



Medical Rate Summary  
 Genesee ISD  
 All Employees  
 Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:		IP	2P	FF		Total Annual Cost
All Employees Enrolled \$1000-20%; \$15/\$50/50%/\$70/\$100 Rx	Census	78	34	39	151	
BCBSM SB PPO \$1000-20%; \$15/\$50/50%/\$70/\$100 Rx	Rate	\$560.35	\$1,344.84	\$1,681.04		\$1,859,909
All Employees Enrolled in BCBSM SB PPO HSA \$2,000-0%	Census	42	18	85	145	
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	Rate	\$499.09	\$1,197.79	\$1,497.25		\$2,037,459
All Employees Enrolled in BCN HMO \$500-10%	Census	154	31	88	273	
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	Rate	\$532.03	\$1,276.87	\$1,596.09		\$3,143,658
All Employees Enrolled in BCN HMO HSA \$1,350-0%	Census	15	8	37	60	
BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx	Rate	\$423.61	\$1,016.66	\$1,270.82		\$738,093
<b>TOTALS:</b>		<b>289</b>	<b>91</b>	<b>249</b>	<b>629</b>	<b>\$7,779,119</b>

Product Name	IP Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>MESSA Plans</b>					
MESSA ABC Plan 2 \$2000-0%; ABC Rx	\$551	\$1,237	\$1,539	\$7,858,507	-\$79,388
MESSA ABC Plan 2 \$2000-20%; ABC Rx	\$504	\$1,132	\$1,408	\$7,188,796	\$590,323
MESSA \$1000-20%; SRX Mail Rx	\$552	\$1,241	\$1,544	\$7,885,591	-\$106,472
MESSA \$500-10%; SRX Mail Rx	\$600	\$1,349	\$1,679	\$8,571,129	-\$792,009
<b>BCN HMO HSA Plans</b>					
BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$424	\$1,019	\$1,273	\$6,389,686	\$1,389,434
BCN HMO HSA \$2700-0%; \$6/\$25/\$50/\$80/20%/20% Rx	\$368	\$883	\$1,104	\$5,538,082	\$2,241,037
<b>BCN HMO Conventional Plans with available HRA</b>					
BCN HMO \$1000-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$469	\$1,125	\$1,406	\$7,053,626	\$725,494
<b>BCBSM Simply Blue HSA Plans</b>					
BCBSM SB PPO HSA \$1300-0%; \$15/\$50/50%/\$70/\$100 Rx	\$558	\$1,340	\$1,675	\$8,402,584	-\$623,465
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$462	\$1,109	\$1,386	\$6,953,536	\$825,584

Product Name	IP Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$459	\$1,100	\$1,376	\$6,901,773	\$877,346
Priority Health HMO HSA Plans					
Priority Health HMO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$483	\$1,160	\$1,449	\$7,272,208	\$506,911
Priority Health PPO HSA Plans					
Priority Health PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$466	\$1,119	\$1,399	\$7,019,424	\$759,696
Priority Health HMO Conventional Plans					
Priority Health HMO \$500-0%; \$20 OV; \$15/\$50/\$80 Rx	\$583	\$1,398	\$1,748	\$8,769,166	-\$990,046
Priority Health PPO \$1000-20%; \$30 OV; \$15/\$50/\$80	\$529	\$1,267	\$1,591	\$7,971,485	-\$192,365
McLaren HMO Traditional Plans					
McLaren HMO \$500-0%; \$20 OV; \$5/\$20/\$50 Rx	\$596	\$1,421	\$1,590	\$8,370,283	-\$591,164
McLaren HMO \$1000-20%; \$15/\$30/\$60 Rx	\$515	\$1,226	\$1,372	\$7,222,502	\$556,618
McLaren HMO HSA Plans					
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	\$465	\$1,109	\$1,241	\$6,532,280	\$1,246,839
McLaren HMO HSA \$2,000-20%; \$10/\$25/\$40 Rx	\$426	\$1,016	\$1,136	\$5,983,032	\$1,796,088
McLaren HMO HSA \$3,000-0%; \$10/\$25/\$40 Rx	\$422	\$1,006	\$1,125	\$5,924,246	\$1,854,874
HAP PPO Plans					
HAP PPO \$500-0%; \$15/\$50/\$50%	\$665	\$1,593	\$2,000	\$10,019,786	-\$2,240,666
HAP PPO \$1000-20%; \$15/\$50/50% Rx	\$577	\$1,383	\$1,736	\$8,696,648	-\$917,529
HAP PPO \$1200-0%; \$15/\$50/50%	\$642	\$1,540	\$1,933	\$9,683,950	-\$1,904,831
HAP PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$514	\$1,232	\$1,546	\$7,745,976	\$33,143
HAP HMO Plans					
HAP HMO \$500-0%; \$10/\$40/\$80 Rx	\$548	\$1,315	\$1,643	\$8,245,632	-\$466,512
HAP HMO \$1200-20%; \$10/\$40/\$80 Rx	\$494	\$1,185	\$1,481	\$7,432,402	\$346,718
HAP HMO HSA \$1300-0%; \$20/\$60/\$80 Rx	\$436	\$1,047	\$1,308	\$6,565,173	\$1,213,946

Priority Health:

\*Priority Health rates, fees and/or claims projections include "Michigan claims tax", PPACA fees and assessments, or similar fees or taxes that may be imposed by the Federal Government or the State of Michigan.

BCBSM:

\*BCBSM quoted rates do not include commissions paid to SET SEG. Fees for the SET SEG services are addressed in a separate agreement. BCBSM rates may change based on final BCBSM underwriting guidelines, actual group enrollment and participation.

BCN:

\*BCN proposed rates include estimated Health Insurance Claims assessment and the fees and taxes associated with the Affordable Care Act.

McLaren:

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
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\*McLaren proposed rates include estimated Health Insurance Claims assessment and the fees and taxes associated with the Affordable Care Act. They also include the MI HAP

\*HAP proposed rates to not include estimated taxes or fees associated with the Affordable Care Act.

**MESSA:**

This information is based on the rates and composition of the group as of the above effective date. Material changes in the composition of the group could result in different rates.

\*Rates include taxes and fees for the policy period

**SET SEG:**

\*Rates do not include \$7.50 enrollment and billing service fee.

\*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.