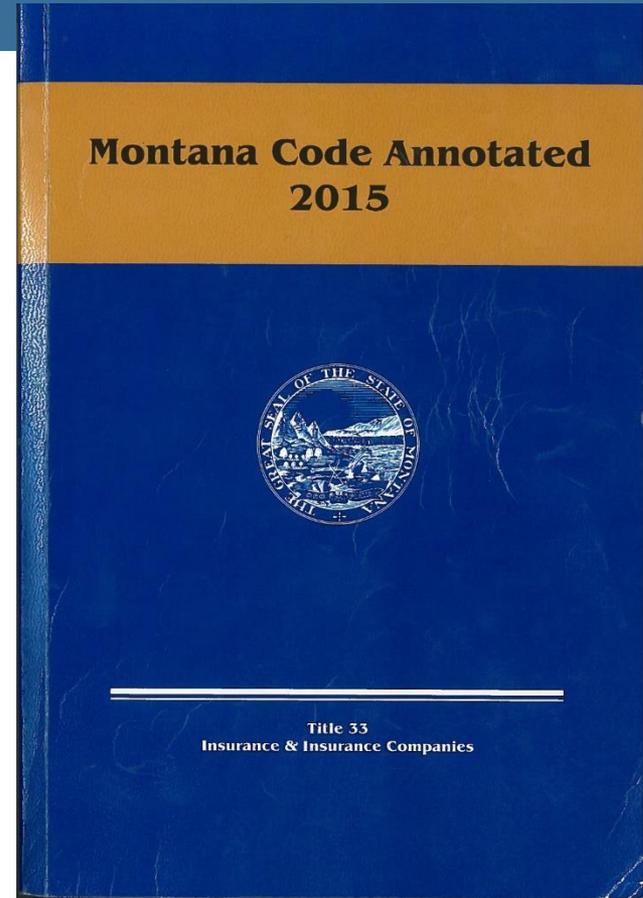


Public Hearing on Proposed Health Insurance Rate Increases for 2017

Monica Lindeen,
Montana State Auditor,
Montana Commissioner of Insurance and
Securities

Rate Review Authority in Montana

- Effective in 2014
 - **MCA 33-22-157**
- Health insurance rates must be filed or reviewed by CSI.
- CSI **does not** have the ability to reject or set premium rates



What We Consider

Rates must cover the cost of benefits plus the insurance company's costs to operate without being overpriced.

Rates must not be:

- Excessive
- Inadequate
- Unjustified
- Unfairly discriminatory

Determining Your Health Insurance Rate

Variables that Affect Your Rate

- **Base Rate**
 - age, location, family composition, and tobacco use
- **Consumer Cost Sharing**
 - share of medical spending paid by the insurer, compared with the amount paid by you
- **Maximum Out-Of-Pocket Costs**
 - \$6,850 for an individual plan and \$13,700 for a family plan

