

<http://www.freep.com/article/20140319/FEATURES08/303190014/obamacare-Michigan-insurers-not-selling-on-exchange>

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Not eligible for tax credits? You could find a better deal off the exchange

The biggest draw to the Michigan Health Insurance Marketplace and other state exchanges is tax credits that — for many Americans — can reduce premiums and out-of-pocket expenses.

If you're not eligible for those credits, experts say you might find a better deal off the exchange.

Be aware of subtle differences. For example, an exchange plan might be required to provide pediatric vision benefits directly through the plan rather than in a stand-alone supplemental policy, according to the consumer website [Health Pocket](#).

Some Michigan insurers offer individual plans both on and off the exchange. Others offer plans only outside the exchange. They include:

- Milwaukee-based Time Insurance, which sells Assurant Health products. Go to www.assuranthealth.com or call 800-394-4296.
- Connecticut-based Aetna Life Insurance. Go to www.aetna.com or call 800-872-3862.
- Flint-based HealthPlus. Go to www.healthplus.org or call

877-562-0907.

■ Lansing-based PHP Insurance. Go to www.phpmichigan.com or call
517-364-8500.