

## Rating Scenarios

The Nebraska Department of Insurance is posting the following 15 plan Scenarios to prepare consumers for the open enrollment period from November 15, 2014 through February 15, 2015. The scenarios are based on the metallic plans that can be purchased in the federally facilitated marketplace.

Individual premium rates will be different based on geography, tobacco use, and age. It is important to note that this information is for educational purposes and your premiums may be different. Please remember that if you have any questions about your insurance options, you may review the resources available on [www.healthcare.gov](http://www.healthcare.gov) and you should not hesitate to contact your local Nebraska agent or broker. Your agent or broker may be able to assist you in deciding between the options available.

### **Plan Levels Sold in the Federally Facilitated Marketplace:**

Platinum: 90% of costs covered by insurance

Gold: 80% of costs covered by insurance

Silver: 70% of costs covered by insurance

Bronze: 60% of costs covered by insurance

Catastrophic: less than 60% of costs covered by insurance

Note: The percentage listed with the levels is the amount the insurer will cover. Generally, the more coverage that an individual buys, the higher the monthly premiums. For the purpose of this scenario, the Department of Insurance has provided samples of all tiers issued including the catastrophic plan option.

