Priority Health Insurance Company

Source: Company filings and supplemental data request

Michigan Individual Health Insurance Plans - Enrollment and Cost Sharing
Response to HHS Request for Additional Plan Detail
As of November, 2011

		Major Benefit and Cost Sharing Features			
Plan	**Enrollees**	**Deductible**	**Coinsurance**	**Out of Pocket Max**	**Pharmacy**
PPO FP1	1,027	$1,000 In; $2,000 Out	80% In; 60% Out	Deductible+$2,000 In; Unlimited Out	60/40, subj. to $5,000 max per year
PPO FP2	687	$2,500 In; $5,000 Out	80% In; 60% Out	Deductible+$2,000 In; Unlimited Out	60/40, subj. to $5,000 max per year
PPO FP3	230	$3,500 In; $7,000 Out	80% In; 60% Out	Deductible+$2,000 In; Unlimited Out	60/40, subj. to $5,000 max per year
PPO FP4	315	$5,000 In; $10,000 Out	80% In; 60% Out	Deductible+$2,000 In; Unlimited Out	60/40, subj. to $5,000 max per year
PPO FP5	85	$7,500 In; $15,000 Out	80% In; 60% Out	Deductible+$2,000 In; Unlimited Out	60/40, subj. to $5,000 max per year
PPO FP6	118	$10,000 In; $20,000 Out	80% In; 60% Out	Deductible+$2,000 In; Unlimited Out	60/40, subj. to $5,000 max per year
PPO FP10	58	$1,000 In; $2,000 Out	70% In; 50% Out	Deductible+$3,000 In; Unlimited Out	60/40, subj. to $5,000 max per year
PPO FP11	92	$2,500 In; $5,000 Out	70% In; 50% Out	Deductible+$4,000 In; Unlimited Out	60/40, subj. to $5,000 max per year
U31 YP1	197	$1,000 In; $2,000 Out	70% In; 50% Out	Deductible+$2,000 In; Unlimited Out	50% Gen subj. to $500 max per year
U31 YP2	155	$3,000 In; $6,000 Out	70% In; 50% Out	Deductible+$6,000 In; Unlimited Out	50% Gen subj. to $500 max per year
Short-Term ST2	26	$500	80% In; 60% Out	Deductible+$1,000	Discount only
Short-Term ST3	66	$1,000	80% In; 60% Out	Deductible+$1,000	Discount only
Short-Term ST4	121	$2,500	80% In; 60% Out	Deductible+$1,000	Discount only
HSA 1a	789	$2,000 In; $4,000 Out	100% In; 50% Out	$2,000 (ded) In; Deductible+$5,000 Out	Subj. to ded. and coins.
HSA 2a	300	$4,000 In; $8,000 Out	100% In; 50% Out	$4,000 (ded) In; Deductible+$5,000 Out	Subj. to ded. and coins.
HSA 3a	368	$5,000 In; $10,000 Out	100% In; 50% Out	$5,000 (ded) In; Deductible+$5,000 Out	Subj. to ded. and coins.
Other plans	-				
Total	**4,634**				

Note: The above summary is not intended to represent a comprehensive list of benefit and cost sharing features offered by the company.

Priority Health Insurance Company

Source: Company filings

Michigan Individual Health Insurance Plans - Rate Summary
Response to HHS Request for Additional Plan Detail

Priority Health produces individual health insurance rates for each plan that vary by area, age, gender, and underwriting "tier."

Attached Company Exhibits

PHIC 1 - Tier 1 Rates for the North area for the PPO "Family" Plans effective 5/1/2011.
PHIC 2 - Tier 1 Rates for the North area for the Short Term/U31 effective 10/23/2011.

Other Tiers and Areas

Rates for other areas and tiers can be estimated using the tables below.

Tier Factors		Expected Distribution by Tier*
1	1.000	13%
2	1.100	13%
3	1.175	33%
4	1.250	13%
5	1.500	13%
6	1.750	13%

Area Factors	
North	1.000
West	1.058
East	1.058
Jackson	1.110
Kalamazoo	1.160
Detroit	1.160

*Per the company's actuarial memorandum filed with their 5/1/2011 rates.

