



Rate Analysis: 2018 Health Insurance Marketplace

In 2017, the federal government took several regulatory and administrative actions that affect the health insurance marketplaces created under the Affordable Care Act (ACA). At the same time that Congress considered legislative proposals to repeal and replace the ACA, the U.S. Department of Health and Human Services (HHS) promulgated new regulations that changed annual open enrollment dates and announced the end of cost-sharing reduction payments to insurers. These developments, in addition to several other factors, have impacted Marketplace carrier participation and plan pricing in Michigan.

Key Findings

- Michigan continues to have a robust Marketplace. Eight insurers are participating in Michigan's health insurance marketplace in 2018, a decrease of two insurers from 2017.
- Michigan consumers can select from a variety of Marketplace plans. There are 12 to 52 plans offered in each of Michigan's 83 counties.
- Across all counties, the average premium increase for the lowest cost and second-lowest cost silver plans is 33 percent and 34 percent, respectively. Premiums for the lowest cost bronze plan increased by 16 percent, and premiums for the lowest cost gold plan increased by 6 percent.
- Premium tax credits are linked to the cost of the local second-lowest cost silver plan. All else equal, individuals who are eligible for premium tax credits could receive a larger tax credit in 2018 due to premium increases for the second-lowest cost silver plan. In 23 counties, larger tax credit amounts will eliminate the cost difference between renewing the 2017 lowest cost silver plan and actively enrolling in the 2018 lowest cost silver plan.
- The federal government reduced the open enrollment period to 45 days, from 92 days in 2017.
- Federal financial support for Michigan Navigators to help with open enrollment has been reduced by 72 percent, from \$2,228,692 in 2017 to \$627,958 in 2018.

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Overview of the 2018 Michigan Health Insurance Marketplace

On November 1, 2017, Michigan's health insurance marketplace launched the fifth annual open enrollment period. This period runs until December 15, 2017, the shortest open enrollment period in the program's history. During open enrollment, Michigan residents can shop for available health plans and see whether they will be eligible for financial assistance to decrease the cost of coverage for 2018. Compared to the last open enrollment period, the Michigan marketplace has seen a small 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 72 of 83 Michigan counties, the lowest cost bronze plan in 2017 was no longer the lowest cost bronze plan in 2018 as insurers adjusted their rates, the menu of plans they offered, and where they offered them. In 60 of 83 counties, the lowest cost silver plan also changed from 2017 to 2018 (*Figure 1*).^{1,2} Notably, there are new benchmark plans (second-lowest cost silver plans) in 64 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 increased may be eligible for larger tax credits, all other things equal. In all counties, premiums for the lowest cost and benchmark silver plans increased from 2017 to 2018.

Figure 1: Plan and Premium Changes by Type of Plan from 2017 to 2018

Number of Counties (out of 83 total)	Lowest Bronze	Lowest Silver	Benchmark
Counties with New Plan in each Category	72 (87%)	60 (72%)	64 (77%)
Counties with Premium Increase in each Category	78 (94%)	83 (100%)	83 (100%)

The changing dynamics of the health insurance marketplace are important for 2018 enrollees to understand. Under current federal policy, enrollees who do not actively apply and enroll in 2018 coverage are auto-renewed into their 2017 plan, if it continues to be offered. Individuals who were enrolled in a 2017 plan offered by an issuer that is no longer participating in the Marketplace will be notified that their plan is no longer available prior to the end of the open enrollment period. If these individuals do not actively choose another plan, they will automatically be enrolled into a different 2018 plan. Auto-enrollment for the 2018 plan year will occur on December 16, 2017. 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 2017 plan with other important considerations, such as the breadth of available provider networks.

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 2017 and 2018 individual market medical plan data available at data.healthcare.gov.

Impact of Changes in Federal Policy

In 2017, developments at the federal level generated substantial uncertainty over the future of the Affordable Care Act (ACA) and the functioning of the health insurance marketplaces. While Congress debated numerous unsuccessful proposals to repeal and replace the ACA, the U.S. Department of Health and Human Services (HHS) took several administrative actions that impact the Marketplace.

Annual Open Enrollment Dates

In April 2017, HHS issued a final rule that changed the date of the annual Marketplace open enrollment period. In prior years, open enrollment began on November 1 and ended on January 31. The final rule shortened the 2018 open enrollment period to 45 days (November 1, 2017 to December 15, 2017).³ The Obama Administration had previously planned to implement a shorter open enrollment period for the 2019 plan year. However, the final rule accelerated this change, making the 2018 open enrollment period the shortest to date. In addition, Healthcare.gov is scheduled to shut down for regular website maintenance from midnight to noon EST on five of the six Sundays in the open enrollment.⁴

Cost-Sharing Reductions

In September 2017, the federal government announced that it would end cost-sharing reduction (CSR) payments to Marketplace insurers, effective immediately. Under the ACA, insurers offering coverage on the Marketplace must reduce deductibles and co-pays for individuals earning less than 250 percent of the federal poverty line. In 2017, 49 percent of Michigan residents who enrolled in Marketplace coverage received cost-sharing reductions.⁵ Previously, the federal government had reimbursed insurers to cover the cost of these payment reductions. While the federal government will no longer make these payments to insurers, insurers are still required under the law to provide cost-sharing reductions to eligible individuals.

Anticipating the possibility of the end of CSR payments, the Michigan Department of Insurance and Financial Services (DIFS) directed carriers to file two sets of proposed plan offerings and rates for 2018: one set assumed that CSR payments would continue to be made, while the other assumed that CSR payments would stop. Under the set of filings assuming CSR payments would be terminated, insurers planned to increase premiums on Marketplace plans in order to compensate for the lost revenue from CSR payments. Subsequently, DIFS directed insurers to load the cost of CSR payments onto silver plans offered on the Marketplace.

Because premium tax credits are based on the price of the second-lowest cost silver plan offered in an area, an increase in silver plan prices translates to an increase in the amount of tax credits eligible individuals receive. In 2017, 81 percent of Michigan residents who enrolled in Marketplace coverage received premium tax credits.⁶ As a result of this CSR loading strategy, DIFS approved an average

³ *Patient Protection and Affordable Care Act; Market Stabilization*, 45 CFR § 147, 155, and 156, Apr 18, 2017:

<https://www.federalregister.gov/documents/2017/04/18/2017-07712/patient-protection-and-affordable-care-act-market-stabilization> (accessed 11/3/17).

⁴ There is no website maintenance planned for Sunday, December 10, the final Sunday of the 2018 open enrollment period.

⁵ U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. *Health Plan Choice and Premiums in the 2018 Health Insurance Marketplace*, Oct 2017: https://aspe.hhs.gov/system/files/pdf/258456/Landscape_Master2018_1.pdf (accessed 10/30/17).

⁶ *Ibid.*

statewide premium increase of 26.8 percent across individual market plans for 2018. If CSR payments had not been terminated, the average statewide premium increase across all individual market plans would have been approximately 17 percent.

Federal Funding for Local Navigators

The ACA created local Navigator programs to assist consumers in enrolling in Marketplace plans and Medicaid, and to provide outreach and education about Marketplace coverage options. The federal government provides funding to Navigators in states using the Healthcare.gov platform, including Michigan. In August 2017, the Centers for Medicare and Medicaid Services (CMS) announced changes to the amount of funding local Navigators would receive for the 2018 open enrollment period. For the 2016 and 2017 open enrollment periods, the Navigator program was funded at \$60 million and \$63 million, respectively. For the 2018 open enrollment period, federal Navigator funding was reduced to \$36.8 million. According to the Kaiser Family Foundation, federal funding for Michigan Navigators was reduced from \$2,228,692 for 2017 to \$627,958 for 2018, a 72 percent reduction.⁷ Despite the reduction in federal funding, many Navigator organizations will continue to provide enrollment assistance for Michigan residents during the 2018 open enrollment period.

