

STANDARD MHIP MONTHLY PREMIUM RATES*

Effective July 1, 2010

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
PPO WITH \$500 MEDICAL AND \$100 DRUG DEDUCTIBLES								
AGE: Under 30	\$277	\$416	\$554	\$831	\$416	\$623	\$623	\$935
30-34	\$331	\$497	\$662	\$993	\$497	\$745	\$745	\$1,117
35-39	\$380	\$570	\$760	\$1,140	\$570	\$855	\$855	\$1,283
40-44	\$434	\$651	\$868	\$1,302	\$651	\$977	\$977	\$1,465
45-49	\$484	\$726	\$968	\$1,452	\$726	\$1,089	\$1,089	\$1,634
50-54	\$536	\$804	\$1,072	\$1,608	\$804	\$1,206	\$1,206	\$1,809
55-59	\$588	\$882	\$1,176	\$1,764	\$882	\$1,323	\$1,323	\$1,985
60-64	\$641	\$962	\$1,282	\$1,923	\$962	\$1,442	\$1,442	\$2,163
65 and over	\$692	\$1,038	\$1,384	\$2,076	\$1,038	\$1,557	\$1,557	\$2,336
PPO WITH \$1,000 MEDICAL AND \$250 DRUG DEDUCTIBLES								
AGE: Under 30	\$215	\$323	\$430	\$645	\$323	\$484	\$484	\$726
30-34	\$254	\$381	\$508	\$762	\$381	\$572	\$572	\$857
35-39	\$295	\$443	\$590	\$885	\$443	\$664	\$664	\$996
40-44	\$336	\$504	\$672	\$1,008	\$504	\$756	\$756	\$1,134
45-49	\$376	\$564	\$752	\$1,128	\$564	\$846	\$846	\$1,269
50-54	\$415	\$623	\$830	\$1,245	\$623	\$934	\$934	\$1,401
55-59	\$455	\$683	\$910	\$1,365	\$683	\$1,024	\$1,024	\$1,536
60-64	\$496	\$744	\$992	\$1,488	\$744	\$1,116	\$1,116	\$1,674
65 and over	\$535	\$803	\$1,070	\$1,605	\$803	\$1,204	\$1,204	\$1,806
HDP WITH COMBINED \$2,600 MEDICAL/DRUG DEDUCTIBLE								
AGE: Under 30	\$135	\$203	\$270	\$405	\$203	\$304	\$304	\$456
30-34	\$161	\$242	\$322	\$483	\$242	\$362	\$362	\$543
35-39	\$187	\$281	\$374	\$561	\$281	\$421	\$421	\$631
40-44	\$213	\$320	\$426	\$639	\$320	\$479	\$479	\$719
45-49	\$236	\$354	\$472	\$708	\$354	\$531	\$531	\$797
50-54	\$262	\$393	\$524	\$786	\$393	\$590	\$590	\$884
55-59	\$289	\$434	\$578	\$867	\$434	\$650	\$650	\$975
60-64	\$314	\$471	\$628	\$942	\$471	\$707	\$707	\$1,060
65 and over	\$339	\$509	\$678	\$1,017	\$509	\$763	\$763	\$1,144
HMO								
AGE: Under 30	\$474	\$711	\$948	\$1,422	\$711	\$1,067	\$1,067	\$1,600
30-34	\$561	\$842	\$1,122	\$1,683	\$842	\$1,262	\$1,262	\$1,893
35-39	\$650	\$975	\$1,300	\$1,950	\$975	\$1,463	\$1,463	\$2,194
40-44	\$737	\$1,106	\$1,474	\$2,211	\$1,106	\$1,658	\$1,658	\$2,487
45-49	\$827	\$1,241	\$1,654	\$2,481	\$1,241	\$1,861	\$1,861	\$2,791
50-54	\$914	\$1,371	\$1,828	\$2,742	\$1,371	\$2,057	\$2,057	\$3,085
55-59	\$1,003	\$1,505	\$2,006	\$3,009	\$1,505	\$2,257	\$2,257	\$3,385
60-64	\$1,094	\$1,641	\$2,188	\$3,282	\$1,641	\$2,462	\$2,462	\$3,692
65 and over	\$1,181	\$1,772	\$2,362	\$3,543	\$1,772	\$2,657	\$2,657	\$3,986

*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	\$155	\$178	\$311	\$358	\$233	\$268	\$350	\$403
30-34	\$173	\$199	\$345	\$397	\$259	\$298	\$388	\$446
35-39	\$191	\$220	\$381	\$438	\$286	\$329	\$429	\$493
40-44	\$225	\$259	\$449	\$516	\$337	\$388	\$506	\$582
45-49	\$225	\$259	\$449	\$516	\$337	\$388	\$506	\$582
50-54	\$225	\$259	\$449	\$516	\$337	\$388	\$506	\$582
55-59	\$225	\$259	\$449	\$516	\$337	\$388	\$506	\$582
60-64	\$225	\$259	\$449	\$516	\$337	\$388	\$506	\$582
65 and over	\$225	\$259	\$449	\$516	\$337	\$388	\$506	\$582

