Eaton	5 (-1)	80 (+9)	\$209 (7.9%)*	\$292 (8.1%)*	\$293 (5.6%)*
Emmet	4 (-1)	41 (-12)	\$240 (16.1%)*	\$294 (9.4%)*	\$297 (10.6%)*
Genesee	8 (-2)	69 (-20)	\$202 (5.9%)*	\$236 (10.0%)*	\$244 (6.3%)*
Gladwin	3 (-2)	36 (-20)	\$242 (16.9%)*	\$297 (10.1%)*	\$301 (11.7%)*
Gogebic	2 (+1)	14 (+1)	\$336 (11.5%)*	\$397 (1.3%)*	\$436 (2.8%)*
Grand Traverse	3 (-1)	36 (-13)	\$240 (16.1%)*	\$294 (9.4%)*	\$297 (10.6%)*
Gratiot	4 (-2)	53 (-9)	\$242 (16.9%)*	\$297 (10.1%)*	\$301 (11.7%)*
Hillsdale	5 (0)	46 (-7)	\$245 (-0.3%)*	\$319 (2.7%)*	\$342 (7.0%)*
Houghton	2 (0)	14 (-4)	\$336 (15.9%)*	\$397 (5.7%)*	\$436 (11.6%)*
Huron	5 (-1)	46 (-14)	\$236 (13.9%)*	\$297 (10.1%)*	\$301 (11.7%)*
Ingham	5 (-1)	80 (+9)	\$209 (7.9%)*	\$292 (8.1%)*	\$293 (5.6%)*
Ionia	5 (-1)	75 (+16)	\$209 (-5.7%)*	\$292 (1.9%)*	\$293 (1.7%)*
Iosco	5 (-1)	46 (-14)	\$247 (12.3%)*	\$303 (5.8%)*	\$308 (7.3%)*
Iron	2 (+1)	14 (+1)	\$336 (11.5%)*	\$397 (1.3%)*	\$436 (2.8%)*
Isabella	5 (-2)	58 (-8)	\$242 (16.9%)*	\$297 (10.1%)*	\$301 (11.7%)*
Jackson	4 (0)	41 (-8)	\$286 (16.5%)*	\$343 (7.5%)*	\$352 (10.1%)*
Kalamazoo	6 (-1)	57 (-17)	\$248 (10.0%)*	\$292 (15.2%)*	\$305 (12.4%)*
Kalkaska	3 (-1)	36 (-13)	\$240 (16.1%)*	\$294 (9.4%)*	\$297 (10.6%)*
Kent	5 (0)	54 (-8)	\$194 (10.9%)*	\$239 (15.8%)*	\$241 (6.6%)*
Keweenaw	2 (+1)	14 (+1)	\$336 (11.5%)*	\$397 (1.3%)*	\$436 (2.8%)*

Lake	3 (-1)	36 (-13)	\$256 (15.9%)*	\$315 (9.2%)*	\$320 (10.8%)*
Lapeer	6 (-2)	51 (-21)	\$204 (6.9%)	\$236 (10.0%)	\$291 (26.7%)*
Leelanau	3 (-1)	36 (-13)	\$240 (16.1%)*	\$294 (9.4%)*	\$297 (10.6%)*
Lenawee	3 (-1)	36 (-13)	\$277 (12.4%)*	\$340 (5.9%)*	\$344 (7.0%)*
Livingston	5 (-1)	50 (-21)	\$256 (14.5%)	\$321 (14.5%)	\$340 (13.4%)*
Luce	2 (+1)	14 (+1)	\$336 (11.5%)*	\$397 (1.3%)*	\$436 (2.8%)*
Mackinac	2 (-1)	14 (-12)	\$265 (14.7%)	\$313 (4.6%)*	\$343 (10.5%)*
Macomb	9 (-3)	83 (-28)	\$192 (7.5%)*	\$233 (10.7%)*	\$237 (4.7%)*
Manistee	4 (0)	41 (-8)	\$240 (16.1%)*	\$294 (9.4%)*	\$297 (10.6%)*
Marquette	2 (0)	14 (-4)	\$336 (15.9%)	\$397 (5.7%)*	\$436 (11.6%)*
Mason	3 (-1)	36 (-13)	\$256 (15.9%)*	\$315 (9.2%)*	\$320 (10.8%)*
