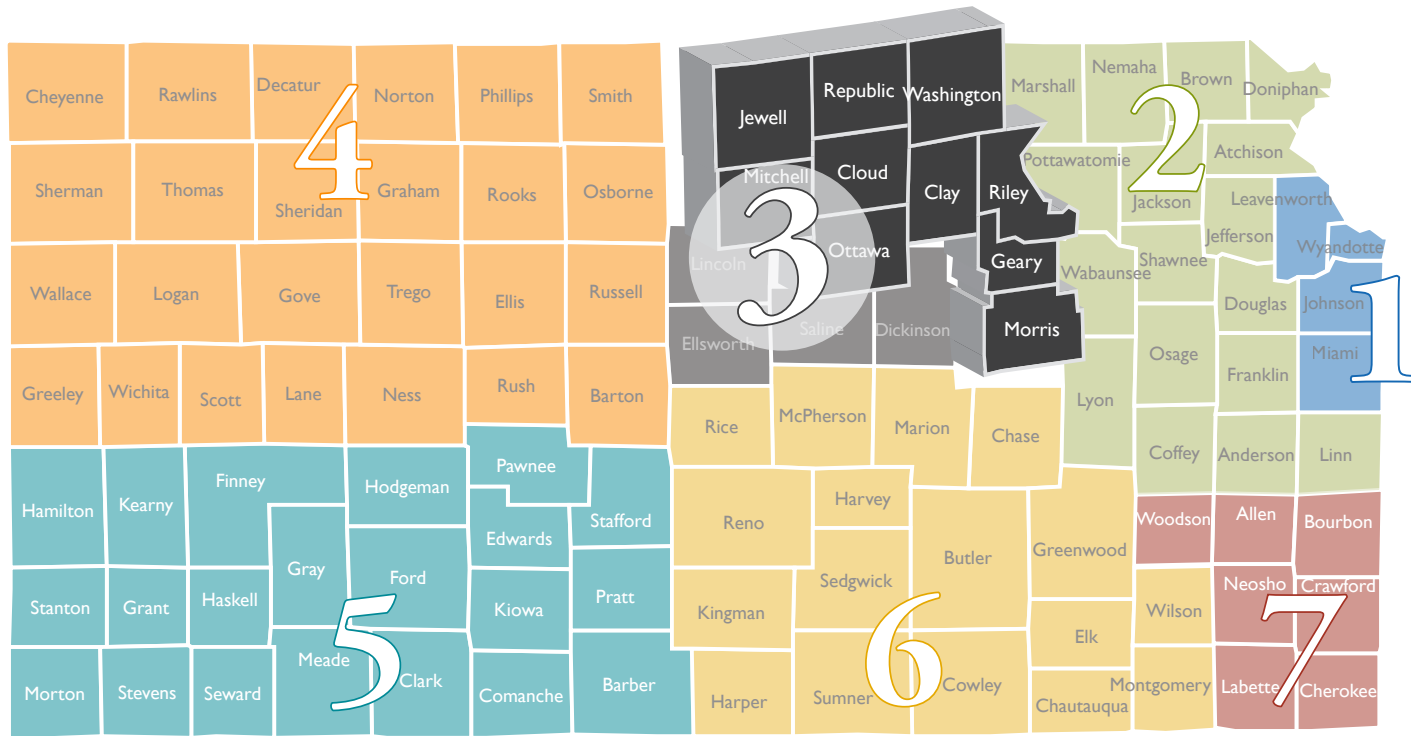


MONTHLY CONSUMER COSTS IN THE 2015 KANSAS MARKETPLACE

RATING AREA 3 COUNTIES: CLAY, CLOUD, GEARY, JEWELL, MITCHELL, MORRIS, OTTAWA, REPUBLIC, RILEY, WASHINGTON



Companies Offering Plans in this Rating Area

- Blue Cross and Blue Shield of Kansas
- BlueCross BlueShield Kansas Solutions
- Coventry Health and Life

Source: KHI analysis of 2015 marketplace data provided by the Kansas Insurance Department.

Kansas Marketplace Plans Available in this Rating Area							
Individuals and Families	28 plans	28 plans		Small Businesses	16 plans	16 plans	
		Metal Tier	Count			Metal Tier	Count
		Bronze	7			Bronze	6
		Silver	11			Silver	6
		Gold	6			Gold	4
		Platinum	2			Platinum	0
		Catastrophic	2			Catastrophic	0

Open enrollment began November 15, 2014 for the health insurance marketplace created by the Affordable Care Act (ACA). The marketplace has health insurance plans available in four metal tiers—bronze, silver, gold and platinum—plus low-cost catastrophic plans with limited benefits. Plan premiums are based on family size and age(s) of those covered, smoking status and where consumers live. Kansas is divided into seven rating areas for plan premiums, meaning a plan could have a different premium price in a different part of the state.

