



Minnesota Comprehensive Health Association (MCHA)
 PO Box 9310, Minneapolis, MN 55440-9310
 1-866-894-8053

MCHA Tobacco-User Premium Rates

Effective July 1, 2008

The premium rates are subject to change on July 1, 2009.

3,000

Age	\$500 Deductible Plan		\$1,000 Deductible Plan		\$2,000 Deductible Plan		High Deductible Health Plan (HDHP)		\$5,000 Deductible Plan		\$10,000 Deductible Plan	
	Male or Female Quarterly	Female Monthly	Male or Female Quarterly	Female Monthly	Male or Female Quarterly	Female Monthly	Male or Female Quarterly	Female Monthly	Male or Female Quarterly	Female Monthly	Male or Female Quarterly	Female Monthly
Under 15	\$1,089.12	\$363.04	\$813.39	\$271.13	\$665.28	\$221.76	\$644.46	\$214.82	\$459.03	\$153.01	\$288.69	\$96.23
15 - 29	\$1,111.56	\$370.52	\$826.56	\$275.52	\$678.09	\$226.03	\$658.17	\$219.39	\$469.62	\$156.54	\$297.51	\$99.17
30 - 34	\$1,242.12	\$414.04	\$912.30	\$304.10	\$747.54	\$249.18	\$719.22	\$239.74	\$523.50	\$174.50	\$335.13	\$111.71
35 - 39	\$1,305.15	\$435.05	\$964.95	\$321.65	\$799.56	\$266.52	\$762.30	\$254.10	\$544.95	\$181.65	\$349.17	\$116.39
40 - 44	\$1,455.48	\$485.16	\$1,078.71	\$359.57	\$892.95	\$297.65	\$858.66	\$286.22	\$603.87	\$201.29	\$388.17	\$129.39
45 - 49	\$1,782.87	\$594.29	\$1,322.10	\$440.70	\$1,090.92	\$363.64	\$1,055.19	\$351.73	\$746.40	\$248.80	\$477.63	\$159.21
50 - 54	\$2,324.97	\$774.99	\$1,718.43	\$572.81	\$1,418.97	\$472.99	\$1,355.88	\$451.96	\$974.85	\$324.95	\$624.33	\$208.11
55 - 59	\$2,944.17	\$981.39	\$2,189.52	\$729.84	\$1,771.05	\$590.35	\$1,690.83	\$563.61	\$1,226.37	\$408.79	\$784.83	\$261.61
60 - 64	\$3,251.67	\$1,083.89	\$2,418.45	\$806.15	\$1,983.57	\$661.19	\$1,913.31	\$637.77	\$1,366.47	\$455.49	\$865.92	\$288.64
65+	\$3,254.82	\$1,084.94	\$2,422.20	\$807.40	\$1,989.72	\$663.24	\$1,919.61	\$639.87	\$1,368.09	\$456.03	\$866.16	\$288.72
1 Child	\$767.19	\$255.73	\$548.76	\$182.92	\$405.09	\$135.03	\$389.76	\$129.92	\$305.43	\$101.81	\$204.90	\$68.30
2 Children	\$1,534.38	\$511.46	\$1,097.52	\$365.84	\$810.18	\$270.06	\$779.52	\$259.84	\$610.86	\$203.62	\$409.80	\$136.60
3+ Children	\$2,301.57	\$767.19	\$1,646.28	\$548.76	\$1,215.27	\$405.09	\$1,169.28	\$389.76	\$916.29	\$305.43	\$614.70	\$204.90

Important Notes

- All plans:**
- Premiums are established for the insured person and the insured person's spouse based on the age of the insured person and the age of the insured person's spouse as of the 1st of the month following the age change.
 - All policyholders with contracts in force before July 1, 2004, pay the "MCHA Standard Premium Rates." Contracts issued on or after July 1, 2004, pay the "MCHA Standard Premium Rates" or "MCHA Tobacco-User Premium Rates" based on the policyholder's/spouse's use of tobacco as identified on the MCHA application.

High Deductible Health Plan (HDHP):

- \$3,000 Individual annual deductible/out-of-pocket, \$6,000 Family annual deductible/out-of-pocket (deductible amounts are fixed and not subject to change).

Plan Changes: Plan changes can be made only one time per calendar year (MCHA Customer Service must receive plan change requests by the 10th day of the previous month, for the change to be recognized the 1st of the following month).

- Policyholders can move to a lower deductible plan only on January 1.
- Policyholders can move to a higher deductible plan anytime during the year as of the 1st of the month.



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2000

Age	\$500 Deductible Plan		\$1,000 Deductible Plan		\$2,000 Deductible Plan		High Deductible Health Plan (HDHP)		\$5,000 Deductible Plan		\$10,000 Deductible Plan	
	Male or Female	Monthly	Male or Female	Monthly	Male or Female	Monthly	Male or Female	Monthly	Male or Female	Monthly	Male or Female	Monthly
Under 15	\$864.39	\$288.13	\$645.54	\$215.18	\$528.00	\$176.00	\$511.47	\$170.49	\$364.32	\$121.44	\$229.11	\$76.37
15 - 29	\$882.18	\$294.06	\$656.01	\$218.67	\$538.17	\$179.39	\$522.36	\$174.12	\$372.72	\$124.24	\$236.13	\$78.71
30 - 34	\$985.80	\$328.60	\$724.05	\$241.35	\$593.28	\$197.76	\$570.81	\$190.27	\$415.47	\$138.49	\$265.98	\$88.66
35 - 39	\$1,035.84	\$345.28	\$765.84	\$255.28	\$634.56	\$211.52	\$605.01	\$201.67	\$432.51	\$144.17	\$277.11	\$92.37
40 - 44	\$1,155.15	\$385.05	\$856.11	\$285.37	\$708.69	\$236.23	\$681.48	\$227.16	\$479.25	\$159.75	\$308.07	\$102.69
45 - 49	\$1,414.98	\$471.66	\$1,049.28	\$349.76	\$865.80	\$288.60	\$837.45	\$279.15	\$592.38	\$197.46	\$379.08	\$126.36
50 - 54	\$1,845.21	\$615.07	\$1,363.83	\$454.61	\$1,126.17	\$375.39	\$1,076.10	\$358.70	\$773.70	\$257.90	\$495.51	\$165.17
55 - 59	\$2,336.64	\$778.88	\$1,737.72	\$579.24	\$1,405.59	\$468.53	\$1,341.93	\$447.31	\$973.32	\$324.44	\$622.89	\$207.63
60 - 64	\$2,580.69	\$860.23	\$1,919.40	\$639.80	\$1,574.25	\$524.75	\$1,518.51	\$506.17	\$1,084.50	\$361.50	\$687.24	\$229.08
65+	\$2,583.18	\$861.06	\$1,922.37	\$640.79	\$1,579.14	\$526.38	\$1,523.49	\$507.83	\$1,085.79	\$361.93	\$687.42	\$229.14
1 Child	\$767.19	\$255.73	\$548.76	\$182.92	\$405.09	\$135.03	\$389.76	\$129.92	\$305.43	\$101.81	\$204.90	\$68.30
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