Michigan Public Act 106 2023 Market Analysis of Health Benefits



Line of Coverage	Carrier	Response
Medical / Rx	BCBSM	Provided Renewal
	HAP	Provided Alternates Proposal
	Priority Health	Provided Alternates Proposal
	UnitedHealthcare	Provided Alternates Proposal

All alternate carriers proposed are more expensive and would make changes to plan design.

	Delta Dental	Provided Renewal
	BCBSM	Provided Alternates Proposal
Dental	Guardian	Provided Alternates Proposal
	Lincoln	Provided Alternates Proposal
	Unum	Provided Alternates Proposal

All alternate carriers proposed provided savings but would make changes to plan design and change provider network.

Vision	BCBSM	Provided Renewal
	Delta VSP	Provided Alternates Proposal
	Guardian	Provided Alternates Proposal
	Lincoln	Provided Alternates Proposal
	Unum	Provided Alternates Proposal
	VSP Direct	Provided Alternates Proposal

All alternate carriers are more expensive and would make changes to plan design.