

# STANDARD MHIP MONTHLY PREMIUM RATES\*

Effective January 1, 2011

All eligible individuals and families can enroll in MHIP regardless of income. The monthly premium you pay for MHIP coverage depends on three factors: the benefit option, the coverage level and the age of the oldest applicant.

Below are standard and “Buy Down” monthly premium rates applicable to each benefit option and plan type MHIP offers. “Buy Down” refers to the monthly premium rate plus the additional premium for an optional endorsement to remove the six-month pre-existing condition waiting period that otherwise applies to newly enrolled MHIP members who lack recent prior health coverage. To pay additional premium for 12 months that purchases the “Buy Down” endorsement, you must check the box on page 7 of the application form. Applicants with recent prior health coverage, or who are eligible due to a pregnancy, are not subject to the pre-existing condition waiting period. See page 17 of this booklet for more information.

Monthly Rates* Premium/Buy Down	Individual		Individual & Spouse		Individual & Child(ren)		Family	
	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down
<b>PPO WITH \$500 MEDICAL AND \$100 DRUG DEDUCTIBLES</b>								
<b>AGE:</b> Under 30	\$313	\$470	\$626	\$939	\$470	\$705	\$704	\$1,056
30-34	\$374	\$561	\$748	\$1,122	\$561	\$842	\$842	\$1,263
35-39	\$429	\$644	\$858	\$1,287	\$644	\$965	\$965	\$1,448
40-44	\$490	\$735	\$980	\$1,470	\$735	\$1,103	\$1,103	\$1,655
45-49	\$547	\$821	\$1,094	\$1,641	\$821	\$1,232	\$1,231	\$1,847
50-54	\$606	\$909	\$1,212	\$1,818	\$909	\$1,364	\$1,364	\$2,046
55-59	\$664	\$996	\$1,328	\$1,992	\$996	\$1,494	\$1,494	\$2,241
60-64	\$724	\$1,086	\$1,448	\$2,172	\$1,086	\$1,629	\$1,629	\$2,444
65 and over	\$782	\$1,173	\$1,564	\$2,346	\$1,173	\$1,760	\$1,760	\$2,640
<b>PPO WITH \$1,000 MEDICAL AND \$250 DRUG DEDUCTIBLES</b>								
<b>AGE:</b> Under 30	\$243	\$365	\$486	\$729	\$365	\$548	\$547	\$821
30-34	\$287	\$431	\$574	\$861	\$431	\$647	\$646	\$969
35-39	\$333	\$500	\$666	\$999	\$500	\$750	\$749	\$1,124
40-44	\$380	\$570	\$760	\$1,140	\$570	\$855	\$855	\$1,283
45-49	\$425	\$638	\$850	\$1,275	\$638	\$957	\$956	\$1,434
50-54	\$469	\$704	\$938	\$1,407	\$704	\$1,056	\$1,055	\$1,583
55-59	\$514	\$771	\$1,028	\$1,542	\$771	\$1,157	\$1,157	\$1,736
60-64	\$560	\$840	\$1,120	\$1,680	\$840	\$1,260	\$1,260	\$1,890
65 and over	\$605	\$908	\$1,210	\$1,815	\$908	\$1,362	\$1,361	\$2,042
<b>HDP WITH COMBINED \$2,600 MEDICAL/DRUG DEDUCTIBLE</b>								
<b>AGE:</b> Under 30	\$155	\$233	\$310	\$465	\$233	\$350	\$349	\$524
30-34	\$185	\$278	\$370	\$555	\$278	\$417	\$416	\$624
35-39	\$215	\$323	\$430	\$645	\$323	\$485	\$484	\$726
40-44	\$245	\$368	\$490	\$735	\$368	\$552	\$551	\$827
45-49	\$271	\$407	\$542	\$813	\$407	\$611	\$610	\$915
50-54	\$301	\$452	\$602	\$903	\$452	\$678	\$677	\$1,016
55-59	\$332	\$498	\$664	\$996	\$498	\$747	\$747	\$1,121
60-64	\$361	\$542	\$722	\$1,083	\$542	\$813	\$812	\$1,218
65 and over	\$390	\$585	\$780	\$1,170	\$585	\$878	\$878	\$1,317
<b>HMO</b>								
<b>AGE:</b> Under 30	\$545	\$818	\$1,090	\$1,635	\$818	\$1,227	\$1,226	\$1,839
30-34	\$645	\$968	\$1,290	\$1,935	\$968	\$1,452	\$1,451	\$2,177
35-39	\$748	\$1,122	\$1,496	\$2,244	\$1,122	\$1,683	\$1,683	\$2,525
40-44	\$848	\$1,272	\$1,696	\$2,544	\$1,272	\$1,908	\$1,908	\$2,862
45-49	\$951	\$1,427	\$1,902	\$2,853	\$1,427	\$2,141	\$2,140	\$3,210
50-54	\$1,051	\$1,577	\$2,102	\$3,153	\$1,577	\$2,366	\$2,365	\$3,548
55-59	\$1,153	\$1,730	\$2,306	\$3,459	\$1,730	\$2,595	\$2,594	\$3,891
60-64	\$1,258	\$1,887	\$2,516	\$3,774	\$1,887	\$2,831	\$2,831	\$4,247
65 and over	\$1,358	\$2,037	\$2,716	\$4,074	\$2,037	\$3,056	\$3,056	\$4,584

