

New for 2022: Family medical coverage with spouse primary is now available

Current options



Single Plan:
\$25 per month



Family Plan, with or
without spouse as
secondary:
\$50 per month

OR

New option

Family Plan with spouse
as **primary**: \$50 per month
plus current Marketplace
premium, or \$350 for those
not on the Marketplace,
capped at \$400 per month

Here's how adding a spouse as primary works:

- Beginning March 1, 2022, spouses with coverage through the federal Marketplace who receive tax credits or subsidies will lose those discounts because Lucas County will begin offering primary medical coverage for spouses.
- Because of this potential cost increase, if you choose to add primary medical coverage for your spouse through Lucas County you will pay \$50 per month plus whatever you would pay for spousal coverage on the Marketplace, capped at \$400 total per month.
- You must provide proof of your spouse's 2022 primary medical plan cost through the Marketplace.
- Spouses who are enrolled in primary medical coverage through their employer in 2022 may enroll as primary with Lucas County. The monthly cost is \$50 for the family plan plus \$350 for the spouse primary, regardless of how much the spouse was paying for their employer primary medical coverage.
- Enrolling a spouse as secondary on Lucas County's family medical plan remains \$50 per month.
- Spouses who are eligible for coverage under any other government plan (Medicare, Medicaid, Tricare, etc.) are not eligible for any medical coverage with Lucas County, but they may participate in the dental and prescription drug benefits at no cost.

Scenario One:

- In 2021, Sarah enrolled in a single medical plan through Lucas County. She paid \$25 per month to Lucas County for that coverage and \$100 per month to the Marketplace for her spouse's primary medical coverage.
- Let's say in 2022 her spouse's Marketplace policy remains \$100 per month. Sarah wants to cancel that policy and enroll her spouse as primary on her medical plan through Lucas County.
- She will now enroll in Lucas County's family medical plan at \$50 per month and also pay \$100 per month for the spouse primary, for a total of \$150 per month.

Scenario Two:

- In 2021, Mike enrolled in a family medical plan through Lucas County with his spouse as secondary. He paid \$50 per month to Lucas County for his family coverage and \$200 to his spouse's employer for his primary coverage.
- In 2022, Mike wants to cancel his spouse's \$200 employer policy and enroll him as primary on his medical plan through Lucas County.
- He will continue to pay Lucas County \$50 per month and will also pay \$350 per month for primary spouse medical coverage, for a total of \$400 per month.

Scenario Three:

- In 2021, Matt enrolled in a family medical plan through Lucas County with his spouse as secondary. He paid \$50 per month to Lucas County for his family coverage and \$400 to the Marketplace for his spouse's primary coverage.
- Let's say in 2022 his spouse's Marketplace policy remains \$400 per month. Matt wants to cancel that policy and enroll his spouse as primary on his medical plan through Lucas County.
- He will continue to pay Lucas County \$50 per month and now also pay \$350 per month, for a total of \$400 per month, the county's guaranteed maximum.

Please note that if your spouse is eligible for medical coverage through a former employer as a retiree, he/she/they must enroll as primary in a single medical plan sponsored by his/her/their former employer, regardless of any required premium.

Spouses who do not have access to medical coverage through his/her/their former employer as a retiree but receive a stipend are eligible to enroll in Lucas County's medical plan as spouse primary, with the \$50 per month family plan and \$350 per month for spouse primary.

