



FOR IMMEDIATE RELEASE
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**Department of Insurance and Financial Services Releases 2015 Marketplace
Premium Estimator and Premiums by Plan**
Helping Michigan Consumers prepare for the 2015 Open Enrollment

LANSING — In preparation for the 2015 Health Insurance Open Enrollment, the Michigan Department of Insurance and Financial Services (DIFS) released its online Marketplace Premium Estimator and Marketplace premiums. Open enrollment begins November 15, 2014 and lasts until February 15, 2015. Each of the individual plans were approved by both DIFS and the U.S. Department of Health and Human Services (HHS) as compliant with state and federal regulations.

The [Marketplace Premium Estimator](#) gives Michigan residents the opportunity to view estimated premiums and available tax credits. The estimator allows consumers to preview the costs and options available to them before purchasing health insurance through the federal Marketplace. To get an actual premium quote consumers can visit the Marketplace website at www.healthcare.gov or contact an agent, the issuer or navigator. Consumers should also be aware that individuals not eligible for tax credits may wish to explore additional plans offered outside of the Marketplace through either the issuers or an insurance agent.

The [Marketplace plans](#) (or [Company Premiums by Metal Level](#)) include the issuer's name, plan name and rating areas. The Marketplace offers five different levels of coverage (bronze, silver, gold, platinum, and catastrophic) which offer varying amounts of out-of-pocket costs for consumers. Premiums in each of these levels vary based on the plan, ages of family members, where you live, and tobacco use. Each of the qualified health plans offered on the Marketplace contain 10 essential health benefits, mandated by the Affordable Care Act.

"The DIFS website continues to provide up-to-date information and online tools specific to Michiganders to help them make informed decisions about health insurance," said Ann Flood, Director of DIFS. "The

tools that we have developed and placed online are very helpful and I encourage anyone shopping in the Marketplace to take a look at them.”

The tools, guides, and resources are available for use 24 hours a day, seven days a week on the DIFS Health Insurance Consumer Assistance Program’s (HICAP) website, www.michigan.gov/hicap. This site contains information on the Marketplace and the Affordable Care Act. HICAP also has a toll-free number, 877-999-6442, for consumers who wish to speak to someone about their questions or concerns.

For more information about DIFS or the services they provide, please visit the website at www.michigan.gov/difs or follow them on [Twitter](#).

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