



2018 Individual Products Overview

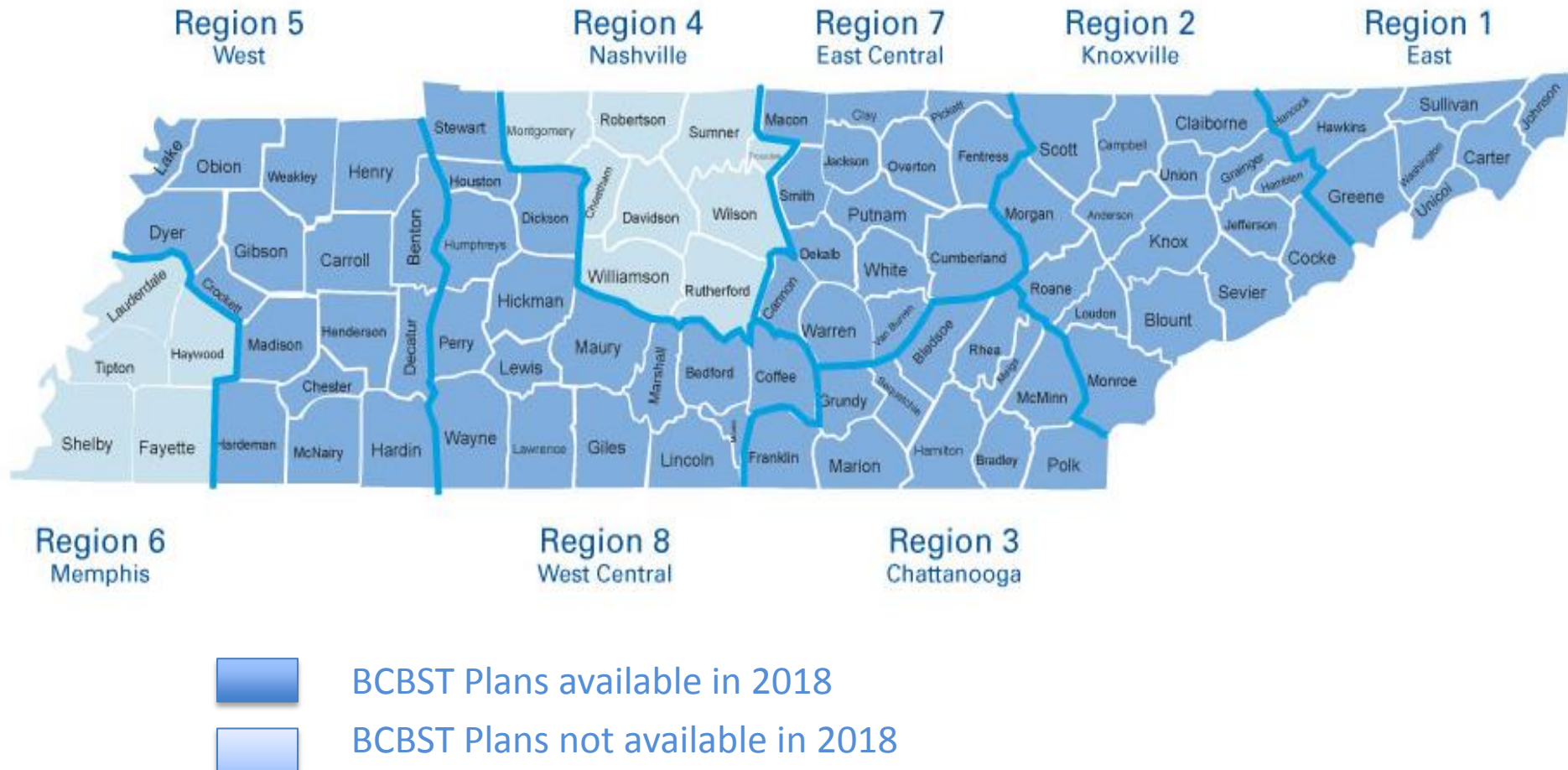


Agenda

- 2018 Product Portfolio
- Pharmacy Changes & Enhancements
- Rate & Subsidy Comparisons
- Questions
- Appendix



Tennessee Service Areas



2018 Portfolio

- **Product Portfolio**
 - 4 Base Plans On/Off Marketplace
 - B07*, S01, S04, and G06
- **Blue Network SSM - Select**
 - Our most popular network
- **Plans available in 6 of 8 regions**
 - Re-entering the Knoxville region

***B07 is HSA compatible**

Bronze

- B07
 - \$5,650 Individual Deductible
 - \$6,650 Individual Out-of-Pocket Maximum
 - 50% Coinsurance
 - HSA Compatible

Bronze



Premium



Out-Of-Pocket

Silver

- S01
 - \$250 Individual Deductible
 - \$7,000 Individual Out-of-Pocket Maximum
 - 50% Coinsurance
- S04
 - \$2,500 Individual Deductible
 - \$6,000 Individual Out-of-Pocket Maximum
 - 50% Coinsurance

Silver



Premium



Out-Of-Pocket

Gold

- G06
 - \$1,500 Individual Deductible
 - \$5,100 Individual Out-of-Pocket Maximum
 - 80% Coinsurance
 - \$35/\$50 Office Visit Copay
 - \$8/\$35/\$60 RX Copay

