



DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Medical Rate Summary
Cheboygan-Otsego-Presque Isle ESD
All Employees
 Assumed Effective Date: 1/1/23

Current Plans and Segments		1P	2P	FF	Total Annual Cost
All Employees	Census	20	2	7	\$347,310
MESSA Choices \$500-20%; 3 Tier Rx	Rate	\$656.29	\$1,476.66	\$1,837.63	
All Employees	Census	6	6	10	\$354,857
MESSA Choices \$1000-20%; 3 Tier Rx	Rate	\$622.55	\$1,400.75	\$1,743.16	
All Employees	Census	4	2	8	\$217,799
MESSA ABC Plan 1 \$1400-20%; 3 Tier Rx	Rate	\$587.38	\$1,321.59	\$1,644.65	
TOTALS:		30	10	25	\$919,966

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$716.82	\$1,720.37	\$2,150.48	\$1,109,644	-\$189,678
BCBSM SP PPO \$1000-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$674.62	\$1,619.09	\$2,023.86	\$1,044,312	-\$124,346
BCBSM HSA PPO \$1500-20%; \$10/\$40/\$80 after Ded. Rx	\$591.90	\$1,420.59	\$1,775.72	\$916,271	\$3,695
BCN					
BCN HMO \$500-20%; \$2500 EMC; \$6/\$25/\$50/\$80/20%/20% Rx	\$648.06	\$1,555.35	\$1,944.18	\$1,003,198	-\$83,232
BCN HMO \$1000-20%; \$1000 ECM; \$6/\$25/\$50/\$80/20%/20% Rx	\$640.10	\$1,536.25	\$1,920.31	\$990,879	-\$70,913
BCN HMO \$1000-20%; \$2500 ECM; \$6/\$25/\$50/\$80/20%/20% Rx	\$620.07	\$1,488.16	\$1,860.20	\$959,864	-\$39,898
BCN HSA PPO \$1500-20%; \$6/\$25/\$50/\$80/20%/20% after Ded. Rx	\$533.63	\$1,280.70	\$1,600.88	\$826,055	\$93,911
MESSA					
MESSA Choices \$500-20%; 3 Tier Rx	\$691.45	\$1,555.76	\$1,936.06	\$1,016,431	-\$96,465
MESSA Choices \$1000-20%; 3 Tier Rx	\$655.90	\$1,475.79	\$1,836.54	\$964,181	-\$44,215
MESSA ABC Plan 1 \$1500-20%; 3 Tier Rx	\$618.84	\$1,392.39	\$1,732.75	\$909,694	\$10,272
Priority Health	Solicited and declined to quote				

*BCBSM/BCN: BCBSM rates include certain federal taxes and fees established by the Affordable Care Act as well as certain State taxes and assessments. The figures are estimates and may change for future billings.
 *MESSA rates include taxes and fees.