



Minnesota Comprehensive Health Association (MCHA)

PO Box 9310, Minneapolis, MN 55440-9310

1-866-894-8053

MCHA Standard Premium Rates

Effective July 1, 2006

The premium rates are subject to change on July 1, 2007.

Age	\$500 Deductible Plan		\$1,000 Deductible Plan		\$2,000 Deductible Plan		\$5,000 Deductible Plan		\$10,000 Deductible Plan		High Deductible Health Plan (HDHP)	
	Male or Female		Male or Female		Male or Female		Male or Female		Male or Female		Male or Female	
	Quarterly	Monthly	Quarterly	Monthly	Quarterly	Monthly	Quarterly	Monthly	Quarterly	Monthly	Quarterly	Monthly
Under 15	\$704.28	\$234.76	\$526.47	\$175.49	\$436.02	\$145.34	\$311.82	\$103.94	\$209.40	\$69.80	\$436.95	\$145.65
15 - 29	\$704.28	\$234.76	\$526.47	\$175.49	\$436.02	\$145.34	\$311.82	\$103.94	\$209.40	\$69.80	\$436.95	\$145.65
30 - 34	\$782.01	\$260.67	\$578.25	\$192.75	\$477.78	\$159.26	\$346.86	\$115.62	\$233.58	\$77.86	\$473.94	\$157.98
35 - 39	\$830.01	\$276.67	\$621.75	\$207.25	\$517.53	\$172.51	\$364.98	\$121.66	\$242.85	\$80.95	\$514.38	\$171.46
40 - 44	\$934.05	\$311.35	\$704.01	\$234.67	\$587.10	\$195.70	\$408.81	\$136.27	\$273.21	\$91.07	\$590.85	\$196.95
45 - 49	\$1,156.38	\$385.46	\$872.34	\$290.78	\$727.29	\$242.43	\$511.56	\$170.52	\$340.11	\$113.37	\$739.26	\$246.42
50 - 54	\$1,511.64	\$503.88	\$1,131.96	\$377.32	\$945.27	\$315.09	\$668.64	\$222.88	\$449.79	\$149.93	\$940.92	\$313.64
55 - 59	\$1,929.75	\$643.25	\$1,458.30	\$486.10	\$1,190.79	\$396.93	\$848.25	\$282.75	\$568.41	\$189.47	\$1,177.17	\$392.39
60 - 64	\$2,112.78	\$704.26	\$1,579.35	\$526.45	\$1,308.06	\$436.02	\$935.40	\$311.80	\$628.17	\$209.39	\$1,310.82	\$436.94
65+	\$2,112.78	\$704.26	\$1,579.35	\$526.45	\$1,308.06	\$436.02	\$935.40	\$311.80	\$628.17	\$209.39	\$1,310.82	\$436.94
1 Child	\$593.55	\$197.85	\$426.21	\$142.07	\$320.61	\$106.87	\$242.73	\$80.91	\$175.56	\$58.52	\$296.64	\$98.88
2 Children	\$1,187.10	\$395.70	\$852.42	\$284.14	\$641.22	\$213.74	\$485.46	\$161.82	\$351.12	\$117.04	\$593.28	\$197.76
3+ Children ⁽¹⁾												
Existing Contracts	\$1,587.54	\$529.18	\$1,216.77	\$405.59	\$961.83	\$320.61						
New Contracts	\$1,780.65	\$593.55	\$1,278.63	\$426.21	\$961.83	\$320.61	\$728.19	\$242.73	\$526.68	\$175.56	\$889.92	\$296.64

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):

- 2006 calendar deductible amounts: \$2,700 Individual, \$5,450 Family (subject to change January 1, 2007).
- Individual and Family deductible amounts are adjusted each January 1st to qualify for the maximum amounts allowed for a Health Savings Account (HSA).

Plan Changes: Plan changes can be made only one time per calendar year.

- Policyholders can move to a lower individual deductible plan or the High Deductible Health Plan only on January 1.
- Policyholders can move to a higher individual deductible plan anytime during the year as of the 1st of the month.

⁽¹⁾ 3+ children: For 3 or more children, contracts in force before July 1, 2002, pay the "Existing Contracts" rate. Contracts issued on or after July 1, 2002, pay the "New Contracts" rate.



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MCHA Tobacco-User Premium Rates

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Age	\$500 Deductible Plan		\$1,000 Deductible Plan		\$2,000 Deductible Plan		\$5,000 Deductible Plan		\$10,000 Deductible Plan		High Deductible Health Plan (HDHP)		
	Male or Female	Quarterly	Monthly	Male or Female	Quarterly	Monthly	Male or Female	Quarterly	Monthly	Male or Female	Quarterly	Monthly	
Under 15		\$880.35	\$293.45	\$658.08	\$219.36	\$545.04	\$181.68	\$389.79	\$129.93	\$261.75	\$87.25	\$546.18	\$182.06
15 - 29		\$880.35	\$293.45	\$658.08	\$219.36	\$545.04	\$181.68	\$389.79	\$129.93	\$261.75	\$87.25	\$546.18	\$182.06
30 - 34		\$977.52	\$325.84	\$722.82	\$240.94	\$597.24	\$199.08	\$433.59	\$144.53	\$291.99	\$97.33	\$592.44	\$197.48
35 - 39		\$1,037.52	\$345.84	\$777.18	\$259.06	\$646.92	\$215.64	\$456.24	\$152.08	\$303.57	\$101.19	\$642.99	\$214.33
40 - 44		\$1,167.57	\$389.19	\$880.02	\$293.34	\$733.89	\$244.63	\$511.02	\$170.34	\$341.52	\$113.84	\$738.57	\$246.19
45 - 49		\$1,445.49	\$481.83	\$1,090.44	\$363.48	\$909.12	\$303.04	\$639.45	\$213.15	\$425.13	\$141.71	\$924.09	\$308.03
50 - 54		\$1,889.55	\$629.85	\$1,414.95	\$471.65	\$1,181.58	\$393.86	\$835.80	\$278.60	\$562.23	\$187.41	\$1,176.15	\$392.05
55 - 59		\$2,412.18	\$804.06	\$1,822.89	\$607.63	\$1,488.48	\$496.16	\$1,060.32	\$353.44	\$710.52	\$236.84	\$1,471.47	\$490.49
60 - 64		\$2,640.99	\$880.33	\$1,974.18	\$658.06	\$1,635.09	\$545.03	\$1,169.25	\$389.75	\$785.22	\$261.74	\$1,638.54	\$546.18
65+		\$2,640.99	\$880.33	\$1,974.18	\$658.06	\$1,635.09	\$545.03	\$1,169.25	\$389.75	\$785.22	\$261.74	\$1,638.54	\$546.18
1 Child		\$593.55	\$197.85	\$426.21	\$142.07	\$320.61	\$106.87	\$242.73	\$80.91	\$175.56	\$58.52	\$296.64	\$98.88
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