Gold



Premium



Out-Of-Pocket

Summary of Plan Changes

- Minor benefit tweaks to meet AV requirements
- No Discontinued Plans

<u>2017</u>						<u>2018</u>					
Policy	Deductible	Coins	OOP Max			Policy	Deductible	Coins	OOP Max		
Form	Individual In Network	In Network	Individual In Network	Office Visit	Rx Benefit	Form	Individual In Network	In Network	Individual In Network	Office Visit	Rx Benefit
B07	5,200	50%	6,400	Ded/Coins	Ded/Coins	B07	5,650	50%	6,650	Ded/Coins	Ded/Coins
S01	0	50%	7,150	Ded/Coins	Ded/Coins	S01	250	50%	7,000	Ded/Coins	Ded/Coins
S01-A	0	50%	5,700	Ded/Coins	Ded/Coins	S01-A	210	50%	5,850	Ded/Coins	Ded/Coins
S01-B	0	50%	1,700	Ded/Coins	Ded/Coins	S01-B	0	50%	1,700	Ded/Coins	Ded/Coins
S01-C	0	50%	675	Ded/Coins	Ded/Coins	S01-C	0	50%	675	Ded/Coins	Ded/Coins
S04	2,000	50%	5,100	Ded/Coins	Ded/Coins	S04	2,500	50%	6,000	Ded/Coins	Ded/Coins
S04-A	1,350	50%	4,200	Ded/Coins	Ded/Coins	S04-A	1,350	50%	4,200	Ded/Coins	Ded/Coins
S04-B	175	50%	1,600	Ded/Coins	Ded/Coins	S04-B	175	50%	1,600	Ded/Coins	Ded/Coins
S04-C	20	50%	675	Ded/Coins	Ded/Coins	S04-C	20	50%	675	Ded/Coins	Ded/Coins
G06	1,500	80%	4,500	\$35/\$50	\$8/\$35/\$60	G06	1,500	80%	5,100	\$35/\$50	\$8/\$35/\$60

Pharmacy Changes

■ Essential Formulary

- Removal of brand drugs with new generic equivalents
- Removal of compound and non-FDA approved drugs
 - Member can appeal

■ ACA Preventive Drug List

- Adding 6 generic statins effective 12/1/17
 - USPSTF Recommendation
 - Members between the age of 40-75

Pharmacy Enhancement

- Specialty SmartStart – also referred to as “Split fill”
 - 42 high cost oncology medications
 - Member receives an initial 15 day supply
 - Member pays half the cost share
 - Member consults with pharmacist prior to filling the 2nd
 - Member pays other half of the cost share for additional script

Rate & Subsidy Comparison 2017 vs. 2018

Region 1 - East				
40-Year-Old, Non Smoker				
	B07S		S04S	
	2017	2018	2017	2018
Plan Price	\$381.30	\$408.53	\$457.38	\$585.82
Federal Subsidy	\$327.21	\$408.53	\$327.21	\$524.31
Member Pays	\$54.09	\$0.00	\$130.17	\$61.51

Region 2 - Knoxville			
40-Year-Old, Non Smoker			
B07S		S04S	
-	2018	-	2018
	\$436.30		\$625.64
	\$436.30		\$625.64
	\$0.00		\$0.00

250% FPL \$30,150				
40-Year-Old, Non Smoker				
	B07S		S04S	
	2017	2018	2017	2018
Plan Price	\$381.30	\$408.53	\$457.38	\$585.82
Federal Subsidy	\$184.38	\$379.54	\$184.38	\$379.54
Member Pays	\$196.92	\$28.99	\$273.00	\$206.28

40-Year-Old, Non Smoker			
B07S		S04S	
-	<u>2018</u>	-	<u>2018</u>
	\$436.30		\$625.64
	\$436.30		\$613.84
	\$0.00		\$11.80

400% FPL \$48,240				
40-Year-Old, Non Smoker				
	B07S		S04S	
	2017	2018	2017	2018
Plan Price	\$381.30	\$408.53	\$457.38	\$585.82
Federal Subsidy	\$4.02	\$196.29	\$4.02	\$196.29
Member Pays	\$377.28	\$212.24	\$453.36	\$389.53

40-Year-Old, Non Smoker			
B07S		S04S	
-	2018	-	2018
	\$436.30		\$625.64
	\$430.59		\$430.59
	\$5.71		\$195.05

Plan Price, Subsidy, and Member Pays are projected amounts. Actuals should be determined by applying on healthcare.gov.