PHIC 1

PriorityHealth

MyPriority Individual A&H Non-Grandfathered Products- Rates Effective 5/1/2011

North		Priority Health 'Family' PPO Plans								Priority Health HSA Plans		
		FP1	FP2	FP3	FP4	FP5	FP6	FP10	FP11	HSA1a	HSA2a	HSA3a
Plan Provisions (See Exhibit A for more detail)												
Coinsurance (In-net/OON)		80% / 60%	80% / 60%	80% / 60%	80% / 60%	80% / 60%	80% / 60%	70% / 50%	70% / 50%	100% / 50%	100% / 50%	100% / 50%
Single Deductible In-Net		$1,000	$2,500	$3,500	$5,000	$7,500	$10,000	$1,000	$2,500	$2,000	$4,000	$5,000
Single Deductible OON		$2,000	$5,000	$7,000	$10,000	$15,000	$20,000	$2,000	$5,000	$4,000	$8,000	$1,000
Tier 1:	**1.000**											
Males												
00-25 Dep.	0.500	$ 93.00	$ 73.00	$ 65.00	$ 56.00	$ 42.00	$ 37.00	$ 87.00	$ 67.00	$ 72.00	$ 55.00	$ 50.00
00-18	0.513	95.00	75.00	66.00	57.00	43.00	38.00	89.00	69.00	73.00	56.00	52.00
19-24	0.542	100.00	79.00	70.00	61.00	46.00	40.00	94.00	73.00	78.00	59.00	55.00
25-29	0.611	113.00	89.00	79.00	68.00	51.00	45.00	106.00	82.00	87.00	67.00	62.00
30-34	0.698	129.00	102.00	90.00	78.00	59.00	51.00	121.00	93.00	100.00	77.00	70.00
35-39	0.825	153.00	120.00	107.00	92.00	69.00	61.00	143.00	110.00	118.00	91.00	83.00
40-44	0.954	176.00	139.00	124.00	107.00	80.00	70.00	165.00	128.00	137.00	105.00	96.00
45-49	1.176	217.00	171.00	152.00	132.00	99.00	86.00	204.00	157.00	168.00	129.00	119.00
50-54	1.491	276.00	217.00	193.00	167.00	125.00	110.00	259.00	200.00	213.00	164.00	150.00
55-59	1.841	340.00	268.00	238.00	206.00	155.00	135.00	319.00	246.00	264.00	202.00	186.00
60-64	2.251	416.00	328.00	292.00	252.00	189.00	165.00	390.00	301.00	322.00	247.00	227.00
Options												
Accident Rider		$ 4.00	$ 8.00	$ 8.00	$ 10.00	$ 12.00	$ 14.00	$ 4.00	$ 6.00	$ 4.00	$ 2.00	$ 2.00
Females												
00-25 Dep.	0.500	$ 93.00	$ 73.00	$ 65.00	$ 56.00	$ 42.00	$ 37.00	$ 87.00	$ 67.00	$ 72.00	$ 55.00	$ 50.00
00-18	0.513	95.00	75.00	66.00	57.00	43.00	38.00	89.00	69.00	73.00	56.00	52.00
19-24	0.542	100.00	79.00	70.00	61.00	46.00	40.00	94.00	73.00	78.00	59.00	55.00
25-29	0.666	123.00	97.00	86.00	75.00	56.00	49.00	115.00	89.00	95.00	73.00	67.00
30-34	0.803	148.00	117.00	104.00	90.00	67.00	59.00	139.00	107.00	115.00	88.00	81.00
35-39	1.058	196.00	154.00	137.00	119.00	89.00	78.00	184.00	142.00	152.00	116.00	107.00
40-44	1.256	232.00	183.00	163.00	141.00	106.00	92.00	218.00	168.00	180.00	138.00	127.00
45-49	1.467	271.00	214.00	190.00	164.00	123.00	108.00	254.00	196.00	210.00	161.00	148.00
50-54	1.685	312.00	245.00	218.00	189.00	142.00	124.00	292.00	226.00	241.00	185.00	170.00
55-59	1.970	364.00	287.00	255.00	221.00	166.00	145.00	342.00	264.00	282.00	216.00	199.00
60-64	2.319	429.00	338.00	300.00	260.00	195.00	170.00	402.00	310.00	332.00	255.00	234.00
Options												
Accident Rider		$ 4.00	$ 8.00	$ 10.00	$ 14.00	$ 16.00	$ 18.00	$ 4.00	$ 8.00	$ 4.00	$ 4.00	$ 4.00

