

WHAT WILL MdCARE AND MCHP EXPANSION COST ENROLLEES?

Table 1	Yearly Premiums / Family Income			
FPL (%)	Single	Two Adults	MCHP for all children in family	Family ¹
< 200 ²	No cost	No Cost	Already eligible for MCHP	No Cost
≥ 200 ³	\$310 / \$17,720	\$836 / \$23,880	Already eligible for MCHP-Premium	\$1531 / \$30,040
≥ 250 ³	\$443 / \$22,150	\$1194 / \$29,850	Already eligible for MCHP-Premium	\$1982 / \$37,550
≥ 300 ³	\$598 / \$26,580	\$1608 / \$35,820	\$600	\$2628 / \$45,060
≥ 350 ³	\$775 / \$31,010	\$2090 / \$41,790	\$1128	\$3757 / \$52,570
≥ 400	Not eligible	Not eligible	\$1680	Not eligible

1. Family is defined as two adults and at least one child for this discussion. This category includes the MCHP co-premium for the child(ren). For families earning above 350% FPL, they are ineligible for MdCare but can purchase MCHP for their children's coverage. (Under our plan, the state will subsidize additional children in the household for all income levels.) The per person adult premiums range from 1.75% to 2.5% of family income. At 200% FPL the premium is 1.75% of income. It increases 0.005 percentage points for each point increase in family income relative to the FPL. For example, the per adult premium for a family earning 250% FPL is 2% of income. The maximum premium is 2.5% of income for family at 350% FPL.
2. For families earning 100% to 200% FPL there is low cost sharing for MdCare -- no deductible; \$10 copays; 10% coinsurance on pharmaceuticals and services.
3. For families earning greater than 200% FPL there is higher cost sharing for MdCare -- \$200 deductible per person; \$10 copays; 20% coinsurance on pharmaceuticals and services.