

Catamount Health and VHAP Out of Pocket Costs Compared to the Exchange  
With State Proposal for Premium and Cost Sharing Assistance

If Your Household Income Is*	What You Pay Now for VHAP or Catamount	Maximum You Will Pay for a Silver Plan in the Exchange**
Individual/\$17,244 (150%FPL)	\$396/yr premiums \$1/\$2/\$3 Rx co-pay <b>Total &lt;\$600/yr (est)</b>	\$431/yr premiums <i>plus</i> \$600/yr OOP Limit <b>Total \$1,031/yr (6% of gross income if reach OOP limit)</b>
Individual \$28,740 (250%FPL)	\$1,824 premiums <i>plus</i> \$1,050 OOP limit <b>Total \$2,874/yr</b>	\$1,882 premiums <i>plus</i> \$1,600 OOP limit <b>Total \$3,482/yr (12% of gross income if reach OOP limit)</b>
Individual/\$34,488 (300%FPL)	\$2,496/yr premiums <i>plus</i> \$1,050/yr OOP limit <b>Total \$3,546/yr</b>	\$2,759/yr premiums <i>plus</i> \$2,500/yr OOP limit <b>Total \$5,259/yr (15% of gross income if reach OOP limit)</b>
Couple/\$46,548 (300%FPL)	\$4,992/yr premiums <i>plus</i> \$2,100/yr OOP limit <b>Total \$7,092/yr</b>	\$3,724/yr premiums <i>plus</i> \$5,000/yr OOP limit <b>Total \$8,724/yr (19% of gross income if reach OOP limit)</b>
Individual/\$40,236 (350%FPL)	\$5,472/yr premiums <i>plus</i> \$1,050/yr OOP limit <b>Total \$6,522/yr</b>	\$3,219/yr premiums <i>plus</i> \$3,750/yr OOP limit <b>Total \$6,969/yr (17% of gross income if reach OOP limit)</b>
Couple/\$54,306 (350%FPL)	\$10,944/yr premiums <i>plus</i> \$2,100 OOP/yr limit <b>Total \$13,044/yr</b>	\$4,344/yr premiums <i>plus</i> \$7,500/yr OOP limit <b>Total \$11,844/yr (22% of gross income if reach OOP limit)</b>

\*To determine income for VHAP/Catamount, gross income is used with some deductions possible. In the Exchange, Modified Adjusted Gross Income will be used.

\*\*Premium and OOP amounts are after federal Premium Tax Credits and state proposal for premium and cost sharing assistance. OOP limits are 2014 amounts. They are set at the HSA limit and will increase every year. FPL are estimated 2013 amounts.