



THE SENATE  
STATE OF MICHIGAN



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MEMORANDUM

TO: House Financial Liability Reform Committee Members  
FROM: Senator Bruce Caswell  
DATE: Thursday, October 17, 2013  
RE: Senate Bill 542

**Percentage of 2-person plan compared to family plan from 15 municipalities**

|     |     |     |     |     |     |     |
|-----|-----|-----|-----|-----|-----|-----|
| 73% | 80% | 83% | 86% | 87% | 90% | 91% |
|     | 80% |     | 86% |     | 90% | 91% |
|     |     |     |     |     | 90% | 91% |
|     |     |     |     |     | 90% | 91% |

|                               |
|-------------------------------|
| 90% - Median                  |
| 87% - Average                 |
| 88% - Average without outlier |

After passage of Senate Bill 7 the cost of providing a health insurance plan for one person, a couple, and a family was collected from 15 municipalities. The percentage cost of the two person plan compared to the family plan is listed above. The median percentage is 90% and the average cost of a two-person plan is 87% of a family plan. The 13,000 cap in Senate 452 is 87% of the family plan cap of \$15,000.