Mecosta	3 (-1)	36 (-13)	\$256 (15.9%)*	\$315 (9.2%)*	\$320 (10.8%)*
Menominee	2 (+1)	14 (+1)	\$336 (11.5%)*	\$397 (1.3%)*	\$436 (2.8%)*
Midland	3 (-2)	36 (-20)	\$242 (16.9%)*	\$297 (10.1%)*	\$301 (11.7%)*
Missaukee	3 (-1)	36 (-13)	\$240 (16.1%)*	\$294 (9.4%)*	\$297 (10.6%)*
Monroe	6 (-2)	53 (-22)	\$229 (28.7%)*	\$288 (37.1%)*	\$308 (19.1%)*
Montcalm	5 (-1)	75 (+16)	\$209 (-5.7%)*	\$292 (1.9%)*	\$293 (1.7%)*
Montmorency	4 (-1)	41 (-12)	\$247 (12.3%)*	\$303 (5.8%)*	\$308 (7.3%)*
Muskegon	3 (-1)	41 (-13)	\$212 (17.6%)	\$267 (17.7%)	\$293 (20.8%)
Newaygo	3 (-1)	36 (-13)	\$256 (15.9%)*	\$315 (9.2%)*	\$320 (10.8%)*
Oakland	9 (-3)	83 (-28)	\$192 (7.5%)*	\$233 (10.7%)*	\$237 (4.7%)*
Oceana	3 (-1)	41 (-13)	\$212 (17.6%)	\$267 (17.7%)	\$293 (20.8%)
Ogemaw	4 (-2)	41 (-19)	\$247 (12.3%)*	\$303 (5.8%)*	\$308 (7.3%)*
Ontonagon	2 (+1)	14 (+1)	\$336 (11.5%)*	\$397 (1.3%)*	\$436 (2.8%)*
Osceola	3 (-1)	36 (-13)	\$256 (15.9%)*	\$315 (9.2%)*	\$320 (10.8%)*
Oscoda	4 (-1)	41 (-12)	\$247 (12.3%)*	\$303 (5.8%)*	\$308 (7.3%)*
Otsego	4 (-1)	41 (-12)	\$247 (12.3%)*	\$303 (5.8%)*	\$308 (7.3%)*
Ottawa	3 (-1)	41 (-13)	\$250 (15.7%)	\$314 (15.8%)	\$315 (9.2%)*
Presque Isle	4 (-1)	41 (-12)	\$247 (12.3%)*	\$303 (5.8%)*	\$308 (7.3%)*
Roscommon	4 (-2)	41 (-19)	\$247 (12.3%)*	\$303 (5.8%)*	\$308 (7.3%)*
Saginaw	5 (-1)	51 (-14)	\$221 (6.8%)*	\$288 (7.6%)*	\$295 (9.7%)*
Saint Clair	5 (-2)	53 (-22)	\$252 (11.9%)*	\$312 (10.3%)*	\$317 (5.3%)*
Saint Joseph	4 (0)	41 (-8)	\$256 (7.0%)*	\$334 (7.3%)*	\$336 (7.9%)*
Sanilac	6 (-1)	51 (-15)	\$236 (13.9%)*	\$297 (10.1%)*	\$301 (11.7%)*
Schoolcraft	1 (0)	9 (-4)	\$355 (18.0%)	\$468 (19.4%)	\$511 (20.4%)
Shiawassee	6 (-2)	85 (+8)	\$209 (0.9%)*	\$281 (6.7%)	\$292 (8.5%)*
Tuscola	5 (-1)	46 (-14)	\$236 (13.9%)*	\$297 (10.1%)*	\$301 (11.7%)*
Van Buren	5 (-1)	55 (-15)	\$232 (2.8%)*	\$285 (12.5%)*	\$292 (7.6%)*
Washtenaw	7 (0)	60 (-15)	\$227 (1.8%)*	\$280 (-0.2%)*	\$283 (-5.7%)*
Wayne	9 (-3)	83 (-28)	\$192 (8.0%)*	\$233 (11.2%)*	\$237 (4.7%)*
Wexford	3 (-1)	36 (-13)	\$240 (16.1%)*	\$294 (9.4%)*	\$297 (10.6%)*

* Indicates a change in this plan from 2016 to 2017.

