

## Arkansas Qualified Health Plan 2014 Premium Rate and Cost Sharing Scenarios

The following scenarios demonstrate the premium rates and cost-sharing amounts for realistic location and age scenarios. An example with each metal level is included (the metal levels are Silver, Bronze, Gold, and Catastrophic) . Most examples do not include discounted premiums and cost sharing through Advanced Premium Tax Credits (APTCs) and Cost-Sharing Reductions (CSRs), but Example 5 demonstrates a few of these scenarios.

### Scenario 1: Second Lowest Cost Catastrophic Plan, Age 21, Rating Area 3 (Northwest)

Plan	BCBS Catastrophic	QCA Catastrophic Plus
<b>Monthly Premium</b>	\$160.81	\$118.56
<b>Preventive Care</b>	\$0	\$0
<b>Deductible</b>	\$6,350	\$6,350
<b>Out-of-Pocket Maximum</b>	\$6,350	\$6,350
<b>Primary Care MD Visit</b>	\$0 after deductible met	\$0 after deductible met
<b>Specialist MD Visit</b>	\$0 after deductible met	\$0 after deductible met
<b>In-Patient Hospital Stay</b>	\$0 after deductible met	\$0 after deductible met
<b>Prescription: Generic</b>	\$0 after deductible met	\$0 after deductible met

**Scenario 2: Second Lowest Cost Bronze Plan, Family of Four, Rating Area 4 (South Central)**

Plan	BCBS Bronze 5500	QCA Bronze Premier Plus	BCBS MSP Bronze 5000
Premium	\$653.02	\$825.92	\$662.42
Preventive	\$0	\$0	\$0
Deductible	\$11,000	\$5,000	\$10,000
Out-of-Pocket Maximum	\$12,700 Family	\$12,700 Family	\$12,600 Family
Primary Care MD Visit	\$20	\$75	\$30
Specialist MD Visit	50%	50%	50%
In-Patient Hospital Stay	50%	50%	50%
Prescription: Generic	\$20	50%	\$20

**Scenario 3: Second Lowest Cost Silver Plan, Age 55, Rating Area 5 (Southeast)**

Metal	BCBS Silver 2500	BCBS MSP 2000
Premium	\$529.11	\$538.59
Preventive	\$0	\$0
Deductible	\$2,500	\$2,000
Out-of-Pocket Maximum	\$6,300	\$6,300
Primary Care MD Visit	\$25	\$30
Specialist MD Visit	\$60	\$60
In-Patient Hospital Stay	\$200/day	\$250/day
Prescription: Generic	\$15	\$15

**Scenario 4: Second Lowest Cost Gold Plan, Age 40, Rating Area 1 (Central)**

Plan	BCBS Gold 500	BCBS MSP 500	Celtic Ambetter Gold 1+Vision	QCA Gold Premier Plus
Monthly Premium	\$362.36	\$361.47	\$407.54	\$346.76
Preventive Care	\$0	\$0	\$0	\$0
Deductible	\$500	\$500	\$2,500	\$500
Out-of-Pocket Maximum	\$3,800	\$4,000	\$6,350	\$3,500
Primary Care MD Visit	\$20	\$20	10%	\$20
Specialist MD Visit	20%	20%	10%	\$40
In-Patient Hospital Stay	20%	20%	10%	20%
Prescription: Generic	\$10	\$10	\$10	\$10

**Scenario 5: Advance Premium Tax Credit for Individuals and Families (Southeast and Central Regions)**

Age and Income Scenario	Age 21 (Southeast)	Age 40 (Southeast)	Family of Four (Central)
	Annual Income \$25,000	Annual Income \$40,000	Annual Income \$50,000
Blue Cross Blue Shield Silver 2500 Plan (second lowest silver plan)			
<b>Unsubsidized Monthly Premium</b>	\$237.27	\$303.23	\$916.62
<b>ACA Consumer Contribution Rate</b>	6.3% of Income	9.5% of Income	6.3% of Income
<b>Consumer Contribution</b>	\$131.25	\$316.67	\$262.50
<b>Monthly Tax Credit Advance</b>	\$106.02	\$0.00	\$654.12
<b>Actuarial Value Eligibility</b>	Silver 73% AV	Silver 70% AV	Silver 73% AV
<b>Maximum Out of Pocket</b>	\$5,200	\$6,300	\$10,400
<b>Deductible</b>	\$2,250	\$2,500	\$4,500
<b>Preventative</b>	\$0	\$0	\$0
<b>Primary Care MD Visit</b>	\$25	\$25	\$25
<b>Specialist MD Visit</b>	\$50	\$60	\$50
<b>In-Patient Hospital Stay</b>	\$175/day	\$200/day	\$175/day
<b>Prescription: Generic</b>	\$15	\$15	\$15