Changes in the Number of Participating Carriers

Eight insurers offer coverage in the Michigan Marketplace in 2018, a decrease of two insurers from 2017. In early 2017, Humana announced it would no longer offer plans on the individual market nationwide.⁸ Health Alliance Plan (HAP) filed proposed rates for 2018 plans, but later announced that it would withdraw from the Marketplace in 2018. HAP cited ongoing uncertainty from the federal government over cost-sharing reduction payments, individual mandate enforcement, and premium stabilization programs as factors preventing them from being able to offer Marketplace plans in 2018.⁹ HAP continues to offer off-marketplace individual plans in 2018, along with Alliance Health and Life which had previously exited the Marketplace before the 2017 open enrollment period.

⁷ Based on preliminary funding award notices obtained in September 2017. K. Pollitz, J. Tolbert, and M. Diaz, *Data Note: Changes in 2017 Federal Navigator Funding*, Kaiser Family Foundation, Oct 2017: <https://www.kff.org/health-reform/issue-brief/data-note-changes-in-2017-federal-navigator-funding/> (accessed 11/8/17).

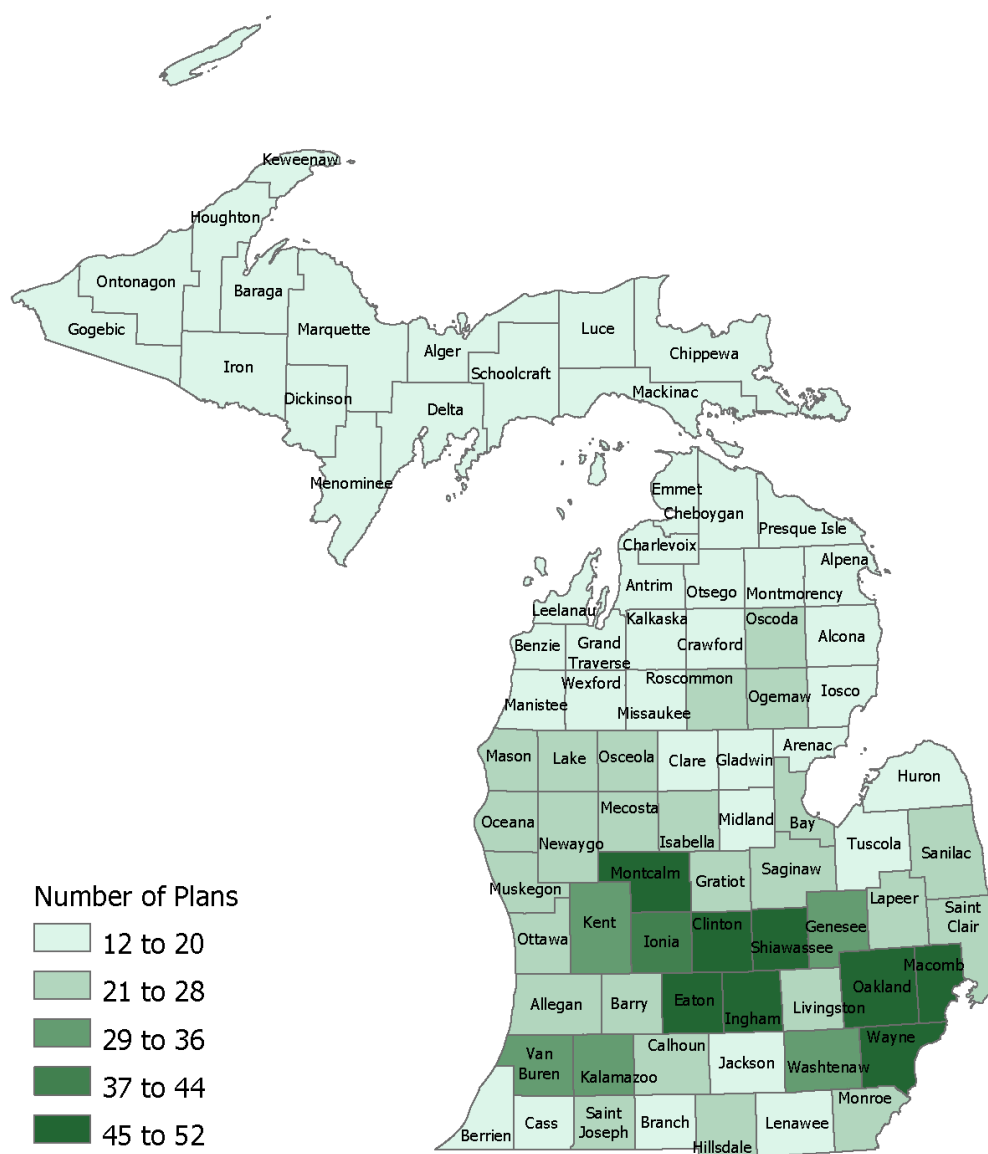
⁸ Humana, *Humana Continues to Build Upon Proven Strategy Following Termination of Merger with Aetna; Provides 2017 Financial Guidance; Announces Capital Deployment Plans*, Feb 14, 2017: <http://press.humana.com/press-release/current-releases/humana-continues-build-upon-proven-strategy-following-termination-mer> (accessed 11/3/17).

⁹ Health Alliance Plan, *HAP Withdraws 2018 Individual Plans from Health Insurance Marketplace, Continues to Offer Off-Exchange Plans for Individuals*, Sep 15, 2017: <https://www.hap.org/news/2017/09/hap-withdraws-2018-individual-plans-from-health-insurance-marketplace> (accessed 11/3/17).

Changes in the Number of Plan Offerings

- Marketplace offerings in Michigan remain very competitive in many counties for 2018. All 83 Michigan counties have at least two carriers offering plans on the Marketplace. The number of county-level plan offerings ranged from a low of 12 plans to a high of 52 plans (see *Figure 2*).
- In 82 of 83 counties, the number of available health plans decreased from 2017 to 2018.¹⁰
- Shiawassee County had the largest net decrease in the number of available plans, decreasing from 85 plans in 2017 to 47 plans in 2018 (-38).
- Schoolcraft County had the only net increase in the number of available plans, growing from 9 to 12 plans (+3). Full details are available in *Appendix 1*.