Appendix 2: Example of Lowest-Cost Silver Plan Premiums and Tax Credits (40 year old with an Annual Income of \$40,000 in 2016 and 2017)

County	2016 Marketplace		2017 Marketplace (% Change from 2016)			
	Premium	Tax Credit	Premium - Actively Apply	Premium - Renew	Tax Credit	Renewal vs. Active Apply Difference
Alcona	\$283	\$0	\$303 (7.1%)	N/A	\$0 (0.0%)	N/A
Alger	\$324	\$63	\$284 (-12.2%)	\$355 (9.7%)	\$113 (79.0%)	\$71 (25.0%)
Allegan	\$284	\$0	\$313 (10.4%)	N/A	\$0 (0.0%)	N/A
Alpena	\$283	\$0	\$303 (7.1%)	N/A	\$0 (0.0%)	N/A
Antrim	\$265	\$0	\$294 (10.9%)	N/A	\$0 (0.0%)	N/A
Arenac	\$266	\$0	\$288 (8.4%)	N/A	\$0 (0.0%)	N/A
Baraga	\$324	\$63	\$284 (-12.2%)	\$355 (9.7%)	\$113 (79.0%)	\$71 (25.0%)
Barry	\$284	\$0	\$313 (10.4%)	N/A	\$0 (0.0%)	N/A
Bay	\$265	\$0	\$288 (8.8%)	\$295 (11.5%)	\$0 (0.0%)	\$7 (2.4%)
Benzie	\$265	\$0	\$294 (10.9%)	N/A	\$0 (0.0%)	N/A
Berrien	\$307	\$0	\$336 (9.6%)	N/A	\$0 (0.0%)	N/A
Branch	\$336	\$0	\$360 (7.1%)	N/A	\$0 (0.0%)	N/A
Calhoun	\$250	\$0	\$292 (16.8%)	N/A	\$0 (0.0%)	N/A
Cass	\$307	\$0	\$336 (9.6%)	N/A	\$0 (0.0%)	N/A
Charlevoix	\$265	\$0	\$294 (10.9%)	N/A	\$0 (0.0%)	N/A
Cheboygan	\$283	\$0	\$303 (7.1%)	N/A	\$0 (0.0%)	N/A
Chippewa	\$295	\$0	\$313 (6.1%)	\$343 (16.4%)	\$0 (0.0%)	\$30 (9.7%)
Clare	\$266	\$0	\$297 (11.5%)	N/A	\$0 (0.0%)	N/A
Clinton	\$267	\$0	\$292 (9.5%)	\$293 (9.7%)	\$0 (0.0%)	\$1 (0.2%)
Crawford	\$283	\$0	\$303 (7.1%)	N/A	\$0 (0.0%)	N/A
Delta	\$324	\$63	\$284 (-12.2%)	\$355 (9.7%)	\$113 (79.0%)	\$71 (25.0%)
Dickinson	\$307	\$63	\$284 (-7.4%)	\$323 (5.2%)	\$113 (79.0%)	\$39 (13.6%)
Eaton	\$267	\$0	\$292 (9.5%)	\$293 (9.7%)	\$0 (0.0%)	\$1 (0.2%)
Emmet	\$265	\$0	\$294 (10.9%)	N/A	\$0 (0.0%)	N/A
Genesee	\$212	\$0	\$236 (11.3%)	\$236 (11.3%)	\$0 (0.0%)	\$0 (0.0%)
Gladwin	\$266	\$0	\$297 (11.5%)	N/A	\$0 (0.0%)	N/A
Gogebic	\$324	\$63	\$284 (-12.2%)	\$355 (9.7%)	\$113 (79.0%)	\$71 (25.0%)
Grand Traverse	\$265	\$0	\$294 (10.9%)	N/A	\$0 (0.0%)	N/A
Gratiot	\$266	\$0	\$297 (11.5%)	N/A	\$0 (0.0%)	N/A
Hillsdale	\$307	\$0	\$319 (4.0%)	N/A	\$0 (0.0%)	N/A
Houghton	\$307	\$63	\$284 (-7.4%)	\$323 (5.2%)	\$113 (79.0%)	\$39 (13.6%)
Huron	\$266	\$0	\$297 (11.5%)	N/A	\$0 (0.0%)	N/A