Additional Examples available in Appendix

Rate & Subsidy Comparison 2017 vs. 2018

Region 3 - Chattanooga					
150% FPL \$18,090	40-Year-Old, Non Smoker				
	B07S		S04S		
	2017	2018	2017	2018	
	Plan Price	\$422.01	\$434.10	\$506.22	\$622.49
	Federal Subsidy	\$422.01	\$434.10	\$506.22	\$622.49
Member Pays	\$0.00	\$0.00	\$0.00	\$0.00	

Region 5 - West			
40-Year-Old, Non Smoker			
B07S		S04S	
<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
\$436.63	\$459.99	\$523.75	\$659.61
\$436.63	\$459.99	\$523.75	\$659.61
\$0.00	\$0.00	\$0.00	\$0.00

250% FPL \$30,150	40-Year-Old, Non Smoker			
	B07S		S04S	
	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
	Plan Price	\$422.01	\$434.10	\$506.22
Federal Subsidy	\$397.10	\$434.10	\$397.10	\$609.70
Member Pays	\$24.91	\$0.00	\$109.12	\$12.79

40-Year-Old, Non Smoker			
B07S		S04S	
<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
\$436.63	\$459.99	\$523.75	\$659.61
\$417.90	\$459.99	\$417.90	\$658.39
\$18.73	\$0.00	\$105.85	\$1.22

400% FPL \$48,240	40-Year-Old, Non Smoker			
	B07S		S04S	
	2017	2018	2017	2018
	Plan Price	\$422.01	\$434.10	\$506.22
Federal Subsidy	\$216.74	\$426.45	\$216.74	\$426.45
Member Pays	\$205.27	\$7.65	\$289.48	\$196.04

40-Year-Old, Non Smoker			
B07S		S04S	
2017	2018	2017	2018
\$436.63	\$459.99	\$523.75	\$659.61
\$237.54	\$459.99	\$237.54	\$475.11
\$199.09	\$0.00	\$286.21	\$184.50

Plan Price, Subsidy, and Member Pays are projected amounts. Actuals should be determined by applying on healthcare.gov.

Additional Examples available in Appendix

Rate & Subsidy Comparison 2017 vs. 2018

Region 7 - East Central					Region 8 - West Central				
40-Year-Old, Non Smoker					40-Year-Old, Non Smoker				
B07S					B07S				
S04S					S04S				
	2017	2018	2017	2018		2017	2018	2017	2018
150% FPL									
\$18,090									
Plan Price	\$383.52	\$411.07	\$460.04	\$589.46	\$437.88	\$466.21	\$525.26	\$668.56	
Federal Subsidy	\$383.52	\$411.07	\$460.04	\$589.46	\$437.88	\$466.21	\$525.26	\$668.56	
Member Pays	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
250% FPL									
\$30,150									
Plan Price	\$383.52	\$411.07	\$460.04	\$589.46	\$437.88	\$466.21	\$525.26	\$668.56	
Federal Subsidy	\$342.35	\$411.07	\$342.35	\$566.41	\$419.68	\$466.21	\$419.68	\$668.56	
Member Pays	\$41.17	\$0.00	\$117.69	\$23.05	\$18.20	\$0.00	\$105.58	\$0.00	
400% FPL									
\$48,240									
Plan Price	\$383.52	\$411.07	\$460.04	\$589.46	\$437.88	\$466.21	\$525.26	\$668.56	
Federal Subsidy	\$161.99	\$383.16	\$161.99	\$383.16	\$239.32	\$466.21	\$239.32	\$486.83	
Member Pays	\$221.53	\$27.91	\$298.05	\$206.30	\$198.56	\$0.00	\$285.94	\$181.73	

Plan Price, Subsidy, and Member Pays are projected amounts. Actuals should be determined by applying on healthcare.gov.

Additional Examples available in Appendix

Need Assistance?

- **Billing & Premium Payments –**
 - 1-855-484-0282 (On-Marketplace)
 - 1-800-725-6849 (Off-Marketplace)

- **Sales Assistance**
 - 1-888-995-7786

- **Claims & Customer Service –**
 - 1-800-565-9140



Appendix

2018 APTC Eligibility

Household Size	100%	133%	150%	200%	250%	300%	400%
1	\$12,060	\$16,040	\$18,090	\$24,120	\$30,150	\$36,180	\$48,240
2	16,240	21,599	24,360	32,480	40,600	48,720	64,960
3	20,420	27,159	30,630	40,840	51,050	61,260	81,680
4	24,600	32,718	36,900	49,200	61,500	73,800	98,400
5	28,780	38,277	43,170	57,560	71,950	86,340	115,120
6	32,960	43,837	49,440	65,920	82,400	98,880	131,840
7	37,140	49,396	55,710	74,280	92,850	111,420	148,560
8	41,320	54,956	61,980	82,640	103,300	123,960	165,280

2017 FPL for 2018 Subsidy

2018 Income Ranges for CSR Eligibility

2018 Income Ranges for CSR High-level CSR plans(-C suffix) 94% actuarial value			2018 Income Ranges for CSR Mid-level CSR plans (-B suffix) 87% actuarial value			2018 Income Ranges for CSR Low-level CSR plans (-A suffix) 73% actuarial value		
Household Size	100%	150%	Household Size	151%	200%	Household Size	201%	250%
1	\$12,060	\$18,090	1	\$18,211	\$24,120	1	\$24,241	\$30,150
2	16,240	24,360	2	24,522	32,480	2	32,642	40,600
3	20,420	30,630	3	30,834	40,840	3	41,044	51,050
4	24,600	36,900	4	37,146	49,200	4	49,446	61,500
5	28,780	43,170	5	43,458	57,560	5	57,848	71,950
6	32,960	49,440	6	49,770	65,920	6	66,250	82,400
7	37,140	55,710	7	56,081	74,280	7	74,651	92,850
8	41,320	61,980	8	62,393	82,640	8	83,053	103,300