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	\$155	\$178	\$311	\$358	\$233	\$268	\$350	\$403
30-34	\$173	\$199	\$345	\$397	\$259	\$298	\$388	\$446
35-39	\$191	\$220	\$381	\$438	\$286	\$329	\$429	\$493
40-44	\$235	\$270	\$471	\$542	\$353	\$406	\$530	\$610
45-49	\$268	\$308	\$537	\$618	\$403	\$463	\$604	\$695
50-54	\$301	\$346	\$603	\$693	\$452	\$520	\$678	\$780
55-59	\$333	\$383	\$667	\$767	\$500	\$575	\$750	\$863
60-64	\$364	\$419	\$728	\$837	\$546	\$628	\$820	\$943
65 and over	\$446	\$513	\$892	\$1,026	\$669	\$769	\$1,004	\$1,155

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	\$184	\$239	\$367	\$477	\$276	\$359	\$414	\$538
30-34	\$220	\$286	\$440	\$572	\$330	\$429	\$495	\$644
35-39	\$253	\$329	\$506	\$658	\$380	\$494	\$570	\$741
40-44	\$288	\$374	\$576	\$749	\$432	\$562	\$649	\$844
45-49	\$325	\$423	\$649	\$844	\$487	\$633	\$730	\$949
50-54	\$359	\$467	\$717	\$932	\$538	\$699	\$807	\$1,049
55-59	\$393	\$511	\$785	\$1,021	\$590	\$767	\$883	\$1,148
60-64	\$426	\$554	\$851	\$1,106	\$639	\$831	\$958	\$1,245
65 and over	\$463	\$602	\$926	\$1,204	\$695	\$904	\$1,042	\$1,355

*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	\$278	\$361	\$557	\$724	\$418	\$543	\$626	\$814
30-34	\$331	\$430	\$662	\$861	\$497	\$646	\$745	\$969
35-39	\$383	\$498	\$766	\$996	\$574	\$746	\$861	\$1,119
40-44	\$433	\$563	\$867	\$1,127	\$650	\$845	\$976	\$1,269
45-49	\$486	\$632	\$972	\$1,264	\$729	\$948	\$1,095	\$1,424
50-54	\$538	\$699	\$1,076	\$1,399	\$807	\$1,049	\$1,210	\$1,573
55-59	\$591	\$768	\$1,181	\$1,535	\$887	\$1,153	\$1,329	\$1,728
60-64	\$644	\$837	\$1,287	\$1,673	\$966	\$1,256	\$1,448	\$1,882
65 and over	\$696	\$905	\$1,393	\$1,811	\$1,045	\$1,359	\$1,566	\$2,036

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	\$208	\$270	\$416	\$541	\$312	\$406	\$468	\$608
30-34	\$250	\$325	\$499	\$649	\$375	\$488	\$562	\$731
35-39	\$287	\$373	\$464	\$603	\$431	\$560	\$646	\$840
40-44	\$328	\$426	\$656	\$853	\$492	\$640	\$738	\$959
45-49	\$369	\$480	\$737	\$958	\$553	\$719	\$829	\$1,078
50-54	\$406	\$528	\$812	\$1,056	\$609	\$792	\$913	\$1,187
55-59	\$444	\$577	\$889	\$1,156	\$667	\$867	\$1,000	\$1,300
60-64	\$483	\$628	\$966	\$1,256	\$725	\$943	\$1,087	\$1,413
65 and over	\$525	\$683	\$1,049	\$1,364	\$788	\$1,024	\$1,180	\$1,534

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	\$356	\$463	\$713	\$927	\$535	\$696	\$802	\$1,043
30-34	\$422	\$549	\$845	\$1,099	\$634	\$824	\$950	\$1,235
35-39	\$488	\$634	\$977	\$1,270	\$733	\$953	\$1,099	\$1,429
40-44	\$554	\$720	\$1,109	\$1,442	\$832	\$1,082	\$1,247	\$1,621
45-49	\$620	\$806	\$1,241	\$1,613	\$931	\$1,210	\$1,396	\$1,815
50-54	\$686	\$892	\$1,412	\$1,836	\$1,030	\$1,339	\$1,544	\$2,007
55-59	\$754	\$980	\$1,507	\$1,959	\$1,131	\$1,470	\$1,695	\$2,204
60-64	\$822	\$1,069	\$1,643	\$2,136	\$1,233	\$1,603	\$1,849	\$2,404
65 and over	\$889	\$1,156	\$1,778	\$2,311	\$1,333	\$1,733	\$2,000	\$2,600