

Proposed Individual Market Rates 2014

CARRIER NAME: Humana (PPO)

DISCLAIMER: Rates shown are proposed rates only and are not necessarily indicative of the rates that will be final and approved. The Division of Insurance reviews all rate filings to ensure they are adequate, not excessive and not unfairly discriminatory. Final approved rates may be higher or lower than the proposed rates shown.

	<u>Silver</u>				<u>Gold</u>			
	Age:				Age:			
	0-20	25	40	60	0-20	25	40	60
Southern NV	\$ 163.21	\$ 258.07	\$ 328.51	\$ 697.60	N/A	N/A	N/A	N/A
Northern NV1	\$ 160.41	\$ 253.64	\$ 322.87	\$ 685.62	N/A	N/A	N/A	N/A
Northern NV2	\$ 189.54	\$ 299.71	\$ 381.51	\$ 810.15	N/A	N/A	N/A	N/A
Rural NV	\$ 196.64	\$ 310.93	\$ 395.79	\$ 840.48	N/A	N/A	N/A	N/A

<u>Catastrophic Plan</u>	0-20	25
Southern NV	\$ 110.28	\$ 174.39
Northern NV1	\$ 108.39	\$ 171.39
Northern NV2	\$ 128.08	\$ 202.53
Rural NV	\$ 132.87	\$ 210.11

NOTE: Premiums shown are for the lowest priced plan and do not reflect potential surcharges for tobacco use.

The premiums shown are for ACA compliant plans in which premiums may only be based on age, geographic location, family composition, and tobacco use. Other rating factors including, but not limited to, sex/gender, health history, current health status, and history of being insured are prohibited in ACA compliant plans. All ACA compliant plans must cover the Essential Health Benefits with no annual or lifetime limits. As a result, it is difficult to accurately compare the premiums shown to non-ACA compliant plans including those readily available in the Nevada market prior to January 1, 2014.

Four representative ages are shown in the silver and gold metal tiers, when available. The silver tier represents 30 percent cost sharing, and the gold tier represents 20 percent cost sharing. Some carriers only offer bronze metal tier plans; for this tier cost sharing is 40 percent. Some carriers also offer catastrophic plans which are typically limited to only those who are under the age of 30. These catastrophic plans offer only preventive care until the annual out of pocket maximum is reached, at which time eligible expenses are paid at 100 percent.

There are four possible geographic locations:

1. Southern NV: Clark & Nye Counties
2. Northern NV1: Washoe County
3. Northern NV2: Carson City, Douglas, Lyon and Storey Counties
4. Rural NV: All other counties