Rate & Subsidy Comparison 2017 vs. 2018

Region 1 - East

150% FPL \$18,090	<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
	B07S		S04S		B07S		S04S		B07S		S04S	
	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price	\$338.64	\$362.81	\$406.21	\$520.27	\$381.30	\$408.53	\$457.38	\$585.82	\$532.87	\$570.91	\$639.19	\$818.68
Federal Subsidy	\$283.84	\$362.81	\$283.84	\$458.76	\$327.21	\$408.53	\$327.21	\$524.31	\$481.27	\$570.91	\$481.27	\$757.17
Member Pays	\$54.80	\$0.00	\$122.37	\$61.51	\$54.09	\$0.00	\$130.17	\$61.51	\$51.60	\$0.00	\$157.92	\$61.51

250% FPL \$30,150	<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
	B07S		S04S		B07S		S04S		B07S		S04S	
	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price	\$338.64	\$362.81	\$406.21	\$520.27	\$381.30	\$408.53	\$457.38	\$585.82	\$532.87	\$570.91	\$639.19	\$818.68
Federal Subsidy	\$141.01	\$313.99	\$141.01	\$313.99	\$184.38	\$379.54	\$184.38	\$379.54	\$338.44	\$570.91	\$338.44	\$612.40
Member Pays	\$197.63	\$48.82	\$265.20	\$206.28	\$196.92	\$28.99	\$273.00	\$206.28	\$194.43	\$0.00	\$300.75	\$206.28

400% FPL \$48,240	<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
	B07S		S04S		B07S		S04S		B07S		S04S	
	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price	\$338.64	\$362.81	\$406.21	\$520.27	\$381.30	\$408.53	\$457.38	\$585.82	\$532.87	\$570.91	\$639.19	\$818.68
Federal Subsidy	\$0.00	\$130.74	\$0.00	\$130.74	\$4.02	\$196.29	\$4.02	\$196.29	\$158.08	\$429.15	\$158.08	\$429.15
Member Pays	\$338.64	\$232.07	\$406.21	\$389.53	\$377.28	\$212.24	\$453.36	\$389.53	\$374.79	\$141.76	\$481.11	\$389.53

Plan Price, Subsidy, and Member Pays are projected amounts. Actuals should be determined by applying on healthcare.gov.

Rate & Subsidy Comparison 2017 vs. 2018

Region 2 - Knoxville

150% FPL

\$18,090

30-Year-Old, Non Smoker

	B07S		S04S	
	2018		2018	
Plan Price	\$387.48		\$555.64	
Federal Subsidy	\$387.48		\$555.64	
Member Pays	\$0.00		\$0.00	

40-Year-Old, Non Smoker

	B07S		S04S	
	2018		2018	
Plan Price	\$436.30		\$625.64	
Federal Subsidy	\$436.30		\$625.64	
Member Pays	\$0.00		\$0.00	

50-Year-Old, Non Smoker

	B07S		S04S	
	2018		2018	
Plan Price	\$609.72		\$874.34	
Federal Subsidy	\$609.72		\$874.34	
Member Pays	\$0.00		\$0.00	

250% FPL

\$30,150

30-Year-Old, Non Smoker

	B07S		S04S	
	2018		2018	
Plan Price	\$387.48		\$555.64	
Federal Subsidy	\$387.48		\$522.07	
Member Pays	\$0.00		\$33.57	

40-Year-Old, Non Smoker

	B07S		S04S	
	2018		2018	
Plan Price	\$436.30		\$625.64	
Federal Subsidy	\$436.30		\$613.84	
Member Pays	\$0.00		\$11.80	

50-Year-Old, Non Smoker

	B07S		S04S	
	2018		2018	
Plan Price	\$609.72		\$874.34	
Federal Subsidy	\$609.72		\$874.34	
Member Pays	\$0.00		\$0.00	

400% FPL

\$48,240

30-Year-Old, Non Smoker

	B07S		S04S	
	2018		2018	
Plan Price	\$387.48		\$555.64	
Federal Subsidy	\$338.82		\$338.82	
Member Pays	\$48.66		\$216.82	

40-Year-Old, Non Smoker

	B07S		S04S	
	2018		2018	
Plan Price	\$436.30		\$625.64	
Federal Subsidy	\$430.59		\$430.59	
Member Pays	\$5.71		\$195.05	

50-Year-Old, Non Smoker

	B07S		S04S	
	2018		2018	
Plan Price	\$609.72		\$874.34	
Federal Subsidy	\$609.72		\$756.58	
Member Pays	\$0.00		\$117.76	

Plan Price, Subsidy, and Member Pays are projected amounts. Actuals should be determined by applying on healthcare.gov.