This report details the cost of various health insurance plans available in rating area three. Information for all other rating areas is available at: khi.org/premiumratingareas2015.

MONTHLY CONSUMER COSTS IN THE 2015 KANSAS MARKETPLACE

RATING AREA 3 COUNTIES: CLAY, CLOUD, GEARY, JEWELL, MITCHELL, MORRIS, OTTAWA, REPUBLIC, RILEY, WASHINGTON

Young Individual: Single Person, Age 28

Annual Income	Percent of Federal Poverty Level	Premium Tax Credit	Monthly Premiums Without Tax Credit				Monthly Premiums With Tax Credit				Lowest Cost Catastrophic
			Lowest Cost Bronze	Silver Benchmark	Mid-Price Gold	Highest Cost Platinum	Lowest Cost Bronze	Silver Benchmark	Mid-Price Gold	Highest Cost Platinum	
less than \$11,670	100%	\$0	\$154	\$196	\$245	\$294	\$154	\$196	\$245	\$294	\$133
\$12,000	103%	\$176	\$154	\$196	\$245	\$294	\$0	\$20	\$69	\$118	\$133
\$25,000	214%	\$53	\$154	\$196	\$245	\$294	\$101	\$143	\$192	\$241	\$133
\$40,000	343%	\$0	\$154	\$196	\$245	\$294	\$154	\$196	\$245	\$294	\$133
more than \$46,680	400%	\$0	\$154	\$196	\$245	\$294	\$154	\$196	\$245	\$294	\$133

Family: Parents Ages 40 and 38, Two Children Under Age 19

Annual Income	Percent of Federal Poverty Level	Premium Tax Credit	Monthly Premiums Without Tax Credit				Monthly Premiums With Tax Credit			
			Lowest Cost Bronze	Silver Benchmark	Mid-Price Gold	Highest Cost Platinum	Lowest Cost Bronze	Silver Benchmark	Mid-Price Gold	Highest Cost Platinum
less than \$23,850	100%	\$0	\$357	\$455	\$575	\$684	\$357	\$455	\$575	\$684
\$25,000	105%	\$413	\$357	\$455	\$575	\$684	\$0	\$42	\$162	\$271
\$50,000	210%	\$177	\$357	\$455	\$575	\$684	\$180	\$278	\$398	\$507
\$75,000	314%	\$86	\$536	\$684	\$854	\$1,028	\$450	\$598	\$768	\$942
more than \$95,400	400%	\$0	\$536	\$684	\$854	\$1,028	\$536	\$684	\$854	\$1,028

Older Couple: Married, Both Age 63

Annual Income	Percent of Federal Poverty Level	Premium Tax Credit	Monthly Premiums Without Tax Credit				Monthly Premiums With Tax Credit			
			Lowest Cost Bronze	Silver Benchmark	Mid-Price Gold	Highest Cost Platinum	Lowest Cost Bronze	Silver Benchmark	Mid-Price Gold	Highest Cost Platinum
less than \$15,730	100%	\$0	\$834	\$1,064	\$1,329	\$1,599	\$834	\$1,064	\$1,329	\$1,599
\$17,000	108%	\$1,035	\$834	\$1,064	\$1,329	\$1,599	\$0	\$29	\$294	\$564
\$30,000	191%	\$916	\$834	\$1,064	\$1,329	\$1,599	\$0	\$148	\$413	\$683
\$50,000	318%	\$666	\$834	\$1,064	\$1,329	\$1,599	\$168	\$398	\$663	\$933
more than \$62,920	400%	\$0	\$834	\$1,064	\$1,329	\$1,599	\$834	\$1,064	\$1,329	\$1,599

The silver benchmark plan is the second lowest-cost silver plan in each county.

The premium tax credit is based on the cost of the silver benchmark plan and takes into consideration the consumer's family size and income. While the tax credit is determined based on the cost of the silver benchmark plan, it can be applied to any plan purchased in the marketplace (except for catastrophic plans).

Catastrophic plans are low-cost, limited-benefit plans available only to individuals under age 30 or those with a hardship exemption.

Tax credits and premium amounts for the family scenario assume children will be enrolled in Medicaid or the Children's Health Insurance Program (CHIP) when eligible. In Kansas, children are eligible for Medicaid or CHIP if their family income is less than 245 percent of the federal poverty level.

The Kansas Small Business Health Options Program (SHOP) marketplace offers insurance plans to businesses with 50 or fewer employees. Federal law does not provide premium tax credits to employees in the SHOP, assuming that employers would contribute to the cost of employee insurance; catastrophic plans are not available in the SHOP.

Average Change in Cost from 2014 to 2015, by Metal Tier in this Rating Area

Bronze	Silver	Gold	Platinum	Catastrophic
1.3%	-1.5%	-2.0%	-2.6%	7.5%

Note: Individual consumers may experience premium changes significantly different from the averages presented here.

Source: KHI analysis of 2015 marketplace data provided by the Kansas Insurance Department.