Figure 2: Number of Available Marketplace Plans for 2018

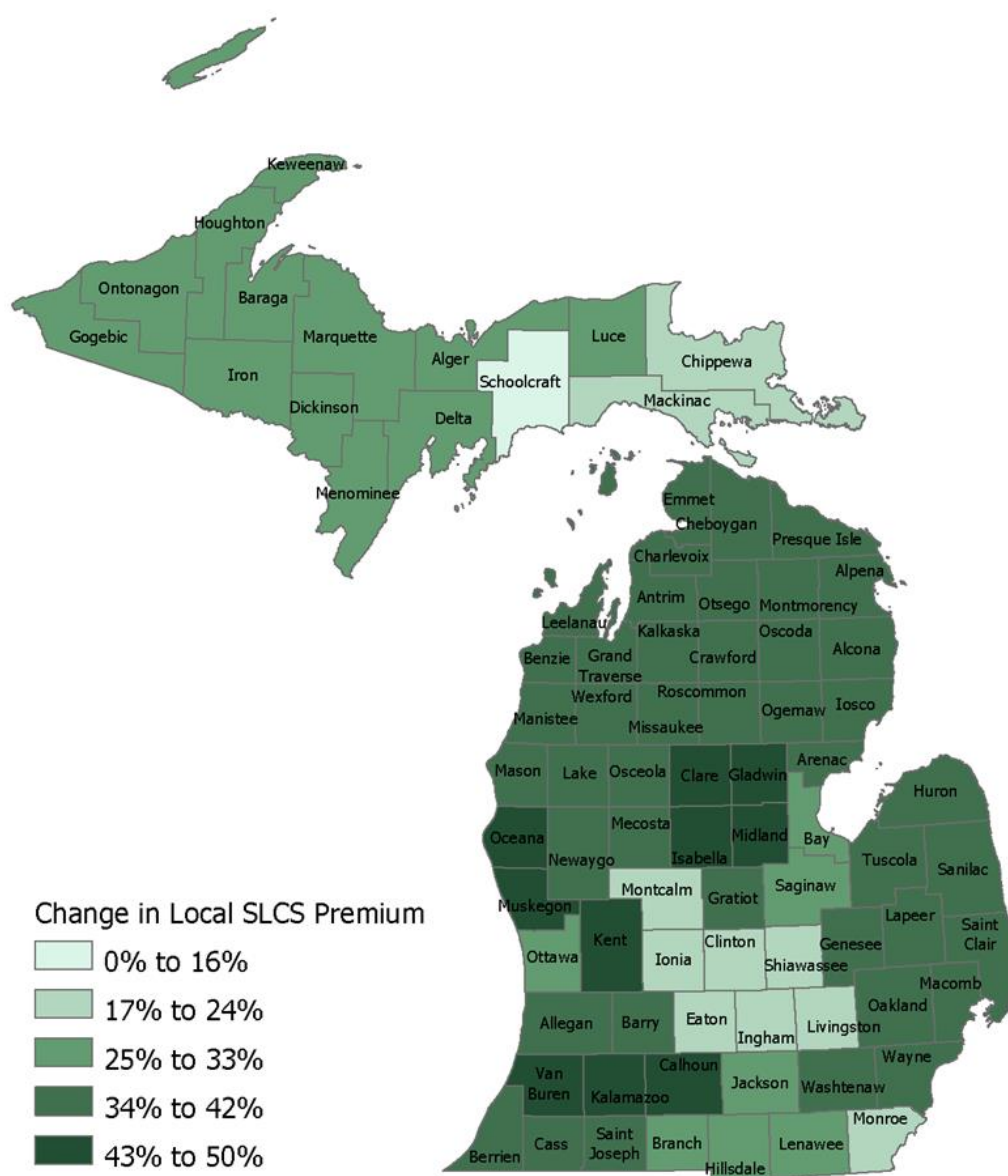


¹⁰ Plan offerings do not include catastrophic plans or child-only plans.

Changes in Benchmark Plan Premiums

- 2018 premiums will increase an average of 34 percent statewide for the local benchmark (second lowest cost silver or SLCS) plan. However, premium changes vary greatly by county (see *Figure 3*).
- Benchmark plan premiums increased in all 83 counties.¹¹
- The range of benchmark premium shifts varied from a 7.6 percent increase (Schoolcraft County) to a 50.7 percent increase (Kent County). Full details are available in *Appendix 1*.

Figure 3: Change in Local Second Lowest Cost Silver Plan Premium from 2017 to 2018



¹¹ Based on a 40 year old purchasing the second-lowest cost silver plan.

Effects of Renewing 2017 Marketplace Coverage

From November 1, 2017 until December 15, 2017, many consumers currently enrolled in coverage through Michigan's health insurance marketplace can renew their 2017 plan to maintain uninterrupted coverage for 2018. On December 16, 2017, returning consumers who have not yet actively selected 2018 coverage will be auto-enrolled in their 2017 plan (or a plan offered by a different carrier, in the case of Humana and HAP enrollees). Certain enrollees may face 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 2018 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.¹² The amount of the tax credit can be affected by the factors listed below:

- *Benchmark premium:* If the cost of the local benchmark plan increases from one year to the next, the enrollee's premium tax credit will increase.
- *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.

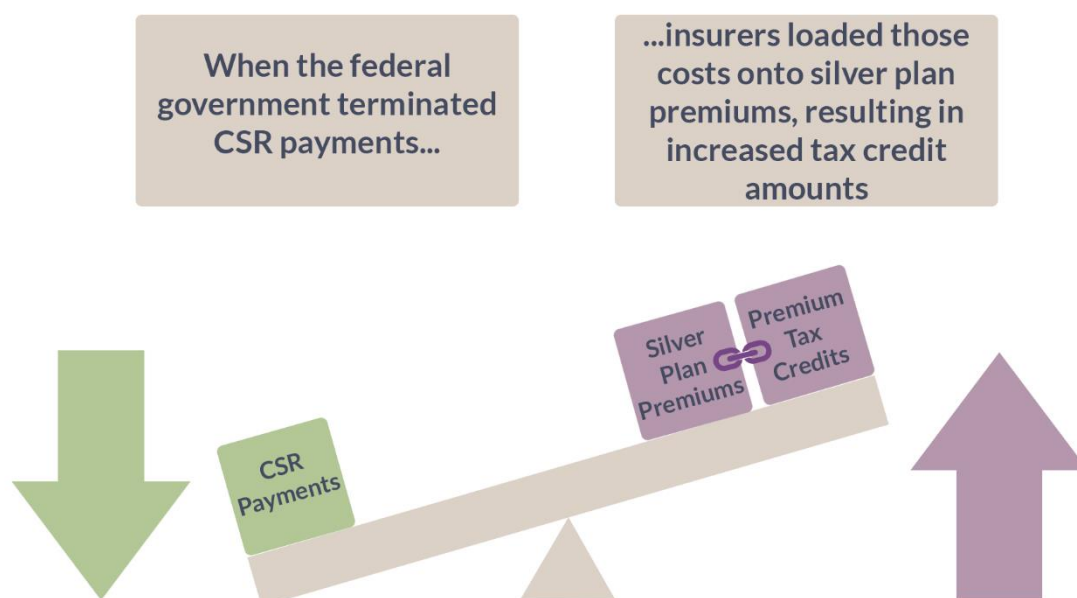
Since local benchmark plans are changing in most Michigan counties for 2018, premium tax credit amounts may also change for many enrollees, even if their income and household size remain constant. *Figures 4 and 5* provide examples of the effective premium rate increases (after tax credits are applied) enrollees may face if they renew their 2017 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 2017. According to Avalere Health, LCS plans have been among the most popular plans in the federally-facilitated marketplace.¹³ The local 2017 LCS plan was discontinued in 44 counties in Michigan for 2018, while the local 2017 LCS plan remains available for renewal in 39 counties. This is similar to 2017, when the local 2016 LCS plan was available for renewal in 34 counties.

Because premiums for the lowest cost and benchmark silver plans increased substantially from 2017 to 2018, many Marketplace enrollees who qualify for premium tax credits will experience an increase in their premium tax credit amount (see *Figure 4*). In 23 counties, these larger tax credits will eliminate the cost difference between renewing the 2017 LCS plan and actively enrolling in the 2018 LCS plan.

¹² 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 2.01 to 9.56 percent of income for those between 100 and 400 percent of the federal poverty level.

¹³ E. Carpenter, *Avalere Analysis: Most Popular Exchange Plans Are Increasing Price*, Avalere, Nov 2014: <http://avalere.com/expertise/managed-care/insights/avalere-analysis-most-popular-exchange-plans-are-increasing-price> (accessed 11/3/17).

