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Best Estimate Consumer Impacts

Statistics Pulled from Division of Insurance 2015 Annual Report

No. of Covered Lives	*Market*
17,216	Single Employers 1-50
11,914	Single Employers 51-100
18,133	Single Employers 100+
7,617	Med Supp
150,652	Stop Loss
4,228	MEWA
316	Other Groups
820	Associations in Individual Market
22,105	Direct Individual Market
3,754	Individual Med Supp
24	Trust
236,779	Total Covered Lives

Federal Reinsurance Program - Affordable Care Act

Year	*Annual Fee*	*Per Member/Per Month*
2014	$ 63.00	$ 5.25
2015	$ 44.00	$ 3.67
2016	$ 27.00	$ 2.25

		Individual - Estimate	Group - Estimate
	Estimated Taxes	*Per Member/Per Month*	*Per Member/Per Month*
2014	2.5%	$ 25.00	$ 15.00
2015	2.5%	$ 25.00	$ 15.00
2016	3%	$ 30.00	$ 18.00

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Best Estimate Consumer Impacts

Possible Reinsurance Annual Limit			
		Estimated Covered Lives	*Estimated Market Impact*
		236,779	
$ 10,000,000	$	42.23	
Per Member/Per Month	$	3.52	
$ 25,000,000	$	105.58	8% Premium Impact
Per Member/Per Month	$	8.80	
$ 35,000,000	$	147.82	
Per Member/Per Month	$	12.32	
$ 45,000,000	$	190.05	
Per Member/Per Month	$	15.84	
$ 55,000,000	$	232.28	15%-18% Premium Impact
Per Member/Per Month	$	19.36	
$ 72,000,000	$	304.08	25% Premium Impact
Per Member/Per Month	$	25.34	
$ 81,000,000	$	342.09	27%-29% Premium Impact
Per Member/Per Month	$	28.51	