

Department of Health Care Services
Section 93 Stakeholder Workgroup Meeting
September 30, 2014
Major Risk Medical Insurance Program (MRMIP)

Eligibility Criteria:

To be eligible for coverage under the MRMIP, an applicant must meet all of the following requirements:

- 1) Be a resident of the State of California; and
- 2) Not eligible for Part A or Part B of Medicare, except those applicants on Medicare solely because of end-stage renal disease; and
- 3) Not be able to purchase health insurance or obtain adequate coverage in the individual market.

Available Plans:

Anthem BlueCross PPO

Contra Costa Health Plan

Kaiser North

Kaiser South

Enrollment Trend for Most Recent Months:

- **August 2014 - 2,887**
- **July 2014 - 2,823**
- **June 2014 - 2,777**
- **May 2014 - 2,972**
- **December 2013 – 5,678**
- **September 2013 – 6,570**

Income Levels:

MRMIP is not an income based eligibility program (see above Eligibility Criteria)

Plan Deductibles:

Office Visits - \$20

Pharmacy - \$5 - \$35 or 20% of the cost of the prescription, depending on the selected plan

Annual Household Deductible - \$500.00

Out of Pocket Maximum Limit:

\$2,500.00 for Individuals

\$4,000.00 for entire household covered by MRMIP

Premium Costs:

The monthly subscriber rates are based on the age of the subscribers, the Area (or County) in which the subscriber resides, and the selected plan. The MRMIP has six plan areas. Following are charts which show the subscriber rates for Area 1 (Rural) and Area 5 (Urban).

Area 1			
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humbolt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Monterey, Nevada, Placer, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba			
Subscriber Only	Age	Anthem	KPNC
	< 15	\$201.44	\$197.58
	15 - 29	\$273.15	\$286.66
	30 - 34	\$362.76	\$384.83
	35 - 39	\$387.01	\$407.13
	40 - 44	\$406.73	\$437.41
	45 - 49	\$486.63	\$515.51
	50 - 54	\$611.92	\$642.28
	55 - 59	\$771.74	\$798.16
	60 - 64	\$920.90	\$937.06
	65 - 69	\$960.91	\$970.68
	70 - 74	\$960.91	\$970.68
	> 74	\$960.91	\$970.68

Area 2			
Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus			
Subscriber Only	Age	Anthem	KPNC/KPSC
	< 15	\$192.22	\$219.54
	15 - 29	\$266.46	\$286.72
	30 - 34	\$369.25	\$383.53
	35 - 39	\$374.64	\$404.54
	40 - 44	\$421.33	\$437.48
	45 - 49	\$500.90	\$514.40
	50 - 54	\$632.14	\$640.23
	55 - 59	\$749.01	\$799.83
	60 - 64	\$878.18	\$944.28
	65 - 69	\$950.05	\$1,001.81
	70 - 74	\$950.05	\$1,001.81
	> 74	\$950.05	\$1,001.81

Area 3				
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara				
Subscriber Only	Age	Anthem	KPNC	CC
	< 15	\$201.44	\$197.58	\$1,987.78
	15 - 29	\$273.15	\$286.66	\$271.85
	30 - 34	\$362.76	\$384.83	\$366.85
	35 - 39	\$387.01	\$407.13	\$386.10
	40 - 44	\$406.73	\$437.41	\$414.81
	45 - 49	\$486.63	\$515.51	\$488.88
	50 - 54	\$611.92	\$642.28	\$609.10
	55 - 59	\$771.74	\$798.16	\$756.93
	60 - 64	\$920.90	\$937.06	\$893.85
	65 - 69	\$960.91	\$970.68	\$934.40
	70 - 74	\$960.91	\$970.68	\$934.40
	> 74	\$960.91	\$970.68	\$934.40

Area 5			
Los Angeles			
Subscriber Only	Age	Anthem	KPSC
	< 15	\$180.20	\$193.73
	15 - 29	\$243.96	\$261.13
	30 - 34	\$332.94	\$353.11
	35 - 39	\$348.42	\$367.30
	40 - 44	\$375.66	\$398.06
	45 - 49	\$441.19	\$468.54
	50 - 54	\$548.72	\$580.45
	55 - 59	\$676.67	\$719.58
	60 - 64	\$803.14	\$848.71
	65 - 69	\$846.43	\$926.60
	70 - 74	\$846.43	\$926.06
	> 74	\$846.43	\$926.06