Figure 4: Impact of CSR Payment Termination on Premiums and Premium Tax Credits

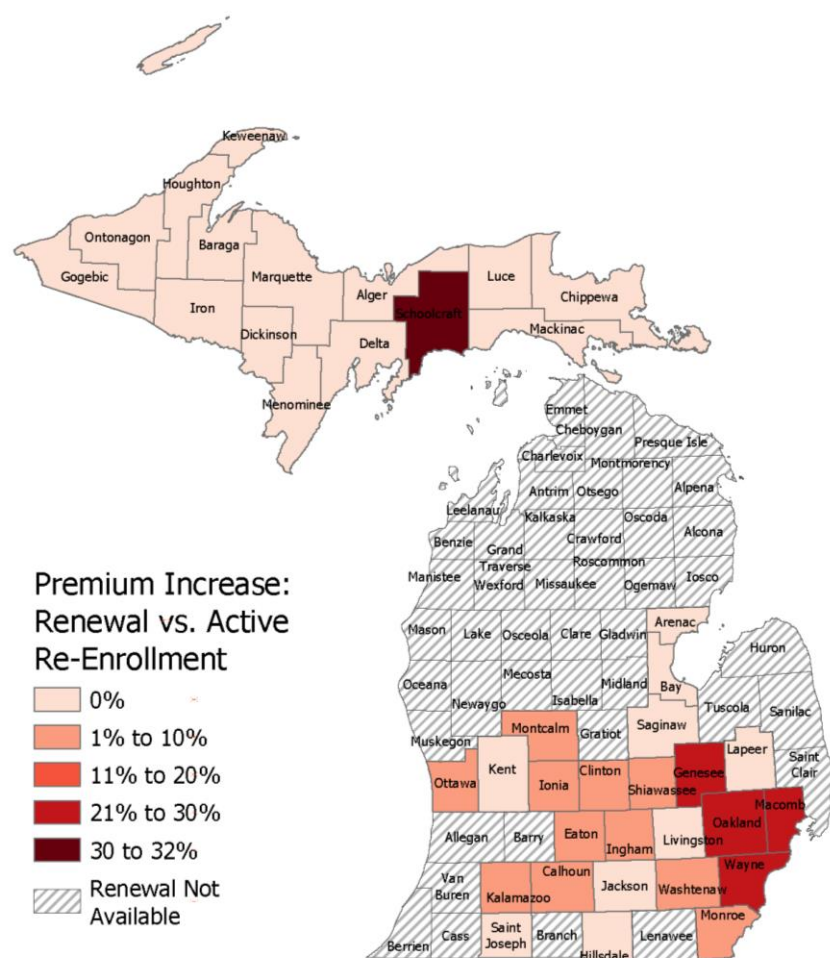


Tax credits are calculated based on the cost of the local benchmark silver plan, but enrollees may apply their tax credits to any non-catastrophic plan offered on the Marketplace. While premiums for silver plans increased substantially from 2017 to 2018 to bear the load of lost CSR payments to insurers, premium increases for bronze and gold plans were lower from 2017 to 2018. Some consumers may choose to enroll in a bronze plan, which would have higher cost-sharing than silver plans but substantially lower premiums after tax credits have been applied.

Depending on their age and income, some enrollees may receive tax credit amounts that are large enough to cover the entire monthly premium cost for the lowest cost bronze plan offered in their area. Alternatively, consumers could use their tax credit to enroll in a gold plan, which would have slightly higher premiums than local silver plans but lower deductibles and cost-sharing. In 15 of 83 counties, unsubsidized premiums for the lowest cost gold plan are lower than unsubsidized premiums for the lowest cost silver plan. In these counties, consumers can enroll in a gold plan for a lower monthly premium than if they had enrolled in the lowest cost silver plan—regardless of whether or not they are eligible for tax credits (full details are available in *Appendix 2*).

As *Figures 5 and 6* show, rate increases for renewing a 2017 LCS plan compared to selecting the new local LCS plan are greatest in the Metro Detroit area, Genesee County, and Schoolcraft County. 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 2017 plan, premium costs are one of many considerations when selecting a health plan.

Figure 5: Premium Increase for Renewing the 2017 Lowest Cost Silver Plan Compared to Actively Choosing a New 2018 Lowest Cost Silver Plan (40 year old, \$40,000 Annual Income)



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

- This individual's income is at 332 percent of the federal poverty level, and therefore the individual would have received a premium tax credit in only 13 counties in 2017. For 2018, this individual would receive a tax credit in all 83 counties, and her tax credit amount would increase in the 13 counties where she received a tax credit in 2017.
- In all 83 counties, this individual's tax credit would not be large enough to cover the entire monthly premium for the lowest-cost bronze plan offered in that county.
- In 15 counties, this individual could choose the lowest cost gold plan and pay less in monthly premiums than she would for the lowest cost silver plan in that county.
- In 5 counties where renewing a 2017 LCS plan is an option, the individual would pay at least 10 percent more for renewing, compared to selecting the new LCS plan. In 11 counties, the difference would be less than 10 percent, and there would be no difference in 23 counties. In 44 counties, there is no option to renew the 2017 LCS plan. Full details are available in *Appendix 3*.

**Premium Increase:
Renewal vs. Active
Re-Enrollment**

- 0%
- 1% to 10%
- 11% to 20%
- 21% to 50%
- 51% to 100%
- Renewal Not Available

- This individual's income is near 250 percent of the federal poverty level, and therefore the indi

Conclusion

Michigan consumers continue to have a robust choice of carriers and plans on the Health Insurance Marketplace in 2018. While premiums for silver plans have increased substantially due to the termination of cost-sharing reduction payments, individuals who are eligible for premium tax credits are largely protected from these premium increases. With a 45-day open enrollment period that is half the length of previous periods, Michigan consumers will have less time than in previous years to select coverage on the Michigan Marketplace. This may impact the number of people who enroll in Marketplace coverage for 2018.

Appendices

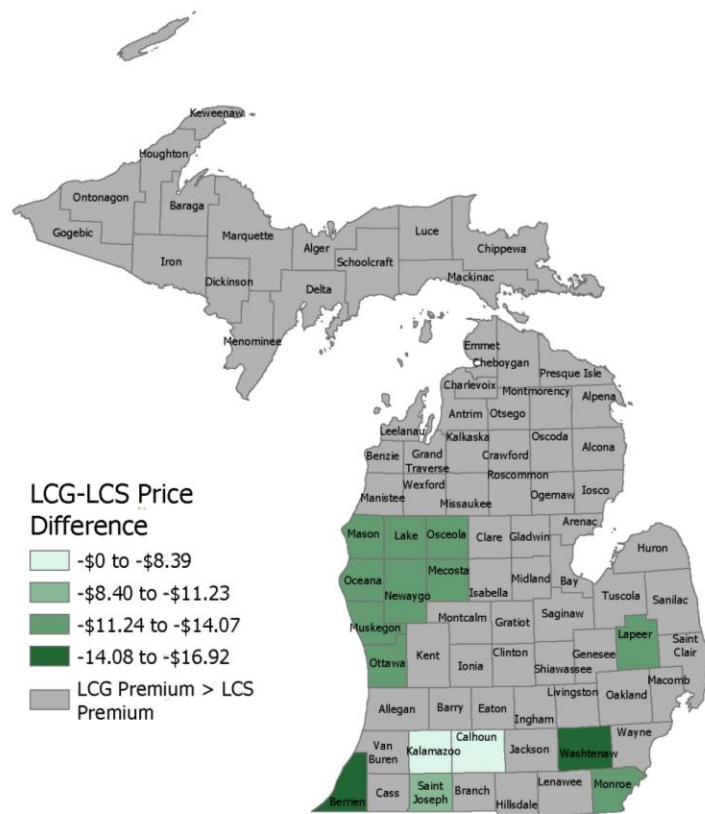
Appendix A-1: Michigan Marketplace Plan Choice and Select Premiums, 2017-2018 (40 year old, non-smoker)

