

MONTHLY PREMIUMS FOR BENCHMARK PLAN BY RATING AREA



YOUNG INDIVIDUAL

Single person, age 28.
Income over \$45,960.



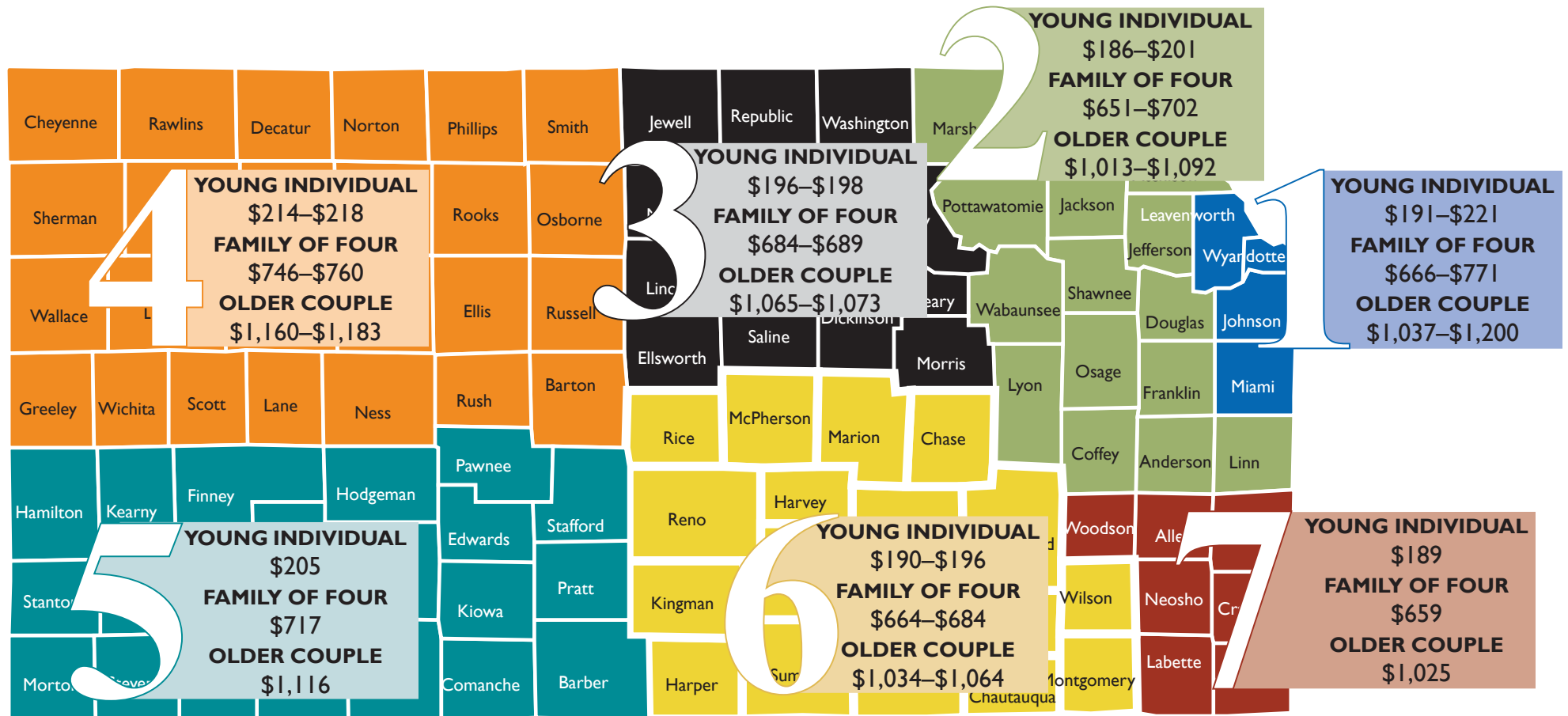
FAMILY OF FOUR

Parents ages 40 and 38, two children
under age 19. Income over \$94,200.



OLDER COUPLE

Couple, both age 63.
Income over \$62,040.



Source: KHI analysis of data provided by the Kansas Insurance Department.

On October 1, 2013, the Kansas marketplace opened and began offering a variety of health insurance plans. These plans could provide coverage to Kansans as early as Jan. 1, 2014. The range of monthly premiums for the plans reported here are the actual premiums for the “benchmark plan” in each county, a middle-of-the-road plan in terms of covered benefits and cost among the plans available in the marketplace. Technically, the benchmark plan is the second-lowest-cost silver plan in each county.