PHIC 2

PriorityHealth

MyPriority Individual A&H Non-Grandfathered Products- Rates Effective 9/23/2010

Exhibit A - North

North	PH 'Family' PPO Plans									'U31' Plans		Short-Term PPO		
	FP1 (a)	FP2 (b)	FP3 (c)	FP4 (d)	FP10 (e)	FP11 (f)	HSA1a (g)	HSA2a (h)	HSA3a (i)	YP1 (j)	YP2 (k)	ST2 (l)	ST3 (m)	ST4 (n)
Plan Provisions												Revised Effective 12/1/2010		
1a. Coinsurance	80/60	80/60	80/60	80/60	70/50	70/50	100/50	100/50	100/50	70/50	70/50	80/60	80/60	80/60
1b. Deduc - InNet	$1k/$2k	$2.5k/5k	$3.5k/7k	$5k/$10k	$1k/$2k	$2.5k/5k	$2k/4k	$4k/8k	$5k/10k	$1000	$3000	$500(c)	$1000(c)	$2500(c)
1c. Deduc - Onet	$2k/$4k	$5k/10k	$7k/14k	$10k/20k	$2k/$4k	$5k/10k	$4k/8k	$8k/16k	$10k/20k	$2k	$6k			
1d. OPX - InNet	Ded+$2k	Ded+$2k	Ded+$2k	Ded+$2k	Ded+$3k	Ded+$4k	n.a.	n.a.	n.a.	Ded+$2k	Ded+$6k	Ded+$1k	Ded+$1k	Ded+$1k
1e. OPX - Onet	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Ded+$2k	Ded+$4k	Ded+$5k	n.a.	n.a.			
1f. OV/UC/ER/Amb	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%
1g. Prev.Care max	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1h. HH/Hospice	$d/% 60vis	$d/% 60vis	$d/% 60vis	$d/% 60vis	$d/% 60vis	$d/% 60vis	$d/% 60vis	$d/% 60vis	$d/% 60vis	n.a.	n.a.	$d/% 60vis	$d/% 60vis	$d/% 60vis
1i. UC/ER/Amb	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%	$d/%	n.a.	n.a.	$d/%	$d/%	$d/%
1j. Mental Health	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1k. Sub. Abuse	$d/% min	$d/% min	$d/% min	$d/% min	$d/% min	$d/% min	$d/% min	$d/% min	$d/% min	$d/% min	$d/% min	$d/% min	$d/% min	$d/% min
1l. Presc. Drugs	60/40 $5k	60/40 $5k	60/40 $5k	60/40 $5k	60/40 $5k	60/40 $5k	$d/% min	$d/% min	$d/% min	50%Gen$500	50%Gen$500	disc.only	disc.only	disc.only
1m. Med.Spec.Rx	$d/% $25k	$d/% $25k	$d/% $25k	$d/% $25k	$d/% $25k	$d/% $25k	$d/% $25k	$d/% $25k	$d/% $25k	$d/% $25k	$d/% $25k	$d/% $25k	$d/% $25k	$d/% $25k
Rate Components														
2a. Adj. Individual Rate	$ 243.32	$ 198.48	$ 179.38	$ 158.44	$ 228.14	$ 182.56	$ 188.41	$ 150.45	$ 138.27	$ 190.58	$ 136.61	$ 166.34	$ 106.26	$ 72.44
2b. Preferred Adjust.	x 0.8000	x 0.8000	x 0.8000	x 0.8000	x 0.8000	x 0.8000	x 0.8000	x 0.8000	x 0.8000	x 0.8000	x 0.8000	x 0.8000	x 0.8000	x 0.8000
2c. Area Adj: North	x 0.9500	x 0.9500	x 0.9500	x 0.9500	x 0.9500	x 0.9500	x 0.9500	x 0.9500	x 0.9500	x 0.9500	x 0.9500	x 0.9500	x 0.9500	x 0.9500
2d. Preferred Area Rate	$ 184.92	$ 150.85	$ 136.33	$ 120.41	$ 173.39	$ 138.75	$ 143.19	$ 114.34	$ 105.09	$ 144.84	$ 103.82	$ 126.41	$ 80.76	$ 55.05
Tier 1: 1.000														
Males														
3a. 00-25 Dep. 0.556	$ 103.00	$ 84.00	$ 76.00	$ 67.00	$ 96.00	$ 77.00	$ 80.00	$ 64.00	$ 58.00	$ 81.00	$ 58.00	$ 70.00	$ 45.00	$ 31.00