2018 Michigan Marketplace (Change from 2017)					
County	Issuers (+/- Change)	Plans (+/- Change)	Lowest Bronze (% Change)	Lowest Silver (% Change)	Second Lowest Silver (% Change)
Alcona	4 (0)	18 (-23)	\$275 (11.5%)*	\$404 (33.4%)*	\$420 (36.6%)*
Alger	2 (0)	12 (-2)	\$439 (30.8%)*	\$528 (33.0%)	\$549 (26.1%)
Allegan	5 (+1)	23 (-18)	\$281 (9.8%)*	\$435 (38.8%)*	\$452 (42.8%)*
Alpena	4 (0)	18 (-23)	\$275 (11.5%)*	\$404 (33.4%)*	\$420 (36.6%)*
Antrim	4 (0)	18 (-23)	\$268 (11.8%)*	\$392 (33.3%)*	\$407 (36.9%)*
Arenac	4 (-1)	18 (-28)	\$248 (12.2%)	\$384 (33.2%)	\$423 (42.4%)*
Baraga	2 (0)	12 (-2)	\$439 (30.8%)*	\$528 (33.0%)	\$549 (26.1%)
Barry	5 (+2)	23 (-13)	\$281 (9.8%)*	\$435 (38.8%)*	\$452 (42.1%)*
Bay	4 (-1)	23 (-28)	\$248 (12.2%)	\$384 (33.2%)	\$391 (32.2%)
Benzie	4 (+1)	18 (-18)	\$268 (11.8%)*	\$392 (33.3%)*	\$407 (36.9%)*
Berrien	4 (+1)	20 (-16)	\$293 (6.9%)*	\$451 (34.0%)*	\$470 (37.7%)*
Branch	4 (+1)	18 (-18)	\$301 (2.7%)*	\$467 (29.7%)*	\$476 (31.8%)
Calhoun	4 (0)	27 (-23)	\$284 (14.3%)*	\$440 (50.5%)*	\$442 (44.8%)*
Cass	4 (+1)	18 (-18)	\$287 (4.7%)*	\$445 (32.3%)*	\$470 (37.7%)*
Charlevoix	4 (0)	18 (-23)	\$268 (11.8%)*	\$392 (33.3%)*	\$407 (36.9%)*
Cheboygan	4 (0)	18 (-23)	\$275 (11.5%)*	\$404 (33.4%)*	\$420 (36.6%)*
Chippewa	2 (0)	12 (-2)	\$357 (35.0%)*	\$404 (29.2%)	\$420 (22.4%)
Clare	4 (+1)	18 (-18)	\$281 (16.3%)*	\$433 (45.9%)*	\$436 (44.7%)*
Clinton	5 (0)	47 (-33)	\$273 (30.6%)*	\$344 (17.8%)*	\$353 (20.6%)*
Crawford	4 (+1)	18 (-18)	\$275 (11.5%)*	\$404 (33.4%)*	\$420 (36.6%)*
Delta	2 (0)	12 (-2)	\$439 (30.8%)*	\$528 (33.0%)	\$549 (26.1%)
Dickinson	2 (0)	12 (-2)	\$439 (30.8%)*	\$528 (33.0%)	\$549 (26.1%)
Eaton	5 (0)	47 (-33)	\$273 (30.6%)*	\$344 (17.8%)*	\$353 (20.6%)*
Emmet	4 (0)	18 (-23)	\$268 (11.8%)*	\$392 (33.3%)*	\$407 (36.9%)*
Genesee	6 (-2)	35 (-34)	\$219 (8.0%)	\$298 (26.3%)*	\$333 (36.1%)
Gladwin	4 (+1)	18 (-18)	\$281 (16.3%)*	\$433 (45.9%)*	\$436 (44.7%)*
Gogebic	2 (0)	12 (-2)	\$439 (30.8%)*	\$528 (33.0%)	\$549 (26.1%)
Grand Traverse	4 (+1)	18 (-18)	\$268 (11.8%)*	\$392 (33.3%)*	\$407 (36.9%)*
Gratiot	5 (+1)	22 (-31)	\$248 (2.5%)*	\$384 (29.5%)*	\$406 (34.9%)*
Hillsdale	5 (0)	23 (-23)	\$274 (12.2%)	\$425 (33.2%)	\$443 (29.7%)*
Houghton	2 (0)	12 (-2)	\$439 (30.8%)*	\$528 (33.0%)	\$549 (26.1%)
Huron	4 (-1)	18 (-28)	\$264 (12.2%)	\$410 (38.1%)*	\$420 (39.3%)*
Ingham	6 (+1)	52 (-28)	\$273 (30.6%)*	\$344 (17.8%)*	\$353 (20.6%)*
Ionia	5 (0)	42 (-33)	\$273 (30.6%)*	\$344 (17.8%)*	\$353 (20.6%)*
Iosco	4 (-1)	18 (-28)	\$275 (11.5%)*	\$404 (33.4%)*	\$420 (36.6%)*
Iron	2 (0)	12 (-2)	\$439 (30.8%)*	\$528 (33.0%)	\$549 (26.1%)
Isabella	5 (0)	22 (-36)	\$281 (16.3%)*	\$406 (37.0%)*	\$433 (43.7%)*
Jackson	4 (0)	20 (-21)	\$321 (12.3%)*	\$443 (29.1%)	\$461 (30.9%)*
Kalamazoo	5 (-1)	30 (-27)	\$284 (14.3%)*	\$440 (50.5%)*	\$442 (44.8%)*
Kalkaska	4 (+1)	18 (-18)	\$268 (11.8%)*	\$392 (33.3%)*	\$407 (36.9%)*
Kent	6 (+1)	35 (-19)	\$251 (29.1%)*	\$350 (46.3%)	\$364 (50.7%)
Keweenaw	2 (0)	12 (-2)	\$439 (30.8%)*	\$528 (33.0%)	\$549 (26.1%)

Lake	5 (+2)	23 (-13)	\$251 (-2.3%)*	\$386 (22.5%)*	\$435 (36.1%)*
Lapeer	5 (-1)	23 (-28)	\$237 (15.9%)	\$365 (54.4%)	\$394 (35.2%)*
Leelanau	4 (+1)	18 (-18)	\$268 (11.8%)*	\$392 (33.3%)*	\$407 (36.9%)*
Lenawee	4 (+1)	18 (-18)	\$283 (2.2%)*	\$439 (29.2%)*	\$439 (27.8%)*
Livingston	4 (-1)	25 (-25)	\$283 (10.7%)*	\$406 (26.4%)	\$425 (24.9%)*
Luce	2 (0)	12 (-2)	\$439 (30.8%)*	\$528 (33.0%)	\$549 (26.1%)
Mackinac	2 (0)	12 (-2)	\$357 (35.0%)*	\$404 (29.2%)	\$420 (22.4%)
Macomb	7 (-2)	51 (-32)	\$219 (13.7%)*	\$298 (27.7%)*	\$332 (40.3%)*
Manistee	4 (0)	18 (-23)	\$268 (11.8%)*	\$392 (33.3%)*	\$407 (36.9%)*
Marquette	2 (0)	12 (-2)	\$439 (30.8%)*	\$528 (33.0%)	\$549 (26.1%)
Mason	5 (+2)	23 (-13)	\$251 (-2.3%)*	\$386 (22.5%)*	\$435 (36.1%)*
Mecosta	5 (+2)	23 (-13)	\$251 (-2.3%)*	\$386 (22.5%)*	\$435 (36.1%)*
Menominee	2 (0)	12 (-2)	\$439 (30.8%)*	\$528 (33.0%)	\$549 (26.1%)
Midland	4 (+1)	18 (-18)	\$281 (16.3%)*	\$433 (45.9%)*	\$436 (44.7%)*
Missaukee	4 (+1)	18 (-18)	\$268 (11.8%)*	\$392 (33.3%)*	\$407 (36.9%)*
Monroe	5 (-1)	28 (-25)	\$234 (2.2%)*	\$360 (25.2%)*	\$368 (19.2%)*
Montcalm	6 (+1)	47 (-28)	\$251 (20.1%)*	\$344 (17.8%)*	\$353 (20.6%)*
Montmorency	4 (0)	18 (-23)	\$275 (11.5%)*	\$404 (33.4%)*	\$420 (36.6%)*
Muskegon	4 (+1)	25 (-16)	\$251 (18.0%)*	\$386 (44.6%)*	\$420 (43.5%)*
Newaygo	5 (+2)	23 (-13)	\$251 (-2.3%)*	\$386 (22.5%)*	\$435 (36.1%)*
Oakland	7 (-2)	51 (-32)	\$219 (13.7%)*	\$298 (27.7%)*	\$332 (40.3%)*
Oceana	5 (+2)	23 (-18)	\$251 (18.0%)*	\$386 (44.6%)*	\$435 (48.7%)*
Ogemaw	5 (+1)	23 (-18)	\$275 (11.5%)*	\$404 (33.4%)*	\$420 (36.6%)*
Ontonagon	2 (0)	12 (-2)	\$439 (30.8%)*	\$528 (33.0%)	\$549 (26.1%)
Osceola	5 (+2)	23 (-13)	\$251 (-2.3%)*	\$386 (22.5%)*	\$435 (36.1%)*
Oscoda	5 (+1)	23 (-18)	\$275 (11.5%)*	\$404 (33.4%)*	\$420 (36.6%)*
Otsego	4 (0)	18 (-23)	\$275 (11.5%)*	\$404 (33.4%)*	\$420 (36.6%)*
Ottawa	5 (+2)	28 (-13)	\$251 (0.1%)*	\$386 (22.7%)*	\$420 (33.4%)*
Presque Isle	4 (0)	18 (-23)	\$275 (11.5%)*	\$404 (33.4%)*	\$420 (36.6%)*
Roscommon	5 (+1)	23 (-18)	\$275 (11.5%)*	\$404 (33.4%)*	\$420 (36.6%)*
Saginaw	4 (-1)	23 (-28)	\$248 (12.2%)	\$384 (33.2%)	\$391 (32.2%)
Saint Clair	4 (-1)	23 (-30)	\$283 (12.2%)*	\$410 (31.2%)*	\$429 (35.2%)*
Saint Joseph	5 (+1)	23 (-18)	\$287 (12.2%)	\$445 (33.2%)	\$451 (34.0%)*
Sanilac	5 (-1)	23 (-28)	\$264 (12.2%)	\$410 (38.1%)*	\$420 (39.3%)*
Schoolcraft	2 (+1)	12 (+3)	\$439 (23.7%)	\$528 (12.9%)*	\$549 (7.6%)*
Shiawassee	5 (-1)	47 (-38)	\$267 (28.0%)*	\$344 (22.6%)*	\$353 (20.9%)*
Tuscola	4 (-1)	18 (-28)	\$264 (12.2%)	\$410 (38.1%)*	\$420 (39.3%)*
Van Buren	5 (0)	30 (-25)	\$273 (17.6%)*	\$425 (49.0%)*	\$435 (48.9%)*
Washtenaw	6 (-1)	35 (-25)	\$254 (11.6%)*	\$391 (39.5%)*	\$404 (42.8%)*
Wayne	7 (-2)	51 (-32)	\$219 (13.7%)*	\$298 (27.7%)*	\$332 (40.3%)*
Wexford	4 (+1)	18 (-18)	\$268 (11.8%)*	\$392 (33.3%)*	\$407 (36.9%)*