\*Rates based on the age of the oldest applicant

For more information contact (443) 738-0667 or (888) 444-9016

# MHIP FEDERAL MONTHLY PREMIUM RATES

MHIP FEDERAL PREMIUM RATES	
MHIP Federal HDP \$1,500	Individual Premium
AGE: Under 30	\$141
30-34	\$168
35-39	\$195
40-44	\$222
45-49	\$246
50-54	\$274
55-59	\$302
60-64	\$328
65 and over	\$354

## MHIP+ MONTHLY PREMIUM RATES\*

Below are monthly premium rates for MHIP+ benefit options available to limited or moderate income MHIP members.

- Use the MHIP+ Plan Option Chart below to determine your available plan. Find your household size and then locate the column to the right with your household income. **Example:** A family of four with a household income of \$56,000 only qualifies for Plans 5 or 6.
- Use the MHIP+ rate charts on the following pages to determine your premium. Find the plan that is available to you, then find your age and move to the column that reflects your policy type.

Then, select the plan available to you based on the Plan Option Chart, or any higher plan.

**Example:** A family of four with a household income of \$38,000 qualifies for Plan 2. That family may select Plan 2, 3, 4, 5 or 6, but may not select Plan 1.

In addition to the monthly premium rates, we have included monthly buy down rates. “Buy Down” refers to the monthly premium rate plus the additional premium for an optional endorsement to remove the six-month waiting period that otherwise applies to newly enrolled MHIP members who lack recent prior health coverage. To pay additional premium for 12 months that purchases the “Buy Down” endorsement, you must check the box on page 7 of the application form. Applicants with recent prior health coverage, or who are eligible due to a pregnancy, are not subject to the pre-existing condition waiting period. See page 17 of this booklet for more information.

MHIP+ PLAN OPTION CHART				
Household Size	Plan 1	Plan 2	Plan 3 or 4	Plan 5 or 6
1	\$0 - \$16,245	\$16,246 - \$21,660	\$21,661 - \$27,075	\$27,076 - \$32,490
2	\$0 - \$21,855	\$21,856 - \$29,140	\$29,141 - \$36,425	\$36,426 - \$43,710
3	\$0 - \$27,465	\$27,466 - \$36,620	\$36,621 - \$45,775	\$45,776 - \$54,930
4	\$0 - \$33,075	\$33,076 - \$44,100	\$44,101 - \$55,125	\$55,126 - \$66,150
5	\$0 - \$38,685	\$38,686 - \$51,580	\$51,581 - \$64,475	\$64,476 - \$77,370
6	\$0 - \$44,295	\$44,296 - \$59,060	\$59,061 - \$73,825	\$73,826 - \$88,590
7	\$0 - \$49,905	\$49,906 - \$66,540	\$66,541 - \$83,175	\$83,176 - \$99,810
8	\$0 - \$55,515	\$55,516 - \$74,020	\$74,021 - \$92,525	\$92,526 - \$111,030

\*Rates based on the age of the oldest applicant



# MHIP+ MONTHLY PREMIUM RATES\*

PLAN 1

MHIP+ \$200 PPO No Drug Deductible	Individual		Individual & Spouse		Individual & Child(ren)		Family	
	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down
AGE: Under 30	\$163	\$196	\$327	\$392	\$245	\$294	\$368	\$442
30-34	\$182	\$218	\$362	\$434	\$272	\$326	\$407	\$488
35-39	\$201	\$241	\$400	\$480	\$300	\$360	\$450	\$540
40-44	\$236	\$283	\$471	\$565	\$354	\$425	\$531	\$637
45-49	\$236	\$283	\$471	\$565	\$354	\$425	\$531	\$637
50-54	\$236	\$283	\$471	\$565	\$354	\$425	\$531	\$637
55-59	\$236	\$283	\$471	\$565	\$354	\$425	\$531	\$637
60-64	\$236	\$283	\$471	\$565	\$354	\$425	\$531	\$637
65 and over	\$236	\$283	\$471	\$565	\$354	\$425	\$531	\$637

PLAN 2

MHIP+ \$200 PPO No Drug Deductible	Individual		Individual & Spouse		Individual & Child(ren)		Family	
	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down
AGE: Under 30	\$163	\$196	\$327	\$392	\$245	\$294	\$368	\$442
30-34	\$182	\$218	\$362	\$434	\$272	\$326	\$407	\$488
35-39	\$201	\$241	\$400	\$480	\$300	\$360	\$450	\$540
40-44	\$247	\$296	\$495	\$594	\$371	\$445	\$557	\$668
45-49	\$281	\$337	\$564	\$677	\$423	\$508	\$634	\$761
50-54	\$316	\$379	\$633	\$760	\$475	\$570	\$712	\$854
55-59	\$350	\$420	\$700	\$840	\$525	\$630	\$788	\$946
60-64	\$382	\$458	\$764	\$917	\$573	\$688	\$861	\$1,033
65 and over	\$468	\$562	\$937	\$1,124	\$702	\$842	\$1,054	\$1,265