Rate & Subsidy Comparison 2017 vs. 2018

Region 3 - Chattanooga

150% FPL \$18,090		<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
		B07S		S04S		B07S		S04S		B07S		S04S	
		<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price		\$374.79	\$385.53	\$449.57	\$552.84	\$422.01	\$434.10	\$506.22	\$622.49	\$589.76	\$606.65	\$707.43	\$869.92
Federal Subsidy		\$374.79	\$385.53	\$449.57	\$552.84	\$422.01	\$434.10	\$506.22	\$622.49	\$589.76	\$606.65	\$707.43	\$869.92
Member Pays		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
250% FPL \$30,150		<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
		B07S		S04S		B07S		S04S		B07S		S04S	
		<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price		\$374.79	\$385.53	\$449.57	\$552.84	\$422.01	\$434.10	\$506.22	\$622.49	\$589.76	\$606.65	\$707.43	\$869.92
Federal Subsidy		\$329.93	\$385.53	\$329.93	\$518.39	\$397.10	\$434.10	\$397.10	\$609.70	\$589.76	\$606.65	\$635.72	\$869.92
Member Pays		\$44.86	\$0.00	\$119.64	\$34.45	\$24.91	\$0.00	\$109.12	\$12.79	\$0.00	\$0.00	\$71.71	\$0.00
400% FPL \$48,240		<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
		B07S		S04S		B07S		S04S		B07S		S04S	
		<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price		\$374.79	\$385.53	\$449.57	\$552.84	\$422.01	\$434.10	\$506.22	\$622.49	\$589.76	\$606.65	\$707.43	\$869.92
Federal Subsidy		\$149.57	\$335.14	\$149.57	\$335.14	\$216.74	\$426.45	\$216.74	\$426.45	\$455.36	\$606.65	\$455.36	\$750.80
Member Pays		\$225.22	\$50.39	\$300.00	\$217.70	\$205.27	\$7.65	\$289.48	\$196.04	\$134.40	\$0.00	\$252.07	\$119.12

Plan Price, Subsidy, and Member Pays are projected amounts. Actuals should be determined by applying on healthcare.gov.

Rate & Subsidy Comparison 2017 vs. 2018

Region 3 - Chattanooga

150% FPL

\$18,090

30-Year-Old, Smoker

B07S		S04S	
<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
\$431.00	\$443.35	\$517.00	\$635.77
\$364.67	\$443.35	\$364.67	\$635.77
\$66.33	\$0.00	\$152.33	\$0.00

40-Year-Old, Smoker

B07S		S04S	
<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
\$485.31	\$499.21	\$582.14	\$715.87
\$418.25	\$499.21	\$418.25	\$715.87
\$67.06	\$0.00	\$163.89	\$0.00

50-Year-Old, Smoker

B07S		S04S	
2017	2018	2017	2018
\$678.22	\$697.65	\$813.54	\$1,000.43
\$608.59	\$697.65	\$608.59	\$1,000.43
\$69.63	\$0.00	\$204.95	\$0.00

250% FPL

\$30,150

30-Year-Old, Smoker

B07S		S04S	
<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
\$431.00	\$443.35	\$517.00	\$635.77
\$222.06	\$443.35	\$222.06	\$627.09
\$208.94	\$0.00	\$294.94	\$8.68

40-Year-Old, Smoker

B07S		S04S	
<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
\$485.31	\$499.21	\$582.14	\$715.87
\$275.64	\$499.21	\$275.64	\$715.87
\$209.67	\$0.00	\$306.50	\$0.00

50-Year-Old, Smoker

B07S		S04S	
2017	2018	2017	2018
\$678.22	\$697.65	\$813.54	\$1,000.43
\$465.98	\$697.65	\$465.98	\$1,000.43
\$212.24	\$0.00	\$347.56	\$0.00

400% FPL

\$48,240

30-Year-Old, Smoker

B07S		S04S	
2017	2018	2017	2018
\$431.00	\$443.35	\$517.00	\$635.77
\$41.54	\$443.35	\$41.54	\$443.84
\$389.46	\$0.00	\$475.46	\$191.93

40-Year-Old, Smoker

B07S		S04S	
2017	2018	2017	2018
\$485.31	\$499.21	\$582.14	\$715.87
\$95.12	\$499.21	\$95.12	\$548.84
\$390.19	\$0.00	\$487.02	\$167.03

50-Year-Old, Smoker

B07S		S04S	
2017	2018	2017	2018
\$678.22	\$697.65	\$813.54	\$1,000.43
\$285.46	\$697.65	\$285.46	\$921.84
\$392.76	\$0.00	\$528.08	\$78.59

Plan Price, Subsidy, and Member Pays are projected amounts. Actuals should be determined by applying on healthcare.gov.