* Indicates a change in this plan from 2017 to 2018.

**Appendix A-2: Counties Where Lowest-Cost Gold Premium is Lower than Lowest-Cost Silver Premium
(40 year old, nonsmoker)**



Price Difference In Counties Where the 2018 LCG Premium Is Less Than the 2018 LCS Premium			
County	Lowest Silver	Lowest Gold	Difference
Berrien	\$451	\$431	-\$19.76
Calhoun	\$440	\$431	-\$8.39
Kalamazoo	\$440	\$431	-\$8.39
Lake	\$386	\$369	-\$16.89
Lapeer	\$365	\$349	-\$15.97
Mason	\$386	\$369	-\$16.89
Mecosta	\$386	\$369	-\$16.89
Monroe	\$360	\$345	-\$15.79
Muskegon	\$386	\$369	-\$16.89
Newaygo	\$386	\$369	-\$16.89
Oceana	\$386	\$369	-\$16.89
Osceola	\$386	\$369	-\$16.89
Ottawa	\$386	\$369	-\$16.89
Saint Joseph	\$445	\$431	-\$13.96
Washtenaw	\$391	\$373	-\$17.11

Appendix A-3: Example of Lowest-Cost Silver Plan Premiums and Tax Credits (40 year old with an Annual Income of \$40,000 in 2017 and 2018)

County	2017 Marketplace		2018 Marketplace (% Change from 2017)			
	Net Premium - LCS	Tax Credit	Net Premium - Actively Apply for 2018 LCS	Net Premium – Renew 2017 LCS	Tax Credit	Renewal vs. Active Apply Difference
Alcona	\$299	\$0	\$303 (1.2%)	N/A	\$102 (0.0%)	N/A
Alger	\$285	\$107	\$298 (4.4%)	\$298 (4.4%)	\$231 (115.7%)	\$0 (0.0%)
Allegan	\$310	\$0	\$301 (-2.8%)	N/A	\$134 (0.0%)	N/A
Alpena	\$299	\$0	\$303 (1.2%)	N/A	\$102 (0.0%)	N/A
Antrim	\$290	\$0	\$303 (4.5%)	N/A	\$89 (0.0%)	N/A
Arenac	\$285	\$0	\$312 (9.6%)	\$312 (9.6%)	\$72 (0.0%)	\$0 (0.0%)
Baraga	\$285	\$107	\$298 (4.4%)	\$298 (4.4%)	\$231 (115.7%)	\$0 (0.0%)
Barry	\$310	\$0	\$301 (-2.8%)	N/A	\$134 (0.0%)	N/A
Bay	\$285	\$0	\$312 (9.6%)	\$312 (9.6%)	\$72 (0.0%)	\$0 (0.0%)
Benzie	\$290	\$0	\$303 (4.5%)	N/A	\$89 (0.0%)	N/A
Berrien	\$332	\$0	\$335 (0.8%)	N/A	\$116 (0.0%)	N/A
Branch	\$355	\$0	\$344 (-3.2%)	N/A	\$123 (0.0%)	N/A
Calhoun	\$288	\$0	\$316 (9.8%)	\$328 (13.8%)	\$123 (0.0%)	\$11 (3.6%)
Cass	\$332	\$0	\$329 (-0.9%)	N/A	\$116 (0.0%)	N/A
Charlevoix	\$290	\$0	\$303 (4.5%)	N/A	\$89 (0.0%)	N/A
Cheboygan	\$299	\$0	\$303 (1.2%)	N/A	\$102 (0.0%)	N/A
Chippewa	\$309	\$0	\$303 (-2.1%)	\$303 (-2.1%)	\$102 (0.0%)	\$0 (0.0%)
Clare	\$293	\$0	\$319 (8.8%)	N/A	\$114 (0.0%)	N/A
Clinton	\$289	\$0	\$309 (7.1%)	\$325 (12.3%)	\$35 (0.0%)	\$15 (4.9%)
Crawford	\$299	\$0	\$303 (1.2%)	N/A	\$102 (0.0%)	N/A
Delta	\$285	\$107	\$298 (4.4%)	\$298 (4.4%)	\$231 (115.7%)	\$0 (0.0%)
Dickinson	\$285	\$107	\$298 (4.4%)	\$298 (4.4%)	\$231 (115.7%)	\$0 (0.0%)
Eaton	\$289	\$0	\$309 (7.1%)	\$325 (12.3%)	\$35 (0.0%)	\$15 (4.9%)
Emmet	\$290	\$0	\$303 (4.5%)	N/A	\$89 (0.0%)	N/A
Genesee	\$233	\$0	\$284 (22.0%)	\$351 (50.5%)	\$14 (0.0%)	\$66 (23.4%)
Gladwin	\$293	\$0	\$319 (8.8%)	N/A	\$114 (0.0%)	N/A
Gogebic	\$285	\$107	\$298 (4.4%)	\$298 (4.4%)	\$231 (115.7%)	\$0 (0.0%)
Grand Traverse	\$290	\$0	\$303 (4.5%)	N/A	\$89 (0.0%)	N/A
Gratiot	\$293	\$0	\$312 (6.6%)	N/A	\$72 (0.0%)	N/A
Hillsdale	\$315	\$0	\$391 (24.0%)	\$391 (24.0%)	\$35 (0.0%)	\$0 (0.0%)
Houghton	\$285	\$107	\$298 (4.4%)	\$298 (4.4%)	\$231 (115.7%)	\$0 (0.0%)
Huron	\$293	\$0	\$309 (5.4%)	N/A	\$101 (0.0%)	N/A
Ingham	\$289	\$0	\$309 (7.1%)	\$325 (12.3%)	\$35 (0.0%)	\$15 (4.9%)
Ionia	\$289	\$0	\$313 (8.4%)	\$328 (13.7%)	\$31 (0.0%)	\$15 (4.9%)
Iosco	\$299	\$0	\$303 (1.2%)	N/A	\$102 (0.0%)	N/A
Iron	\$285	\$107	\$298 (4.4%)	\$298 (4.4%)	\$231 (115.7%)	\$0 (0.0%)
Isabella	\$293	\$0	\$292 (-0.3%)	N/A	\$114 (0.0%)	N/A
Jackson	\$339	\$0	\$409 (20.5%)	\$409 (20.5%)	\$35 (0.0%)	\$0 (0.0%)
Kalamazoo	\$288	\$0	\$316 (9.8%)	\$328 (13.8%)	\$123 (0.0%)	\$11 (3.6%)

