

**ALTERNATIVE COST-SHARING SUBSIDY PROPOSALS - DRAFT**

**Cost-Sharing Subsidies Actuarial Values**

\* Based on the 2nd lowest cost Silver Plan

\*\* Deductibles below do not include Rx deductibles and Rx OOP Max

FPL%	ACA	Current Law	HHC Proposal
100-150% Deductible OOP Max	94% \$100 / \$200 \$500 / \$1000	Same	Same
150-200% Deductible OOP Max	87% \$750 / \$1500 \$1250 / \$2500	Same	Same
200-250% Deductible OOP Max	73% \$1900 / \$3800 \$4000 / \$8000	77% \$1500 / \$3000 \$3000 / \$6000	87% \$750 / \$1500 \$1250 / \$2500
250-300% Deductible OOP Max	70% \$1900 / \$3800 \$5100 / \$10,200	73% \$1900 / \$3800 \$4000 / \$8000	77% \$1500 / \$3000 \$3000 / \$6000
300-400% Deductible OOP Max		70% \$1900 / \$3800 \$5100 / \$10,200	73% \$1900 / \$3800 \$4000 / \$8000

Cost est. - All State Funds	
<b>SFY'15</b>	
Budgeted 2015	3,117,368
Proposal Cost	11,054,227
<b>Jan. 1 Start (half year)</b>	<b>3,968,430</b>
<b>SFY'16 (estimate)</b>	
Budgeted 2015	3,273,236
Proposal Cost	11,606,938
<b>Add'l need (annualized)</b>	<b>8,333,702</b>

\* Note: No federal match

Note: Many of the deductibles and OOP Max's listed above may be subject to change. They also do not include Rx deductibles and OOP max.

**Premium Tax-credits Increase**

from 1.5% to 2% up to 300% FPL

Increase costs above budgeted

	State	Gross	
SFY '15	<b>1,003,038</b>	2,305,306	< 1/2 year
SFY '16	<b>2,106,381</b>	4,841,142	< annualized

**BOTH PROPOSALS COMBINED**

	State	Gross	
SFY '15	<b>4,971,468</b>	6,273,735	< 1/2 year
SFY '16	<b>10,440,083</b>	13,174,844	< annualized

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