

Coverage options for Anthem grandfathered or grandmothereed policyholders with plans that will be discontinuing on 12/31/16

All plans are off-exchange with broad networks.

To see your other plan options, visit the Bureau's [rate calculator](#).

Instructions to determine premium rates for plans offered by Anthem to replace current grandfathered and grandmothereed plans:

- 1) Begin with the base premium rate of \$292.36 and multiply by the Plan Factor that corresponds with your plan name (refer to your letter from Anthem) in Table 1.
- 2) Multiply the new number by the Area Factor that corresponds with your county in Table 2.
- 3) Multiply the new number by the Age Factor that corresponds with your age in Table 3.
- 4) If you use tobacco, multiply the new number by the Tobacco Factor that corresponds with your age in Table 4.
- 5) Complete steps 1-4 for each family member to be covered, then total all the premiums. If you have more than 3 children (under age 21), include only 3 in the total.

Monthly Premium = \$292.36 * (Plan Factor) * (Area Factor) * (Age Factor) * (Tobacco Factor)

Table 1

Plan Name	Metal Level	Plan Factor
Anthem Maine Bronze POS 6250	Bronze	0.9570
Anthem Maine Bronze POS 5000	Bronze	0.9975
Anthem Maine Bronze POS 5000 for HSA	Bronze	1.0101
Anthem Maine Silver POS 3850	Silver	1.1016
Anthem Maine Silver POS 2250	Silver	1.1350
Anthem Maine Silver POS 2900 for HSA	Silver	1.1509
Anthem Maine Silver POS 2800	Silver	1.1776
Anthem Maine Gold POS 1000	Gold	1.6110

Table 2

Area	Area Factor	Counties					
1	0.9149	Cumberland	Sagadahoc	York			
2	0.9703	Knox	Kennebec	Lincoln	Oxford		
3	1.0211	Androscoggin	Waldo	Franklin	Penobscot	Somerset	Piscataquis
4	1.2880	Hancock	Aroostook	Washington			

Table 3

Age	Age Factor
0-20	0.635
21-24	1.000
25	1.004
26	1.024
27	1.048
28	1.087
29	1.119
30	1.135
31	1.159
32	1.183
33	1.198
34	1.214
35	1.222
36	1.230
37	1.238
38	1.246
39	1.262
40	1.278
41	1.302
42	1.325
43	1.357
44	1.397
45	1.444
46	1.500
47	1.563
48	1.635
49	1.706
50	1.786
51	1.865
52	1.952
53	2.040
54	2.135
55	2.230
56	2.333
57	2.437
58	2.548
59	2.603
60	2.714
61	2.810
62	2.873
63	2.952
64+	3.000

Table 4

Age	Tobacco Factor
0-29	1.000
30-34	1.050
35-39	1.100
40-44	1.250
45-49	1.400
50+	1.490

*Rates may be slightly off due to rounding.

* Please contact the carrier to receive an exact quote.

Plan Factor = value of plan based on cost-sharing (co-pays deductibles, co-insurance, out-of-pocket maximum)

Maine Bureau of Insurance
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Questions?
Call the Bureau's
Consumer Health
Care Division at
(207) 624-8475 or
(800) 300-5000 or
TTY Relay 711

Plan Name	Metal Level	Deductible	Coinsurance	OOP Maximum
Anthem Maine Bronze POS 6250	Bronze	\$3,250	50%	\$7,150
Anthem Maine Bronze POS 5000	Bronze	\$5,000	35%	\$7,150
Anthem Maine Bronze POS 5000 for HSA	Bronze	\$5,000	35%	\$6,550
Anthem Maine Silver POS 3850	Silver	\$3,850	30%	\$7,000
Anthem Maine Silver POS 2250	Silver	\$2,250	50%	\$6,500
Anthem Maine Silver POS 2900 for HSA	Silver	\$2,900	15%	\$6,550
Anthem Maine Silver POS 2800	Silver	\$2,800	25%	\$6,950
Anthem Maine Gold POS 1000	Gold	\$1,000	20%	\$6,050

Note: You can keep the plan you were assigned, choose another plan listed on this page, or choose any other plan on, or off, the Marketplace. (See the link to the Bureau's rate calculator at the top of this page, which provides the other options.) However, before changing to a new plan, it is important that you compare the provider networks (doctors, hospitals, and other providers) and drug formularies, to be sure that the providers and medications you need are covered by the plan.