3b. 00-18 0.570	105.00	86.00	78.00	69.00	99.00	79.00	82.00	65.00	60.00	83.00	59.00	72.00	46.00	31.00
3c. 19-24 0.602	111.00	91.00	82.00	72.00	104.00	84.00	86.00	69.00	63.00	87.00	62.00	76.00	49.00	33.00
3d. 25-29 0.643	119.00	97.00	88.00	77.00	111.00	89.00	92.00	74.00	68.00	93.00	67.00	81.00	52.00	35.00
3e. 30-34 0.698	129.00	105.00	95.00	84.00	121.00	97.00	100.00	80.00	73.00	101.00	72.00	88.00	56.00	38.00
3f. 35-39 0.825	153.00	124.00	112.00	99.00	143.00	114.00	118.00	94.00	87.00	119.00	86.00	104.00	67.00	45.00
3g. 40-44 0.954	176.00	144.00	130.00	115.00	165.00	132.00	137.00	109.00	100.00	138.00	99.00	121.00	77.00	53.00
3h. 45-49 1.176	217.00	177.00	160.00	142.00	204.00	163.00	168.00	134.00	124.00	170.00	122.00	149.00	95.00	65.00
3i. 50-54 1.491	276.00	225.00	203.00	180.00	259.00	207.00	213.00	170.00	157.00	216.00	155.00	188.00	120.00	82.00
3j. 55-59 1.841	340.00	278.00	251.00	222.00	319.00	255.00	264.00	211.00	193.00	267.00	191.00	233.00	149.00	101.00
3k. 60-64 2.251	416.00	340.00	307.00	271.00	390.00	312.00	322.00	257.00	237.00	326.00	234.00	285.00	182.00	124.00
Options														
3l. Accident Rider	$ 4.00	$ 8.00	$ 8.00	$ 10.00	$ 4.00	$ 6.00	$ 4.00	$ 2.00	$ 2.00	$ 4.00	$ 6.00	n.a.	n.a.	n.a.
Females														
3m. 00-25 Dep. 0.556	$ 103.00	$ 84.00	$ 76.00	$ 67.00	$ 96.00	$ 77.00	$ 80.00	$ 64.00	$ 58.00	$ 81.00	$ 58.00	$ 70.00	$ 45.00	$ 31.00
3n. 00-18 0.570	105.00	86.00	78.00	69.00	99.00	79.00	82.00	65.00	60.00	83.00	59.00	72.00	46.00	31.00
3o. 19-24 0.602	111.00	91.00	82.00	72.00	104.00	84.00	86.00	69.00	63.00	87.00	62.00	76.00	49.00	33.00
3p. 25-29 0.701	130.00	106.00	96.00	84.00	122.00	97.00	100.00	80.00	74.00	102.00	73.00	89.00	57.00	39.00
3q. 30-34 0.803	148.00	121.00	109.00	97.00	139.00	111.00	115.00	92.00	84.00	116.00	83.00	101.00	65.00	44.00
3r. 35-39 1.058	196.00	160.00	144.00	127.00	184.00	147.00	152.00	121.00	111.00	153.00	110.00	134.00	85.00	58.00
3s. 40-44 1.256	232.00	189.00	171.00	151.00	218.00	174.00	180.00	144.00	132.00	182.00	130.00	159.00	101.00	69.00
3t. 45-49 1.467	271.00	221.00	200.00	177.00	254.00	204.00	210.00	168.00	154.00	213.00	152.00	186.00	119.00	81.00
3u. 50-54 1.685	312.00	254.00	230.00	203.00	292.00	234.00	241.00	193.00	177.00	244.00	175.00	213.00	136.00	93.00
3v. 55-59 1.970	364.00	297.00	269.00	237.00	342.00	273.00	282.00	225.00	207.00	285.00	205.00	249.00	159.00	108.00
3w. 60-64 2.319	429.00	350.00	316.00	279.00	402.00	322.00	332.00	265.00	244.00	336.00	241.00	293.00	187.00	128.00
Options														
3x. Accident Rider	$ 4.00	$ 8.00	$ 10.00	$ 14.00	$ 4.00	$ 8.00	$ 4.00	$ 4.00	$ 4.00	$ 4.00	$ 8.00	n.a.	n.a.	n.a.