Rate & Subsidy Comparison 2017 vs. 2018

Region 3 - Chattanooga

150% FPL \$18,090		<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
		B07S		S04S		B07S		S04S		B07S		S04S	
		<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price		\$374.79	\$385.53	\$449.57	\$552.84	\$422.01	\$434.10	\$506.22	\$622.49	\$589.76	\$606.65	\$707.43	\$869.92
Federal Subsidy		\$374.79	\$385.53	\$449.57	\$552.84	\$422.01	\$434.10	\$506.22	\$622.49	\$589.76	\$606.65	\$707.43	\$869.92
Member Pays		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
250% FPL \$30,150		<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
		B07S		S04S		B07S		S04S		B07S		S04S	
		<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price		\$374.79	\$385.53	\$449.57	\$552.84	\$422.01	\$434.10	\$506.22	\$622.49	\$589.76	\$606.65	\$707.43	\$869.92
Federal Subsidy		\$329.93	\$385.53	\$329.93	\$518.39	\$397.10	\$434.10	\$397.10	\$609.70	\$589.76	\$606.65	\$635.72	\$869.92
Member Pays		\$44.86	\$0.00	\$119.64	\$34.45	\$24.91	\$0.00	\$109.12	\$12.79	\$0.00	\$0.00	\$71.71	\$0.00
400% FPL \$48,240		<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
		B07S		S04S		B07S		S04S		B07S		S04S	
		<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price		\$374.79	\$385.53	\$449.57	\$552.84	\$422.01	\$434.10	\$506.22	\$622.49	\$589.76	\$606.65	\$707.43	\$869.92
Federal Subsidy		\$149.57	\$335.14	\$149.57	\$335.14	\$216.74	\$426.45	\$216.74	\$426.45	\$455.36	\$606.65	\$455.36	\$750.80
Member Pays		\$225.22	\$50.39	\$300.00	\$217.70	\$205.27	\$7.65	\$289.48	\$196.04	\$134.40	\$0.00	\$252.07	\$119.12

Plan Price, Subsidy, and Member Pays are projected amounts. Actuals should be determined by applying on healthcare.gov.

Rate & Subsidy Comparison 2017 vs. 2018

Region 5 - West

150% FPL \$18,090					<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
					B07S		S04S		B07S		S04S		B07S		S04S	
					<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price					\$387.77	\$408.52	\$465.15	\$585.81	\$436.63	\$459.99	\$523.75	\$659.61	\$610.19	\$642.83	\$731.94	\$921.81
Federal Subsidy					\$387.77	\$408.52	\$465.15	\$585.81	\$436.63	\$459.99	\$523.75	\$659.61	\$610.19	\$642.83	\$731.94	\$921.81
Member Pays					\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
250% FPL \$30,150					<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
					B07S		S04S		B07S		S04S		B07S		S04S	
					<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price					\$387.77	\$408.52	\$465.15	\$585.81	\$436.63	\$459.99	\$523.75	\$659.61	\$610.19	\$642.83	\$731.94	\$921.81
Federal Subsidy					\$348.40	\$408.52	\$348.40	\$561.62	\$417.90	\$459.99	\$417.90	\$658.39	\$610.19	\$642.83	\$664.78	\$921.81
Member Pays					\$39.37	\$0.00	\$116.75	\$24.19	\$18.73	\$0.00	\$105.85	\$1.22	\$0.00	\$0.00	\$67.16	\$0.00
400% FPL \$48,240					<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
					B07S		S04S		B07S		S04S		B07S		S04S	
					<u>2017</u>	<u>2018</u>	<u>2016</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price					\$387.77	\$408.52	\$299.75	\$585.81	\$436.63	\$459.99	\$523.75	\$659.61	\$610.19	\$642.83	\$731.94	\$921.81
Federal Subsidy					\$168.04	\$378.37	\$0.00	\$378.37	\$237.54	\$459.99	\$237.54	\$475.11	\$484.42	\$642.83	\$484.42	\$818.81
Member Pays					\$219.73	\$30.15	\$299.75	\$207.44	\$199.09	\$0.00	\$286.21	\$184.50	\$125.77	\$0.00	\$247.52	\$103.00

Rate & Subsidy Comparison 2017 vs. 2018

Region 7 - East Central

150% FPL \$18,090	<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
	B07S		S04S		B07S		S04S		B07S		S04S	
	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price	\$340.60	\$365.07	\$408.57	\$523.51	\$383.52	\$411.07	\$460.04	\$589.46	\$535.96	\$574.47	\$642.91	\$823.77
Federal Subsidy	\$340.60	\$365.07	\$408.57	\$523.51	\$383.52	\$411.07	\$460.04	\$589.46	\$535.96	\$574.47	\$642.91	\$823.77
Member Pays	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

250% FPL \$30,150	<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
	B07S		S04S		B07S		S04S		B07S		S04S	
	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2016</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price	\$340.60	\$365.07	\$408.57	\$523.51	\$383.52	\$411.07	\$460.04	\$589.46	\$535.96	\$574.47	\$642.91	\$823.77
Federal Subsidy	\$281.31	\$365.07	\$281.31	\$479.95	\$342.35	\$411.07	\$342.35	\$566.41	\$535.96	\$574.47	\$559.21	\$823.77
Member Pays	\$59.29	\$0.00	\$127.26	\$43.56	\$41.17	\$0.00	\$117.69	\$23.05	\$0.00	\$0.00	\$83.70	\$0.00

400% FPL \$48,240	<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
	B07S		S04S		B07S		S04S		B07S		S04S	
	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price	\$340.60	\$365.07	\$408.57	\$523.51	\$383.52	\$411.07	\$460.04	\$589.46	\$535.96	\$574.47	\$642.91	\$823.77
Federal Subsidy	\$100.95	\$296.70	\$100.95	\$296.70	\$161.99	\$383.16	\$161.99	\$383.16	\$378.85	\$574.47	\$378.85	\$690.30
Member Pays	\$239.65	\$68.37	\$307.62	\$226.81	\$221.53	\$27.91	\$298.05	\$206.30	\$157.11	\$0.00	\$264.06	\$133.47

Premium and Subsidy are projected amounts. Actuals should be determined by applying on healthcare.gov.