Kalkaska	\$290	\$0	\$303 (4.5%)	N/A	\$89 (0.0%)	N/A
Kent	\$236	\$0	\$319 (35.0%)	\$319 (35.0%)	\$31 (0.0%)	\$0 (0.0%)
Keweenaw	\$285	\$107	\$298 (4.4%)	\$298 (4.4%)	\$231 (115.7%)	\$0 (0.0%)
Lake	\$311	\$0	\$355 (14.0%)	N/A	\$31 (0.0%)	N/A
Lapeer	\$233	\$0	\$351 (50.5%)	\$351 (50.5%)	\$14 (0.0%)	\$0 (0.0%)
Leelanau	\$290	\$0	\$303 (4.5%)	N/A	\$89 (0.0%)	N/A
Lenawee	\$336	\$0	\$354 (5.3%)	N/A	\$85 (0.0%)	N/A
Livingston	\$317	\$0	\$321 (1.2%)	\$321 (1.2%)	\$85 (0.0%)	\$0 (0.0%)
Luce	\$285	\$107	\$298 (4.4%)	\$298 (4.4%)	\$231 (115.7%)	\$0 (0.0%)
Mackinac	\$309	\$0	\$303 (-2.1%)	\$303 (-2.1%)	\$102 (0.0%)	\$0 (0.0%)
Macomb	\$230	\$0	\$285 (23.8%)	\$347 (50.9%)	\$13 (0.0%)	\$62 (21.9%)
Manistee	\$290	\$0	\$303 (4.5%)	N/A	\$89 (0.0%)	N/A
Marquette	\$285	\$107	\$298 (4.4%)	\$298 (4.4%)	\$231 (115.7%)	\$0 (0.0%)
Mason	\$311	\$0	\$355 (14.0%)	N/A	\$31 (0.0%)	N/A
Mecosta	\$311	\$0	\$355 (14.0%)	N/A	\$31 (0.0%)	N/A
Menominee	\$285	\$107	\$298 (4.4%)	\$298 (4.4%)	\$231 (115.7%)	\$0 (0.0%)
Midland	\$293	\$0	\$319 (8.8%)	N/A	\$114 (0.0%)	N/A
Missaukee	\$290	\$0	\$303 (4.5%)	N/A	\$89 (0.0%)	N/A
Monroe	\$284	\$0	\$347 (22.2%)	\$354 (24.8%)	\$13 (0.0%)	\$7 (2.1%)
Montcalm	\$289	\$0	\$313 (8.4%)	\$328 (13.7%)	\$31 (0.0%)	\$15 (4.9%)
Montmorency	\$299	\$0	\$303 (1.2%)	N/A	\$102 (0.0%)	N/A
Muskegon	\$263	\$0	\$355 (34.8%)	N/A	\$31 (0.0%)	N/A
Newaygo	\$311	\$0	\$355 (14.0%)	N/A	\$31 (0.0%)	N/A
Oakland	\$230	\$0	\$285 (23.8%)	\$347 (50.9%)	\$13 (0.0%)	\$62 (21.9%)
Oceana	\$263	\$0	\$355 (34.8%)	N/A	\$31 (0.0%)	N/A
Ogemaw	\$299	\$0	\$303 (1.2%)	N/A	\$102 (0.0%)	N/A
Ontonagon	\$285	\$107	\$298 (4.4%)	\$298 (4.4%)	\$231 (115.7%)	\$0 (0.0%)
Osceola	\$311	\$0	\$355 (14.0%)	N/A	\$31 (0.0%)	N/A
Oscoda	\$299	\$0	\$303 (1.2%)	N/A	\$102 (0.0%)	N/A
Otsego	\$299	\$0	\$303 (1.2%)	N/A	\$102 (0.0%)	N/A
Ottawa	\$310	\$0	\$355 (14.4%)	\$389 (25.4%)	\$31 (0.0%)	\$34 (9.6%)
Presque Isle	\$299	\$0	\$303 (1.2%)	N/A	\$102 (0.0%)	N/A
Roscommon	\$299	\$0	\$303 (1.2%)	N/A	\$102 (0.0%)	N/A
Saginaw	\$285	\$0	\$312 (9.6%)	\$312 (9.6%)	\$72 (0.0%)	\$0 (0.0%)
Saint Clair	\$309	\$0	\$300 (-3.0%)	N/A	\$110 (0.0%)	N/A
Saint Joseph	\$330	\$0	\$329 (-0.3%)	\$329 (-0.3%)	\$116 (0.0%)	\$0 (0.0%)
Sanilac	\$293	\$0	\$309 (5.4%)	N/A	\$101 (0.0%)	N/A
Schoolcraft	\$355	\$107	\$298 (-16.2%)	\$392 (10.4%)	\$231 (115.7%)	\$94 (31.7%)
Shiawassee	\$277	\$0	\$330 (19.3%)	\$350 (26.4%)	\$14 (0.0%)	\$20 (6.0%)
Tuscola	\$293	\$0	\$309 (5.4%)	N/A	\$101 (0.0%)	N/A
Van Buren	\$282	\$0	\$309 (9.5%)	N/A	\$116 (0.0%)	N/A
Washtenaw	\$277	\$0	\$305 (10.2%)	\$319 (15.0%)	\$85 (0.0%)	\$13 (4.4%)
Wayne	\$230	\$0	\$285 (23.8%)	\$347 (50.9%)	\$13 (0.0%)	\$62 (21.9%)
Wexford	\$290	\$0	\$303 (4.5%)	N/A	\$89 (0.0%)	N/A

Appendix A-4: Example of Lowest-Cost Silver Plan Premiums and Tax Credits (55 year old with an Annual Income of \$30,000 in 2017 and 2018)