Ingham	\$267	\$0	\$292 (9.5%)	\$293 (9.7%)	\$0 (0.0%)	\$1 (0.2%)
Ionia	\$283	\$0	\$292 (3.3%)	N/A	\$0 (0.0%)	N/A
Iosco	\$283	\$0	\$303 (7.1%)	N/A	\$0 (0.0%)	N/A
Iron	\$324	\$63	\$284 (-12.2%)	\$355 (9.7%)	\$113 (79.0%)	\$71 (25.0%)
Isabella	\$266	\$0	\$297 (11.5%)	N/A	\$0 (0.0%)	N/A
Jackson	\$315	\$0	\$343 (9.0%)	N/A	\$0 (0.0%)	N/A
Kalamazoo	\$250	\$0	\$292 (16.8%)	N/A	\$0 (0.0%)	N/A
Kalkaska	\$265	\$0	\$294 (10.9%)	N/A	\$0 (0.0%)	N/A
Kent	\$204	\$0	\$239 (17.2%)	\$282 (38.3%)	\$0 (0.0%)	\$43 (18.0%)
Keweenaw	\$324	\$63	\$284 (-12.2%)	\$355 (9.7%)	\$113 (79.0%)	\$71 (25.0%)

Lake	\$284	\$0	\$315 (10.8%)	N/A	\$0 (0.0%)	N/A
Lapeer	\$212	\$0	\$236 (11.3%)	\$236 (11.3%)	\$0 (0.0%)	\$0 (0.0%)
Leelanau	\$265	\$0	\$294 (10.9%)	N/A	\$0 (0.0%)	N/A
Lenawee	\$317	\$0	\$340 (7.3%)	N/A	\$0 (0.0%)	N/A
Livingston	\$277	\$0	\$321 (16.0%)	\$321 (16.0%)	\$0 (0.0%)	\$0 (0.0%)
Luce	\$324	\$63	\$284 (-12.2%)	\$355 (9.7%)	\$113 (79.0%)	\$71 (25.0%)
Mackinac	\$295	\$0	\$313 (6.1%)	\$343 (16.4%)	\$0 (0.0%)	\$30 (9.7%)
Macomb	\$208	\$0	\$233 (12.2%)	\$290 (39.3%)	\$0 (0.0%)	\$56 (24.1%)
Manistee	\$265	\$0	\$294 (10.9%)	N/A	\$0 (0.0%)	N/A
Marquette	\$307	\$63	\$284 (-7.4%)	\$323 (5.2%)	\$113 (79.0%)	\$39 (13.6%)
Mason	\$284	\$0	\$315 (10.8%)	N/A	\$0 (0.0%)	N/A
Mecosta	\$284	\$0	\$315 (10.8%)	N/A	\$0 (0.0%)	N/A
Menominee	\$324	\$63	\$284 (-12.2%)	\$355 (9.7%)	\$113 (79.0%)	\$71 (25.0%)
Midland	\$266	\$0	\$297 (11.5%)	N/A	\$0 (0.0%)	N/A
Missaukee	\$265	\$0	\$294 (10.9%)	N/A	\$0 (0.0%)	N/A
Monroe	\$207	\$0	\$288 (39.0%)	\$315 (52.1%)	\$0 (0.0%)	\$27 (9.4%)
Montcalm	\$283	\$0	\$292 (3.3%)	N/A	\$0 (0.0%)	N/A
Montmorency	\$283	\$0	\$303 (7.1%)	N/A	\$0 (0.0%)	N/A
Muskegon	\$224	\$0	\$267 (19.0%)	\$267 (19.0%)	\$0 (0.0%)	\$0 (0.0%)
Newaygo	\$284	\$0	\$315 (10.8%)	N/A	\$0 (0.0%)	N/A
Oakland	\$208	\$0	\$233 (12.2%)	\$290 (39.3%)	\$0 (0.0%)	\$56 (24.1%)
Oceana	\$224	\$0	\$267 (19.0%)	\$267 (19.0%)	\$0 (0.0%)	\$0 (0.0%)
Ogemaw	\$283	\$0	\$303 (7.1%)	N/A	\$0 (0.0%)	N/A
Ontonagon	\$324	\$63	\$284 (-12.2%)	\$355 (9.7%)	\$113 (79.0%)	\$71 (25.0%)
Osceola	\$284	\$0	\$315 (10.8%)	N/A	\$0 (0.0%)	N/A
Oscoda	\$283	\$0	\$303 (7.1%)	N/A	\$0 (0.0%)	N/A