Rate & Subsidy Comparison 2017 vs. 2018

Region 8 - West Central

150% FPL \$18,090		<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
		B07S		S04S		B07S		S04S		B07S		S04S	
		<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price		\$388.89	\$414.05	\$466.49	\$593.75	\$437.88	\$466.21	\$525.26	\$668.56	\$611.94	\$651.53	\$734.05	\$934.31
Federal Subsidy		\$388.89	\$414.05	\$466.49	\$593.75	\$437.88	\$466.21	\$525.26	\$668.56	\$611.94	\$651.53	\$734.05	\$934.31
Member Pays		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

250% FPL \$30,150		<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
		B07S		S04S		B07S		S04S		B07S		S04S	
		<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price		\$388.89	\$414.05	\$466.49	\$593.75	\$437.88	\$466.21	\$525.26	\$668.56	\$611.97	\$651.53	\$734.05	\$934.31
Federal Subsidy		\$349.99	\$414.05	\$349.99	\$572.02	\$419.68	\$466.21	\$419.68	\$668.56	\$611.97	\$651.53	\$667.28	\$934.31
Member Pays		\$38.90	\$0.00	\$116.50	\$21.73	\$18.20	\$0.00	\$105.58	\$0.00	\$0.00	\$0.00	\$66.77	\$0.00

400% FPL \$48,240		<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
		B07S		S04S		B07S		S04S		B07S		S04S	
		<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>
Plan Price		\$388.89	\$414.05	\$466.49	\$593.75	\$437.88	\$466.21	\$525.26	\$668.56	\$611.94	\$651.53	\$734.05	\$934.31
Federal Subsidy		\$169.63	\$388.77	\$169.63	\$388.77	\$239.32	\$466.21	\$239.32	\$486.83	\$486.92	\$651.53	\$486.92	\$835.18
Member Pays		\$219.26	\$25.28	\$296.86	\$204.98	\$198.56	\$0.00	\$285.94	\$181.73	\$125.02	\$0.00	\$247.13	\$99.13

Premium and Subsidy are projected amounts. Actuals should be determined by applying on healthcare.gov.

\$0 Premium plans available, after subsidy

Region 2 - Knoxville								
Age	Upper income limit to get Silver 04S for \$0/month				Upper income limit to get Bronze 07S for \$0/month			
	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child
21	\$26,000	\$42,500	\$42,500	\$58,700	\$37,150	\$64,950	\$64,950	\$81,600
30	\$27,360	\$45,500	\$44,050	\$60,100	\$42,200	\$64,950	\$64,950	\$81,600
35	\$28,500	\$47,300	\$45,000	\$60,950	\$45,400	\$64,950	\$64,950	\$81,600
40	\$29,300	\$48,400	\$45,600	\$61,750	\$47,500	\$64,950	\$64,950	\$81,600
45	\$31,100	\$54,400	\$47,300	\$64,850	\$48,235	\$64,950	\$64,950	\$81,600
50	\$34,600	\$64,950	\$52,500	\$71,300	\$48,235	\$64,950	\$64,950	\$81,600
55	\$41,900	\$64,950	\$60,800	\$79,700	\$48,235	\$64,950	\$64,950	\$81,600
60	\$48,235	\$64,950	\$64,950	\$81,675	\$48,235	\$64,950	\$64,950	\$81,600
65+	\$48,235	\$64,950	\$64,950	\$81,675	\$48,235	\$64,950	\$64,950	\$81,600
Income must be greater than:	\$12,060	\$16,240	\$16,240	\$20,420	\$12,060	\$16,240	\$16,240	\$20,420
Notes:								
1) In subscriber/spouse examples, both are the same age								
2) All children are under age 21								
3) All examples are non-smokers								

Ranges are projected. Actuals would be determined through application on healthcare.gov.

\$0 Premium plans available, after subsidy

Region 3 - Chattanooga								
Age	Upper income limit to get Silver 04S for \$0/month				Upper income limit to get Bronze 07S for \$0/month			
	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child
21	\$26,000	\$42,400	\$42,450	\$58,500	\$37,000	\$64,950	\$64,950	\$81,670
30	\$27,600	\$45,300	\$43,900	\$59,900	\$41,900	\$64,950	\$64,950	\$81,670
35	\$28,600	\$47,100	\$44,800	\$60,800	\$45,200	\$64,950	\$64,950	\$81,670
40	\$29,200	\$48,300	\$45,400	\$61,400	\$47,200	\$64,950	\$64,950	\$81,670
45	\$31,050	\$54,150	\$47,100	\$64,500	\$48,235	\$64,950	\$64,950	\$81,670
50	\$34,740	\$64,950	\$50,000	\$70,900	\$48,235	\$64,950	\$64,950	\$81,670
55	\$41,750	\$64,950	\$60,500	\$79,300	\$48,235	\$64,950	\$64,950	\$81,670
60	\$48,235	\$64,950	\$64,950	\$81,670	\$48,235	\$64,950	\$64,950	\$81,670
65+	\$48,235	\$64,950	\$64,950	\$81,670	\$48,235	\$64,950	\$64,950	\$81,670
Income must be greater than:	\$12,060	\$16,240	\$16,240	\$20,420	\$12,060	\$16,240	\$16,240	\$20,420
Notes:								
1) In subscriber/spouse examples, both are the same age								
2) All children are under age 21								
3) All examples are non-smokers								

Ranges are projected. Actuals would be determined through application on healthcare.gov.

