



Comparisons between Healthy Michigan and Insurance Marketplace

	 HEALTHY MICHIGAN PLAN	 Health Insurance Marketplace
ELIGIBILITY	<ul style="list-style-type: none">• U.S. Citizen, Age 19-64, Resident of Michigan• Not covered by Medicare or other Medicaid programs• Legal immigrant for 5 years• Income 133% of FPL or below• Not pregnant at time of enrollment	<ul style="list-style-type: none">• U.S. Citizen, Age 19-64• Not covered by Medicare or other Medicaid programs• Legal immigrant
ENROLLMENT TIME PERIOD	<ul style="list-style-type: none">• Open year round.	<ul style="list-style-type: none">• Annual open enrollment. (Nov. 15, 2014 – Feb. 15, 2015)• Open enrollment for Native Americans and small businesses
ENROLLMENT SITE	<ul style="list-style-type: none">• mibridges.org• or healthcare.gov	<ul style="list-style-type: none">• healthcare.gov
CHOOSING AN INSURER	<ul style="list-style-type: none">• Choose from approved list of insurers or one will be chosen for you.	<ul style="list-style-type: none">• Choice of approved insurers on Michigan Marketplace (healthcare.gov).
CHANGING INSURER	<ul style="list-style-type: none">• Up to 90 days after initial enrollment and then only during annual open enrollment period.	<ul style="list-style-type: none">• During annual enrollment period or after any major changes in family size or income.
BENEFITS	<ul style="list-style-type: none">• Essential Health Benefit (EHB) Package plus dental, vision, podiatry, chiropractic, and non-emergency transportation	<ul style="list-style-type: none">• Essential Health Benefit (EHB) Package
CONSUMER COSTS	<ul style="list-style-type: none">• No cost sharing for first 6 months of enrollment.• After first 6 months, nominal co-pays payable monthly into MI Health Account managed by health plans.• Total monthly co-pays capped at 2% of income• No co-pays at FQHC's and Free Clinics, no co-pays for preventative or emergency care or emergency hospitalization• "Healthy Behaviors" can reduce copayments, but reductions may be offset by inappropriate use of emergency room or failure to pay cost sharing• People between 100 – 133% of FPL make required monthly payments to MI Health Account of 2% of income• Total cost sharing cannot exceed 5% of income• Cannot lose eligibility or benefits for nonpayment or for not addressing "Healthy Behaviors"	<ul style="list-style-type: none">• Cost sharing help up to 250%• Co-pays and deductibles based on actuarial value of chosen policy and insurance company policy and insurance company policies.• Premium tax credits up to 400% FPL
OTHER	<ul style="list-style-type: none">• Schedule initial health assessment with assigned primary care provider within 60 days after enrollment• Have initial health assessment within 120 days and annually thereafter	