Otsego	\$283	\$0	\$303 (7.1%)	N/A	\$0 (0.0%)	N/A
Ottawa	\$268	\$0	\$314 (17.2%)	\$314 (17.2%)	\$0 (0.0%)	\$0 (0.0%)
Presque Isle	\$283	\$0	\$303 (7.1%)	N/A	\$0 (0.0%)	N/A
Roscommon	\$283	\$0	\$303 (7.1%)	N/A	\$0 (0.0%)	N/A
Saginaw	\$265	\$0	\$288 (8.8%)	\$295 (11.5%)	\$0 (0.0%)	\$7 (2.4%)
Saint Clair	\$280	\$0	\$312 (11.6%)	\$325 (16.0%)	\$0 (0.0%)	\$12 (3.9%)
Saint Joseph	\$307	\$0	\$334 (8.8%)	N/A	\$0 (0.0%)	N/A
Sanilac	\$266	\$0	\$297 (11.5%)	N/A	\$0 (0.0%)	N/A
Schoolcraft	\$324	\$63	\$355 (9.7%)	\$355 (9.7%)	\$113 (79.0%)	\$0 (0.0%)
Shiawassee	\$260	\$0	\$281 (7.9%)	\$281 (7.9%)	\$0 (0.0%)	\$0 (0.0%)
Tuscola	\$266	\$0	\$297 (11.5%)	N/A	\$0 (0.0%)	N/A
Van Buren	\$250	\$0	\$285 (14.1%)	N/A	\$0 (0.0%)	N/A
Washtenaw	\$277	\$0	\$280 (1.1%)	\$321 (16.0%)	\$0 (0.0%)	\$41 (14.7%)
Wayne	\$207	\$0	\$233 (12.7%)	\$315 (52.1%)	\$0 (0.0%)	\$82 (34.9%)
Wexford	\$265	\$0	\$294 (10.9%)	N/A	\$0 (0.0%)	N/A

Appendix 3: Example of Lowest-Cost Silver Plan Premiums and Tax Credits (55 year old with an Annual Income of \$30,000 in 2016 and 2017)

County	2016 Marketplace		2017 Marketplace (% Change from 2016)			
	Premium	Tax Credit	Premium - Actively Apply	Premium - Renew	Tax Credit	Renewal vs. Active Apply Difference
Alcona	\$208	\$271	\$199 (-4.4%)	N/A	\$330 (21.7%)	N/A
Alger	\$211	\$444	\$140 (-33.8%)	\$264 (24.9%)	\$553 (24.6%)	\$124 (88.6%)
Allegan	\$208	\$273	\$202 (-3.1%)	N/A	\$345 (26.5%)	N/A
Alpena	\$208	\$271	\$199 (-4.4%)	N/A	\$330 (21.7%)	N/A
Antrim	\$208	\$241	\$201 (-3.5%)	N/A	\$312 (29.4%)	N/A
Arenac	\$208	\$242	\$195 (-6.3%)	N/A	\$308 (27.4%)	N/A
Baraga	\$211	\$444	\$140 (-33.8%)	\$264 (24.9%)	\$553 (24.6%)	\$124 (88.6%)
Barry	\$208	\$273	\$202 (-3.1%)	N/A	\$345 (26.5%)	N/A
Bay	\$206	\$242	\$195 (-5.4%)	\$207 (0.5%)	\$308 (27.4%)	\$12 (6.3%)
Benzie	\$208	\$241	\$201 (-3.5%)	N/A	\$312 (29.4%)	N/A
Berrien	\$275	\$245	\$284 (3.4%)	N/A	\$303 (23.5%)	N/A
Branch	\$323	\$245	\$303 (-6.3%)	N/A	\$325 (32.8%)	N/A
Calhoun	\$178	\$245	\$184 (3.5%)	N/A	\$325 (32.8%)	N/A
Cass	\$275	\$245	\$284 (3.4%)	N/A	\$303 (23.5%)	N/A
Charlevoix	\$208	\$241	\$201 (-3.5%)	N/A	\$312 (29.4%)	N/A
Cheboygan	\$208	\$271	\$199 (-4.4%)	N/A	\$330 (21.7%)	N/A