PLAN 3

MHIP+ \$500 PPO; \$100 Drug Deductible	Individual		Individual & Spouse		Individual & Child(ren)		Family	
	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down
AGE: Under 30	\$202	\$263	\$404	\$525	\$304	\$395	\$455	\$592
30-34	\$242	\$315	\$484	\$629	\$363	\$472	\$545	\$709
35-39	\$278	\$361	\$557	\$724	\$418	\$543	\$627	\$815
40-44	\$317	\$412	\$634	\$824	\$475	\$618	\$714	\$928
45-49	\$358	\$465	\$714	\$928	\$536	\$697	\$803	\$1,044
50-54	\$395	\$514	\$789	\$1,026	\$592	\$770	\$888	\$1,154
55-59	\$432	\$562	\$864	\$1,123	\$649	\$844	\$971	\$1,262
60-64	\$469	\$610	\$936	\$1,217	\$703	\$914	\$1,054	\$1,370
65 and over	\$509	\$662	\$1,019	\$1,325	\$765	\$995	\$1,146	\$1,490

\*Rates based on the age of the oldest applicant

# MHIP+ MONTHLY PREMIUM RATES\*

PLAN 4

MHIP+ HMO; \$250 Drug Deductible	Individual		Individual & Spouse		Individual & Child(ren)		Family	
	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down
AGE: Under 30	\$306	\$398	\$613	\$797	\$460	\$598	\$689	\$896
30-34	\$364	\$473	\$728	\$946	\$547	\$711	\$820	\$1,066
35-39	\$421	\$547	\$843	\$1,096	\$631	\$820	\$947	\$1,231
40-44	\$476	\$619	\$954	\$1,240	\$715	\$930	\$1,074	\$1,396
45-49	\$535	\$696	\$1,069	\$1,390	\$802	\$1,043	\$1,205	\$1,567
50-54	\$592	\$770	\$1,184	\$1,539	\$888	\$1,154	\$1,331	\$1,730
55-59	\$650	\$845	\$1,299	\$1,689	\$976	\$1,269	\$1,462	\$1,901
60-64	\$708	\$920	\$1,416	\$1,841	\$1,063	\$1,382	\$1,593	\$2,071
65 and over	\$766	\$996	\$1,532	\$1,992	\$1,150	\$1,495	\$1,723	\$2,240

PLAN 5

MHIP+ \$500 PPO; \$100 Drug Deductible	Individual		Individual & Spouse		Individual & Child(ren)		Family	
	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down
AGE: Under 30	\$229	\$298	\$458	\$595	\$343	\$446	\$515	\$670
30-34	\$275	\$358	\$549	\$714	\$413	\$537	\$618	\$803
35-39	\$316	\$411	\$631	\$820	\$474	\$616	\$711	\$924
40-44	\$361	\$469	\$722	\$939	\$541	\$703	\$812	\$1,056
45-49	\$406	\$528	\$811	\$1,054	\$608	\$790	\$912	\$1,186
50-54	\$447	\$581	\$893	\$1,161	\$670	\$871	\$1,004	\$1,305
55-59	\$488	\$634	\$978	\$1,271	\$734	\$954	\$1,100	\$1,430
60-64	\$531	\$690	\$1,063	\$1,382	\$798	\$1,037	\$1,196	\$1,555
65 and over	\$578	\$751	\$1,154	\$1,500	\$867	\$1,127	\$1,298	\$1,687

PLAN 6

MHIP+ HMO; \$250 Drug Deductible	Individual		Individual & Spouse		Individual & Child(ren)		Family	
	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down
AGE: Under 30	\$392	\$510	\$784	\$1,019	\$589	\$766	\$882	\$1,147
30-34	\$464	\$603	\$930	\$1,209	\$697	\$906	\$1,045	\$1,359
35-39	\$537	\$698	\$1,075	\$1,398	\$806	\$1,048	\$1,209	\$1,572
40-44	\$609	\$792	\$1,220	\$1,586	\$915	\$1,190	\$1,372	\$1,784
45-49	\$682	\$887	\$1,365	\$1,775	\$1,024	\$1,331	\$1,536	\$1,997
50-54	\$755	\$982	\$1,553	\$2,019	\$1,133	\$1,473	\$1,698	\$2,207
55-59	\$829	\$1,078	\$1,658	\$2,155	\$1,244	\$1,617	\$1,865	\$2,425
60-64	\$904	\$1,175	\$1,807	\$2,349	\$1,356	\$1,763	\$2,034	\$2,644
65 and over	\$978	\$1,271	\$1,956	\$2,543	\$1,466	\$1,906	\$2,200	\$2,860