Wellmark Individual Plan Premium Comparison: Current vs. ACA

	Plan sold today in 2013		Plan to be sold in 2014			
	Enhanced 1850 NGF		**ACA EnhancedBlue 1500 Gold**			
Age	Male	Female	Male	% change	Female	% change
child	$ 106.30	$ 106.30	$ 189.20	78%	$ 189.20	78%
21	$ 142.90	$ 186.90	$ 297.97	109%	$ 297.97	59%
25	$ 183.00	$ 275.10	$ 299.16	63%	$ 299.16	9%
30	$ 196.40	$ 300.80	$ 338.20	72%	$ 338.20	12%
35	$ 214.50	$ 331.20	$ 364.12	70%	$ 364.12	10%
40	$ 251.40	$ 360.00	$ 380.80	51%	$ 380.80	6%
45	$ 290.70	$ 387.00	$ 430.27	48%	$ 430.27	11%
50	$ 326.20	$ 405.90	$ 532.18	63%	$ 532.18	31%
55	$ 371.50	$ 425.80	$ 664.48	79%	$ 664.48	56%
60	$ 454.30	$ 457.40	$ 808.70	78%	$ 808.70	77%
64	$ 537.40	$ 485.80	$ 893.91	66%	$ 893.91	84%

All rates are non-tobacco.
Plans shown are similar in design but not identical.

Deductible	$ 1,850	$ 1,500
Coinsurance	20%	20%
Out of Pocket Max	$ 2,850	$ 3,000
Office visit	coinsurance, deductible waived	coinsurance, deductible waived
Emergency room	$150	$300
Preventive	covered at 100%	covered at 100%
Maternity	complications only	deductible and coinsurance apply
Chemical dependancy	not covered	covered
Mental health	not covered	covered
Pharmacy	$0 drug deductible	$250 drug deductible (waived for Tier 1)
Tier 1	greater of $8 or 25%	$5
Tier 2	greater of $30 or 25%	$35
Tier 3	greater of $45 or 25%	$70
Tier 4		50%