Chippewa	\$229	\$271	\$216 (-5.6%)	\$269 (17.6%)	\$330 (21.7%)	\$53 (24.6%)
Clare	\$208	\$242	\$199 (-4.3%)	N/A	\$319 (31.7%)	N/A
Clinton	\$196	\$255	\$206 (5.0%)	\$207 (5.7%)	\$304 (19.3%)	\$1 (0.6%)
Crawford	\$208	\$271	\$199 (-4.4%)	N/A	\$330 (21.7%)	N/A
Delta	\$211	\$444	\$140 (-33.8%)	\$264 (24.9%)	\$553 (24.6%)	\$124 (88.6%)
Dickinson	\$184	\$444	\$140 (-24.1%)	\$207 (12.6%)	\$553 (24.6%)	\$67 (48.2%)
Eaton	\$196	\$255	\$206 (5.0%)	\$207 (5.7%)	\$304 (19.3%)	\$1 (0.6%)
Emmet	\$208	\$241	\$201 (-3.5%)	N/A	\$312 (29.4%)	N/A
Genesee	\$183	\$176	\$193 (5.4%)	\$193 (5.4%)	\$219 (24.5%)	\$0 (0.0%)
Gladwin	\$208	\$242	\$199 (-4.3%)	N/A	\$319 (31.7%)	N/A
Gogebic	\$211	\$444	\$140 (-33.8%)	\$264 (24.9%)	\$553 (24.6%)	\$124 (88.6%)
Grand Traverse	\$208	\$241	\$201 (-3.5%)	N/A	\$312 (29.4%)	N/A
Gratiot	\$208	\$242	\$209 (0.6%)	N/A	\$308 (27.4%)	N/A
Hillsdale	\$264	\$255	\$253 (-4.2%)	N/A	\$304 (19.3%)	N/A
Houghton	\$184	\$444	\$140 (-24.1%)	\$207 (12.6%)	\$553 (24.6%)	\$67 (48.2%)
Huron	\$208	\$242	\$199 (-4.3%)	N/A	\$319 (31.7%)	N/A
Ingham	\$196	\$255	\$206 (5.0%)	\$207 (5.7%)	\$304 (19.3%)	\$1 (0.6%)
Ionia	\$309	\$170	\$296 (-4.2%)	N/A	\$214 (25.9%)	N/A
Iosco	\$208	\$271	\$199 (-4.4%)	N/A	\$330 (21.7%)	N/A
Iron	\$211	\$444	\$140 (-33.8%)	\$264 (24.9%)	\$553 (24.6%)	\$124 (88.6%)
Isabella	\$208	\$242	\$199 (-4.3%)	N/A	\$319 (31.7%)	N/A
Jackson	\$278	\$255	\$295 (6.1%)	N/A	\$304 (19.3%)	N/A
Kalamazoo	\$178	\$245	\$184 (3.5%)	N/A	\$325 (32.8%)	N/A
Kalkaska	\$208	\$241	\$201 (-3.5%)	N/A	\$312 (29.4%)	N/A
Kent	\$175	\$170	\$203 (16.0%)	\$278 (59.0%)	\$214 (25.9%)	\$75 (37.1%)

Lake	\$311	\$170	\$335 (7.7%)	N/A	\$214 (25.9%)	N/A
Lapeer	\$183	\$176	\$193 (5.4%)	\$193 (5.4%)	\$219 (24.5%)	\$0 (0.0%)
Leelanau	\$208	\$241	\$201 (-3.5%)	N/A	\$312 (29.4%)	N/A
Lenawee	\$244	\$293	\$307 (25.8%)	N/A	\$286 (-2.3%)	N/A
Livingston	\$176	\$293	\$274 (55.9%)	\$274 (55.9%)	\$286 (-2.3%)	\$0 (0.0%)
Luce	\$211	\$444	\$140 (-33.8%)	\$264 (24.9%)	\$553 (24.6%)	\$124 (88.6%)
Mackinac	\$229	\$271	\$216 (-5.6%)	\$269 (17.6%)	\$330 (21.7%)	\$53 (24.6%)
Macomb	\$183	\$169	\$201 (10.1%)	\$300 (63.8%)	\$206 (21.7%)	\$98 (48.8%)
