Rating Scenarios

The Nebraska Department of Insurance is posting the following 15 plan Scenarios to prepare consumers for the open enrollment period from November 15, 2014 through February 15, 2015. The scenarios are based on the metallic plans that can be purchased in the federally facilitated marketplace.

Individual premium rates will be different based on geography, tobacco use, and age. It is important to note that this information is for educational purposes and your premiums may be different. Please remember that if you have any questions about your insurance options, you may review the resources available on <u>www.healthcare.gov</u> and you should not hesitate to contact your local Nebraska agent or broker. Your agent or broker may be able to assist you in deciding between the options available.

Plan Levels Sold in the Federally Facilitated Marketplace:

Platinum: 90% of costs covered by insurance

Gold: 80% of costs covered by insurance

Silver: 70% of costs covered by insurance

Bronze: 60% of costs covered by insurance

Catastrophic: less than 60% of costs covered by insurance

Note: The percentage listed with the levels is the amount the insurer will cover. Generally, the more coverage that an individual buys, the higher the monthly premiums. For the purpose of this scenario, the Department of Insurance has provided samples of all tiers issued including the catastrophic plan option.

| SAMPLING OF RATES FOR THE FEDERALLY FACILTATED MARKETPLACE FOR PLAN YEAR 2015* | | | | | | | | | | | | |
|--|--------------------------|------------|--------------------|-------------------|------------|----------------------|-------------------|------------|---------------------|-------------------|------------|----------|
| | CoOportunity, Individual | | BCBSNE, Individual | | | Coventry, Individual | | | Time, Individual ** | | | |
| | 1/1/2014 1/1/2015 | | | 1/1/2014 1/1/2015 | | | 1/1/2014 1/1/2015 | | | 1/1/2014 1/1/2015 | | |
| Coverage Ontion | Monthly | Monthly | | Monthly | Monthly | | Monthly | Monthly | | | Monthly | |
| Coverage Option | Premium | Premium | % Change | · · | Premium | % Change | , | Premium | % Change | · · | , | % Change |
| 1. 30 year old single female in Omaha on a silver plan | \$ 271.06 | | | | \$ 280.74 | | | \$ 234.39 | - | \$ 286.07 | | |
| 2. Family coverage in Omaha for 2 adults aged 35 & 2 children on a silver plan | \$ 886.97 | • | | \$ 744.68 | | 23.36% | • | \$ 767.00 | | • | \$1,099.24 | 17.43% |
| 3. Family coverage in Lincoln with 2 adults aged 45 & 2 children on a gold plan | \$ 924.28 | \$ 993.08 | 7.44% | \$1,307.78 | \$1,577.94 | 20.66% | \$1,126.90 | \$1,150.00 | 2.05% | \$1,247.11 | \$1,370.47 | 9.89% |
| 4. Coverage in Omaha with 2 adults aged 60 on a gold plan | \$1,509.98 | \$1,622.48 | 7.45% | \$1,528.36 | \$1,867.38 | 22.18% | \$1,304.22 | \$1,334.02 | 2.28% | \$1,643.00 | \$1,900.88 | 15.70% |
| 5. 26 year old single male in Lincoln on a silver plan | \$ 195.41 | \$ 209.01 | 6.96% | \$ 239.22 | \$ 288.35 | 20.54% | \$ 245.09 | \$ 240.12 | -2.03% | \$ 255.72 | \$ 285.25 | 11.55% |
| 6. Coverage in Lincoln for 2 adults aged 64 & 62 on a platinum plan | \$1,491.20 | N/A | | N/A | N/A | | N/A | N/A | | \$2,099.42 | \$2,535.32 | 20.76% |
| 7. 22 year old male tobacco user in Scottsbluff on a castastrophic plan | \$ 203.22 | \$ 241.13 | 18.65% | \$ 198.46 | \$ 147.62 | -25.62% | \$ 152.50 | N/A | | \$ 229.43 | \$ 254.39 | 10.88% |
| 8. Family coverage in Hastings for a 50 year old single non-tobacco & 3 children on a silver plan | \$ 656.44 | \$ 730.64 | 11.30% | \$ 862.25 | \$1,039.35 | 20.54% | \$ 888.87 | \$ 870.89 | -2.02% | \$1,056.21 | \$1,153.59 | 9.22% |
| 9. 30 year old non-tobacco female in Norfolk on a silver plan | \$ 201.86 | \$ 224.67 | 11.30% | \$ 265.15 | \$ 319.61 | 20.54% | \$ 273.33 | \$ 267.80 | -2.02% | \$ 324.79 | \$ 354.73 | 9.22% |
| 10. 26 year old single female in Lincoln on a silver plan | \$ 195.41 | \$ 209.01 | 6.96% | \$ 239.22 | \$ 288.35 | 20.54% | \$ 245.09 | \$ 240.12 | -2.03% | \$ 255.72 | \$ 285.25 | 11.55% |
| 11. 30 year old single male in Lincoln on a silver plan | \$ 216.60 | \$ 231.66 | 6.95% | \$ 265.15 | \$ 319.61 | 20.54% | \$ 271.65 | \$ 266.15 | -2.02% | \$ 283.44 | \$ 316.17 | 11.55% |
| 12. 64 year old single female in Lincoln on a silver plan | \$ 572.50 | \$ 612.33 | 6.96% | \$ 700.83 | \$ 844.77 | 20.54% | \$ 717.79 | \$ 703.24 | -2.03% | \$ 749.19 | \$ 835.68 | 11.54% |
| 13. 30 year old single female in Hastings non-tobacco user on a silver plan | \$ 201.86 | \$ 224.67 | 11.30% | \$ 265.15 | \$ 319.61 | 20.54% | \$ 273.33 | \$ 267.80 | -2.02% | \$ 324.79 | \$ 354.73 | 9.22% |
| 14. 30 year old single female in Hastings tobacco user on a silver plan | \$ 302.58 | \$ 336.78 | 11.30% | \$ 349.99 | \$ 319.61 | -8.68% | \$ 328.00 | \$ 294.70 | -10.15% | \$ 389.75 | \$ 425.68 | 9.22% |
| 15. Family coverage in Hastings for a 50 year old female non-tobacco user & 3 children on a silver | | | | | | | | | | | | |
| plan | \$ 656.44 | \$ 730.64 | 11.30% | \$ 862.25 | \$1,039.35 | 20.54% | \$ 888.87 | \$ 870.89 | -2.02% | \$1,056.21 | \$1,153.59 | 9.22% |
| | | | | | | | | | | | | |
| Average overall % change | | | 10.70% | | | 19.55% | | | -3.40% | | | 16% |
| *Final rates may vary depending upon individual circumstances | | | | | | | | | | | | |
| **Time Insurance was only sold off the exchange in 2014 | | | | | | | | | | | | |