Comparison of Indiana and Montana (Medical only)
Based on average employee

***** HDHP rates are preliminary and presented for illustrative purposes only, final rates will be set in August 2013 *****

High Deductible Plan 1 ($1,500 Individual $3,000 Family)

	Indiana Actual 1/1/13	Montana if HB 13 doesn't pass	Difference	Indiana Actual 1/1/13	Montana if HB 13 does pass	Difference
Premium paid by State	$ 9,998.26	$ 8,352.00	$ (1,646.26)	$ 9,998.26	$ 8,352.00	$ (1,646.26)
HSA paid by State	$ 1,055.17	$ -	$ (1,055.17)	$ 1,055.17	$ 744.00	$ (311.17)
Total paid by State	$ 11,053.43	$ 8,352.00	$ (2,701.43)	$ 11,053.43	$ 9,096.00	$ (1,957.43)

High Deductible Plan 2 ($2,500 Individual $5,000 Family)

	Indiana Actual 1/1/13	Montana if HB 13 doesn't pass	Difference	Indiana Actual 1/1/13	Montana if HB 13 does pass	Difference
Premium paid by State	$ 9,293.05	$ 8,220.00	$ (1,073.05)	$ 9,293.05	$ 8,220.00	$ (1,073.05)
HSA paid by State	$ 1,760.38	$ 132.00	$ (1,628.38)	$ 1,760.38	$ 1,224.00	$ (536.38)
Total paid by State	$ 11,053.43	$ 8,352.00	$ (2,701.43)	$ 11,053.43	$ 9,444.00	$ (1,609.43)

SENATE PUBLIC HEALTH, WELFARE & SAFETY
EXHIBIT NO. 4
DATE: 2.15.13
BILL NO. HB 162