Manistee	\$208	\$241	\$201 (-3.5%)	N/A	\$312 (29.4%)	N/A
Marquette	\$184	\$444	\$140 (-24.1%)	\$207 (12.6%)	\$553 (24.6%)	\$67 (48.2%)
Mason	\$311	\$170	\$335 (7.7%)	N/A	\$214 (25.9%)	N/A
Mecosta	\$311	\$170	\$335 (7.7%)	N/A	\$214 (25.9%)	N/A
Menominee	\$211	\$444	\$140 (-33.8%)	\$264 (24.9%)	\$553 (24.6%)	\$124 (88.6%)
Midland	\$208	\$242	\$199 (-4.3%)	N/A	\$319 (31.7%)	N/A
Missaukee	\$208	\$241	\$201 (-3.5%)	N/A	\$312 (29.4%)	N/A
Monroe	\$181	\$169	\$296 (63.7%)	\$344 (89.9%)	\$206 (21.7%)	\$47 (16.0%)
Montcalm	\$309	\$170	\$296 (-4.2%)	N/A	\$214 (25.9%)	N/A
Montmorency	\$208	\$271	\$199 (-4.4%)	N/A	\$330 (21.7%)	N/A
Muskegon	\$208	\$170	\$251 (20.7%)	\$251 (20.7%)	\$214 (25.9%)	\$0 (0.0%)
Newaygo	\$311	\$170	\$335 (7.7%)	N/A	\$214 (25.9%)	N/A
Oakland	\$183	\$169	\$201 (10.1%)	\$300 (63.8%)	\$206 (21.7%)	\$98 (48.8%)
Oceana	\$208	\$170	\$251 (20.7%)	\$251 (20.7%)	\$214 (25.9%)	\$0 (0.0%)
Ogemaw	\$208	\$271	\$199 (-4.4%)	N/A	\$330 (21.7%)	N/A
Ontonagon	\$211	\$444	\$140 (-33.8%)	\$264 (24.9%)	\$553 (24.6%)	\$124 (88.6%)
Osceola	\$311	\$170	\$335 (7.7%)	N/A	\$214 (25.9%)	N/A
Oscoda	\$208	\$271	\$199 (-4.4%)	N/A	\$330 (21.7%)	N/A
Otsego	\$208	\$271	\$199 (-4.4%)	N/A	\$330 (21.7%)	N/A
Ottawa	\$283	\$170	\$334 (18.1%)	\$334 (18.1%)	\$214 (25.9%)	\$0 (0.0%)
Presque Isle	\$208	\$271	\$199 (-4.4%)	N/A	\$330 (21.7%)	N/A
Roscommon	\$208	\$271	\$199 (-4.4%)	N/A	\$330 (21.7%)	N/A
Saginaw	\$206	\$242	\$195 (-5.4%)	\$207 (0.5%)	\$308 (27.4%)	\$12 (6.3%)
Saint Clair	\$178	\$295	\$199 (11.6%)	\$220 (23.6%)	\$347 (17.5%)	\$21 (10.7%)
Saint Joseph	\$275	\$245	\$280 (2.0%)	N/A	\$303 (23.5%)	N/A
Sanilac	\$208	\$242	\$199 (-4.3%)	N/A	\$319 (31.7%)	N/A
Schoolcraft	\$211	\$444	\$264 (24.9%)	\$264 (24.9%)	\$553 (24.6%)	\$0 (0.0%)
Shiawassee	\$263	\$176	\$271 (2.9%)	\$271 (2.9%)	\$219 (24.5%)	\$0 (0.0%)
Tuscola	\$208	\$242	\$199 (-4.3%)	N/A	\$319 (31.7%)	N/A
Van Buren	\$178	\$245	\$195 (9.6%)	N/A	\$303 (23.5%)	N/A
Washtenaw	\$176	\$293	\$202 (14.9%)	\$274 (55.9%)	\$286 (-2.3%)	\$72 (35.6%)
Wayne	\$181	\$169	\$201 (11.3%)	\$344 (89.9%)	\$206 (21.7%)	\$142 (70.6%)
Wexford	\$208	\$241	\$201 (-3.5%)	N/A	\$312 (29.4%)	N/A