County	2017 Marketplace		2018 Marketplace (% Change from 2017)			
	Net Premium - LCS	Tax Credit	Net Premium - Actively Apply for 2018 LCS	Net Premium – Renew 2017 LCS	Tax Credit	Renewal vs. Active Apply Difference
Alcona	\$199	\$307	\$173 (-12.9%)	N/A	\$532 (73.3%)	N/A
Alger	\$143	\$521	\$165 (15.1%)	\$165 (15.1%)	\$757 (45.4%)	\$0 (0.0%)
Allegan	\$202	\$322	\$171 (-15.2%)	N/A	\$588 (82.5%)	N/A
Alpena	\$199	\$307	\$173 (-12.9%)	N/A	\$532 (73.3%)	N/A
Antrim	\$201	\$290	\$174 (-13.3%)	N/A	\$509 (75.6%)	N/A
Arenac	\$195	\$286	\$190 (-2.3%)	\$190 (-2.3%)	\$480 (67.9%)	\$0 (0.0%)
Baraga	\$143	\$521	\$165 (15.1%)	\$165 (15.1%)	\$757 (45.4%)	\$0 (0.0%)
Barry	\$202	\$322	\$171 (-15.2%)	N/A	\$588 (82.5%)	N/A
Bay	\$195	\$286	\$190 (-2.3%)	\$190 (-2.3%)	\$480 (67.9%)	\$0 (0.0%)
Benzie	\$201	\$290	\$174 (-13.3%)	N/A	\$509 (75.6%)	N/A
Berrien	\$281	\$281	\$230 (-18.3%)	N/A	\$557 (98.3%)	N/A
Branch	\$299	\$303	\$245 (-18.0%)	N/A	\$570 (88.0%)	N/A
Calhoun	\$185	\$303	\$197 (6.7%)	\$217 (17.4%)	\$570 (88.0%)	\$20 (10.1%)
Cass	\$281	\$281	\$219 (-21.9%)	N/A	\$557 (98.3%)	N/A
Charlevoix	\$201	\$290	\$174 (-13.3%)	N/A	\$509 (75.6%)	N/A
Cheboygan	\$199	\$307	\$173 (-12.9%)	N/A	\$532 (73.3%)	N/A
Chippewa	\$216	\$307	\$173 (-19.8%)	\$173 (-19.8%)	\$532 (73.3%)	\$0 (0.0%)
Clare	\$199	\$296	\$201 (1.2%)	N/A	\$554 (87.2%)	N/A
Clinton	\$206	\$282	\$185 (-10.0%)	\$212 (2.9%)	\$415 (47.2%)	\$27 (14.3%)
Crawford	\$199	\$307	\$173 (-12.9%)	N/A	\$532 (73.3%)	N/A
Delta	\$143	\$521	\$165 (15.1%)	\$165 (15.1%)	\$757 (45.4%)	\$0 (0.0%)
Dickinson	\$143	\$521	\$165 (15.1%)	\$165 (15.1%)	\$757 (45.4%)	\$0 (0.0%)
Eaton	\$206	\$282	\$185 (-10.0%)	\$212 (2.9%)	\$415 (47.2%)	\$27 (14.3%)
Emmet	\$201	\$290	\$174 (-13.3%)	N/A	\$509 (75.6%)	N/A
Genesee	\$193	\$201	\$141 (-26.7%)	\$257 (33.3%)	\$379 (88.4%)	\$116 (82.0%)
Gladwin	\$199	\$296	\$201 (1.2%)	N/A	\$554 (87.2%)	N/A
Gogebic	\$143	\$521	\$165 (15.1%)	\$165 (15.1%)	\$757 (45.4%)	\$0 (0.0%)
Grand Traverse	\$201	\$290	\$174 (-13.3%)	N/A	\$509 (75.6%)	N/A
Gratiot	\$209	\$286	\$190 (-8.9%)	N/A	\$480 (67.9%)	N/A
Hillsdale	\$251	\$282	\$327 (30.3%)	\$327 (30.3%)	\$415 (47.2%)	\$0 (0.0%)
Houghton	\$143	\$521	\$165 (15.1%)	\$165 (15.1%)	\$757 (45.4%)	\$0 (0.0%)
Huron	\$199	\$296	\$184 (-7.3%)	N/A	\$531 (79.3%)	N/A
Ingham	\$206	\$282	\$185 (-10.0%)	\$212 (2.9%)	\$415 (47.2%)	\$27 (14.3%)
Ionia	\$292	\$196	\$192 (-34.2%)	\$219 (-25.1%)	\$409 (108.4%)	\$27 (13.8%)
Iosco	\$199	\$307	\$173 (-12.9%)	N/A	\$532 (73.3%)	N/A
Iron	\$143	\$521	\$165 (15.1%)	\$165 (15.1%)	\$757 (45.4%)	\$0 (0.0%)
Isabella	\$199	\$296	\$155 (-22.1%)	N/A	\$554 (87.2%)	N/A
Jackson	\$291	\$282	\$358 (23.1%)	\$358 (23.1%)	\$415 (47.2%)	\$0 (0.0%)
Kalamazoo	\$185	\$303	\$197 (6.7%)	\$217 (17.4%)	\$570 (88.0%)	\$20 (10.1%)
Kalkaska	\$201	\$290	\$174 (-13.3%)	N/A	\$509 (75.6%)	N/A
Kent	\$203	\$196	\$201 (-0.8%)	\$201 (-0.8%)	\$409 (108.4%)	\$0 (0.0%)

Keweenaw	\$143	\$521	\$165 (15.1%)	\$165 (15.1%)	\$757 (45.4%)	\$0 (0.0%)
Lake	\$330	\$196	\$264 (-19.9%)	N/A	\$409 (108.4%)	N/A
Lapeer	\$193	\$201	\$257 (33.3%)	\$257 (33.3%)	\$379 (88.4%)	\$0 (0.0%)
Leelanau	\$201	\$290	\$174 (-13.3%)	N/A	\$509 (75.6%)	N/A
Lenawee	\$303	\$265	\$263 (-13.2%)	N/A	\$503 (90.0%)	N/A
Livingston	\$271	\$265	\$205 (-24.2%)	\$205 (-24.2%)	\$503 (90.0%)	\$0 (0.0%)
Luce	\$143	\$521	\$165 (15.1%)	\$165 (15.1%)	\$757 (45.4%)	\$0 (0.0%)
Mackinac	\$216	\$307	\$173 (-19.8%)	\$173 (-19.8%)	\$532 (73.3%)	\$0 (0.0%)
Macomb	\$202	\$188	\$142 (-29.5%)	\$251 (24.3%)	\$378 (100.9%)	\$109 (76.3%)
Manistee	\$201	\$290	\$174 (-13.3%)	N/A	\$509 (75.6%)	N/A
Marquette	\$143	\$521	\$165 (15.1%)	\$165 (15.1%)	\$757 (45.4%)	\$0 (0.0%)
Mason	\$330	\$196	\$264 (-19.9%)	N/A	\$409 (108.4%)	N/A
Mecosta	\$330	\$196	\$264 (-19.9%)	N/A	\$409 (108.4%)	N/A
Menominee	\$143	\$521	\$165 (15.1%)	\$165 (15.1%)	\$757 (45.4%)	\$0 (0.0%)
Midland	\$199	\$296	\$201 (1.2%)	N/A	\$554 (87.2%)	N/A
Missaukee	\$201	\$290	\$174 (-13.3%)	N/A	\$509 (75.6%)	N/A
Monroe	\$293	\$188	\$251 (-14.3%)	\$264 (-10.0%)	\$378 (100.9%)	\$13 (5.0%)
Montcalm	\$292	\$196	\$192 (-34.2%)	\$219 (-25.1%)	\$409 (108.4%)	\$27 (13.8%)
Montmorency	\$199	\$307	\$173 (-12.9%)	N/A	\$532 (73.3%)	N/A
Muskegon	\$249	\$196	\$264 (6.1%)	N/A	\$409 (108.4%)	N/A
Newaygo	\$330	\$196	\$264 (-19.9%)	N/A	\$409 (108.4%)	N/A
Oakland	\$202	\$188	\$142 (-29.5%)	\$251 (24.3%)	\$378 (100.9%)	\$109 (76.3%)
Oceana	\$249	\$196	\$264 (6.1%)	N/A	\$409 (108.4%)	N/A
Ogemaw	\$199	\$307	\$173 (-12.9%)	N/A	\$532 (73.3%)	N/A
Ontonagon	\$143	\$521	\$165 (15.1%)	\$165 (15.1%)	\$757 (45.4%)	\$0 (0.0%)
Osceola	\$330	\$196	\$264 (-19.9%)	N/A	\$409 (108.4%)	N/A
Oscoda	\$199	\$307	\$173 (-12.9%)	N/A	\$532 (73.3%)	N/A
Otsego	\$199	\$307	\$173 (-12.9%)	N/A	\$532 (73.3%)	N/A
Ottawa	\$329	\$196	\$264 (-19.7%)	\$324 (-1.6%)	\$409 (108.4%)	\$59 (22.5%)
Presque Isle	\$199	\$307	\$173 (-12.9%)	N/A	\$532 (73.3%)	N/A
Roscommon	\$199	\$307	\$173 (-12.9%)	N/A	\$532 (73.3%)	N/A
Saginaw	\$195	\$286	\$190 (-2.3%)	\$190 (-2.3%)	\$480 (67.9%)	\$0 (0.0%)
Saint Clair	\$199	\$323	\$169 (-15.3%)	N/A	\$547 (69.4%)	N/A
Saint Joseph	\$277	\$281	\$219 (-20.8%)	\$219 (-20.8%)	\$557 (98.3%)	\$0 (0.0%)
Sanilac	\$199	\$296	\$184 (-7.3%)	N/A	\$531 (79.3%)	N/A
Schoolcraft	\$261	\$521	\$165 (-36.9%)	\$330 (26.2%)	\$757 (45.4%)	\$165 (100.1%)
Shiawassee	\$268	\$201	\$222 (-17.2%)	\$256 (-4.3%)	\$379 (88.4%)	\$35 (15.6%)
Tuscola	\$199	\$296	\$184 (-7.3%)	N/A	\$531 (79.3%)	N/A
Van Buren	\$196	\$281	\$184 (-6.0%)	N/A	\$557 (98.3%)	N/A
Washtenaw	\$202	\$265	\$178 (-11.9%)	\$201 (-0.3%)	\$503 (90.0%)	\$23 (13.2%)
Wayne	\$202	\$188	\$142 (-29.5%)	\$251 (24.3%)	\$378 (100.9%)	\$109 (76.3%)
Wexford	\$201	\$290	\$174 (-13.3%)	N/A	\$509 (75.6%)	N/A





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