The ACA and the Individual Marketplace



- **Plans must cover the Essential Health**

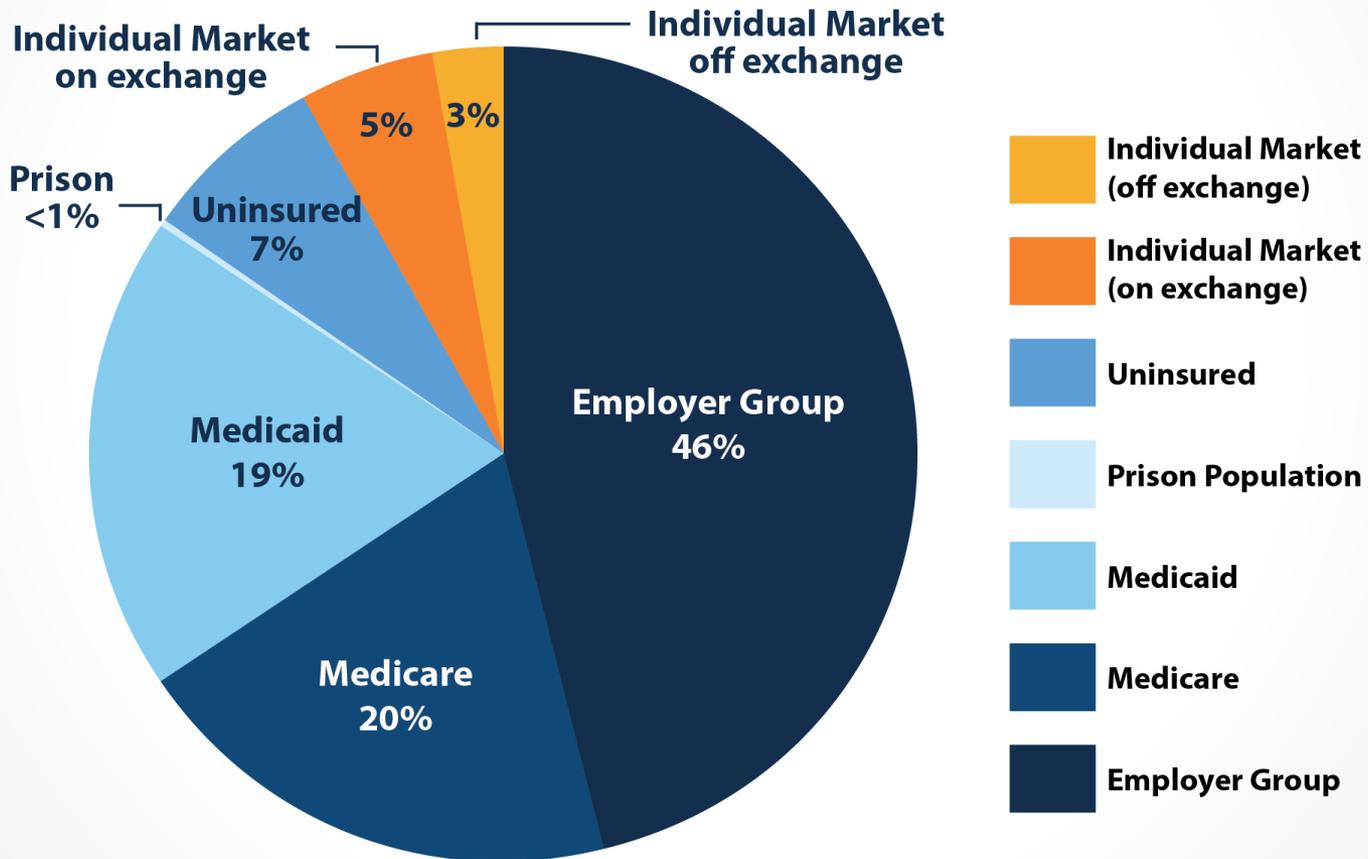
- **Benefits**

- Ambulatory patient services
 - Emergency services
 - Hospitalization
 - Pregnancy, maternity, and newborn care
 - Mental health and substance use disorder services
 - Prescription drugs
 - Rehabilitative and habilitative services and devices
 - Laboratory services
 - Preventive and wellness services and chronic disease management
 - Pediatric services, including oral and vision care

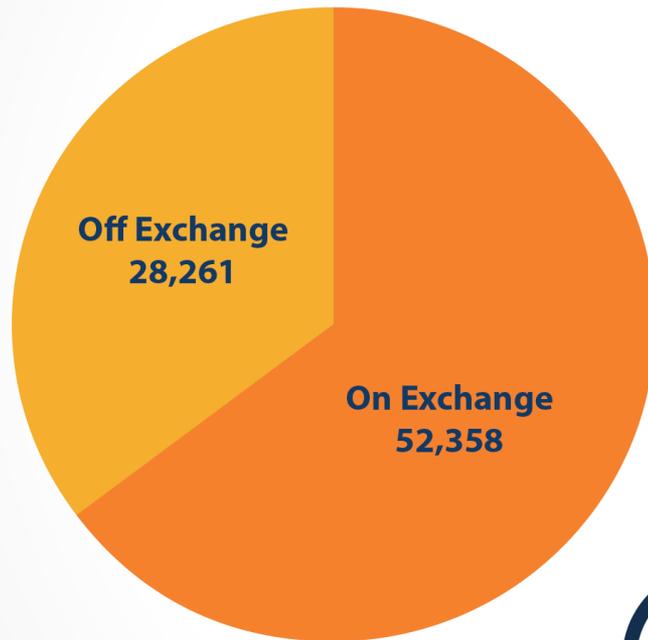
- **Plans cannot cap lifetime payments**

- **Plans cannot exclude pre-existing conditions**

2016 Health Insurance Market in Montana



Individual Health Insurance Market in Montana



 Off Exchange
 On Exchange



80,000+
about 8% of Montanans purchase health insurance in the Individual Market



45,000+
of Montanans in the Individual Market (on exchange) receive premium tax credits



35,000+
of Montanans in the entire Individual Market DO NOT receive a premium tax credit