The premium for these insurance plans is based upon only four factors: age and number of people being covered, where they live and whether they smoke. Higher rates cannot be charged for people with pre-existing conditions.



Monthly Premiums

Consumers purchasing health insurance in the marketplace have a variety of options. In addition to the benchmark plan, consumers can select a plan from another coverage tier if they determine it better meets their health care needs.

Tables 1 through 3 provide monthly premiums — before tax credits — for a benchmark plan, the lowest cost bronze plan and the highest cost platinum plan in each of the state’s seven rating areas.

Table 1. Young Individual — Single Person, Age 28

Rating Area	Benchmark Plan	Lowest Cost Bronze Plan	Highest Cost Platinum Plan	Lowest Cost Catastrophic Plan ^A
1	\$191–\$221	\$132	\$294	\$88
2	\$186–\$201	\$131	\$310	\$87
3	\$196–\$198	\$139	\$302	\$93
4	\$214–\$218	\$150	\$336	\$100
5	\$205	\$166	\$314	\$111
6	\$190–\$196	\$126	\$302	\$84
7	\$189	\$164	\$289	\$111

Table 2. Family of Four — Parents Ages 40 and 38, Two Children Under Age 19^B

Rating Area	Benchmark Plan	Lowest Cost Bronze Plan	Highest Cost Platinum Plan
1	\$666–\$771	\$460	\$1,027
2	\$651–\$702	\$457	\$1,082
3	\$684–\$689	\$485	\$1,055
4	\$746–\$760	\$523	\$1,172
5	\$717	\$579	\$1,097
6	\$664–\$684	\$439	\$1,054
7	\$659	\$574	\$1,008

Table 3. Older Couple — Married, Both Age 63

Rating Area	Benchmark Plan	Lowest Cost Bronze Plan	Highest Cost Platinum Plan
1	\$1,037–\$1,200	\$717	\$1,598
2	\$1,013–\$1,092	\$710	\$1,684
3	\$1,065–\$1,073	\$755	\$1,641
4	\$1,160–\$1,183	\$814	\$1,824
5	\$1,116	\$901	\$1,707
6	\$1,034–\$1,064	\$683	\$1,640
7	\$1,025	\$893	\$1,569

Notes: The plans and the prices offered are not always the same in all counties within a rating area. Premiums are rounded to the nearest whole dollar.

A: Catastrophic plans are only available to individuals under age 30 and those with a hardship waiver.

B: Table assumes that both children are included in the family premium and not enrolled in Medicaid or CHIP. Premiums will be lower if children are covered by Medicaid or CHIP.

Source: KHI analysis of data provided by the Kansas Insurance Department.

Premium Tax Credits

The premium tax credit is based on the premium for the benchmark plan in each county. The available premium tax credit can then be applied to any plan on the marketplace, except for catastrophic plans.

The premium tax credits in Tables 4 through 6 are based on the cost of the benchmark plan in Jackson County, which is in Rating Area 2, and may vary slightly in other regions.

$$\text{Monthly Premium} - \text{Premium Tax Credit} = \text{Actual Monthly Cost to Consumer}$$

Table 4. Young Individual — Single Person, Age 28

Annual Income	Percent of Federal Poverty Level	Monthly Premium Tax Credit
less than \$11,490	less than 100%	\$0
\$12,000	104%	\$181
\$25,000	218%	\$57
\$40,000	348%	\$0
more than \$45,960	more than 400%	\$0

Table 5. Family — Parents Ages 40 and 38, Two Children Under Age 19^A

Annual Income	Percent of Federal Poverty Level	Monthly Premium Tax Credit
less than \$23,550	less than 100%	\$0
\$25,000	106%	\$425
\$50,000	212%	\$187
\$75,000	318%	\$108
more than \$94,200	more than 400%	\$0

Table 6. Older Couple — Married, Both Age 63

Annual Income	Percent of Federal Poverty Level	Monthly Premium Tax Credit
less than \$15,510	less than 100%	\$0
\$17,000	110%	\$1,064
\$30,000	193%	\$942
\$50,000	322%	\$697
more than \$62,040	more than 400%	\$0

Notes: A: Amount of tax credit assumes that eligible children will enroll in Medicaid or CHIP. In Kansas, children are eligible if family income is less than 225% FPL.

Source: KHI analysis of data provided by the Kansas Insurance Department.