\$0 Premium plans available, after subsidy

Region 5 - West								
Age	Upper income limit to get Silver 04S for \$0/month				Upper income limit to get Bronze 07S for \$0/month			
	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child
21	\$26,700	\$43,700	\$43,700	\$60,300	\$39,200	\$64,950	\$64,950	\$81,670
30	\$28,400	\$46,700	\$45,300	\$62,200	\$44,500	\$64,950	\$64,950	\$81,670
35	\$29,400	\$48,600	\$46,200	\$64,000	\$47,900	\$64,950	\$64,950	\$81,670
40	\$30,000	\$50,700	\$46,800	\$65,100	\$48,235	\$64,950	\$64,950	\$81,670
45	\$32,000	\$57,300	\$48,600	\$68,400	\$48,235	\$64,950	\$64,950	\$81,670
50	\$35,800	\$64,950	\$55,300	\$75,200	\$48,235	\$64,950	\$64,950	\$81,670
55	\$44,300	\$64,950	\$64,100	\$81,670	\$48,235	\$64,950	\$64,950	\$81,670
60	\$48,235	\$64,950	\$64,950	\$81,670	\$48,235	\$64,950	\$64,950	\$81,670
65+	\$48,235	\$64,950	\$64,950	\$81,670	\$48,235	\$64,950	\$64,950	\$81,670
Income must be greater than:	\$12,060	\$16,240	\$16,240	\$20,420	\$12,060	\$16,240	\$16,240	\$20,420
Notes:								
1) In subscriber/spouse examples, both are the same age								
2) All children are under age 21								
3) All examples are non-smokers								

Ranges are projected. Actuals would be determined through application on healthcare.gov.

\$0 Premium plans available, after subsidy

	Region 7 - East Central							
	Upper income limit to get Silver 04S for \$0/month				Upper income limit to get Bronze 07S for \$0/month			
Age	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child
21	\$25,300	\$41,200	\$41,200	\$56,900	\$35,500	\$64,950	\$64,950	\$81,670
30	\$26,900	\$44,100	\$42,700	\$58,200	\$39,700	\$64,950	\$64,950	\$81,670
35	\$27,800	\$45,800	\$43,600	\$59,100	\$42,800	\$64,950	\$64,950	\$81,670
40	\$28,400	\$46,900	\$44,200	\$59,600	\$44,700	\$64,950	\$64,950	\$81,670
45	\$30,200	\$51,200	\$45,800	\$61,200	\$48,230	\$64,950	\$64,950	\$81,670
50	\$33,700	\$63,400	\$49,400	\$67,200	\$48,230	\$64,950	\$64,950	\$81,670
55	\$39,500	\$64,950	\$57,300	\$75,100	\$48,230	\$64,950	\$64,950	\$81,670
60	\$48,100	\$64,950	\$64,950	\$81,670	\$48,230	\$64,950	\$64,950	\$81,670
65+	\$48,230	\$64,950	\$64,950	\$81,670	\$48,230	\$64,950	\$64,950	\$81,670
Income must be greater than:	\$12,060	\$16,240	\$16,240	\$20,420	\$12,060	\$16,240	\$16,240	\$20,420
Notes:								
1) In subscriber/spouse examples, both are the same age								
2) All children are under age 21								
3) All examples are non-smokers								

Ranges are projected. Actuals would be determined through application on healthcare.gov.

\$0 Premium plans available, after subsidy

Region 8 - West Central								
Age	Upper income limit to get Silver 04S for \$0/month				Upper income limit to get Bronze 07S for \$0/month			
	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child
21	\$26,900	\$44,100	\$44,100	\$60,800	\$39,700	\$64,950	\$64,950	\$81,670
30	\$28,500	\$47,100	\$45,600	\$63,100	\$45,100	\$64,950	\$64,950	\$81,670
35	\$29,600	\$49,200	\$46,600	\$64,800	\$48,230	\$64,950	\$64,950	\$81,670
40	\$30,200	\$51,400	\$47,200	\$66,000	\$48,230	\$64,950	\$64,950	\$81,670
45	\$32,200	\$58,100	\$49,200	\$69,300	\$48,230	\$64,950	\$64,950	\$81,670
50	\$36,000	\$64,950	\$56,050	\$76,200	\$48,230	\$64,950	\$64,950	\$81,670
55	\$44,900	\$64,950	\$64,950	\$81,670	\$48,230	\$64,950	\$64,950	\$81,670
60	\$48,230	\$64,950	\$64,950	\$81,670	\$48,230	\$64,950	\$64,950	\$81,670
65+	\$48,230	\$64,950	\$64,950	\$81,670	\$48,230	\$64,950	\$64,950	\$81,670
Income must be greater than:	\$12,060	\$16,240	\$16,240	\$20,420	\$12,060	\$16,240	\$16,240	\$20,420
Notes:								
1) In subscriber/spouse examples, both are the same age								
2) All children are under age 21								
3) All examples are non-smokers								

Ranges are projected. Actuals would be determined through application on healthcare.gov.

Thank You

