

COMPARISON OF PREMIUMS: Affordable Care Act, Administration Proposal, Catamount Health & VHAP
 (Adults Only - assumes children will be on Dr. Dynasaur)

DRAFT

Scenario 1: One person household - One adult, no children

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI) One Adult No Children	Affordable Care Act - Exchange		VHAP Monthly Premium	Catamount Health Monthly Premium
		Percentage of Income (Range)	Estimated Maximum Monthly Premium (Range)		
133 - 150%	\$15,290 - \$17,244	3% - 4%	\$38 - \$57	\$33	\$60
150 - 185%	\$17,244 - \$21,268	4% - 6.3%	\$57 - \$99		\$60
185 - 200%	\$21,268 - \$22,992		\$99 - \$121		\$60
200 - 225%	\$22,992 - \$25,866	6.3% - 8.05%	\$121 - \$155		\$124
225 - 250%	\$25,866 - \$28,740		\$155 - \$193		\$152
250 - 275%	\$28,740 - \$31,614	8.05% - 9.5%	\$193 - \$231		\$180
275 - 300%	\$31,614 - \$34,488		\$231 - \$273		\$208
300 - 400%	\$34,488 - \$45,984	9.5%	\$273 - \$364	Unsubsidized	\$456

ACA vs. CHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
(\$22)	(\$3)
(\$3)	\$39
\$39	\$61
(\$3)	\$31
\$3	\$41
\$13	\$51
\$23	\$65
(\$183)	(\$92)

ACA vs. VHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
\$5	\$24

1.5%

Administration's proposal			
% of Income Add 1.5% (Range)	New Est. Maximum Monthly Premium (Range)	Reduction from ACA Max Premium	
		Low	High
1.5% - 2.50%	\$19 - \$36	(\$19)	(\$22)
2.5% - 4.8%	\$36 - \$73	(\$22)	(\$27)
	\$73 - \$92	(\$27)	(\$29)
4.8% - 6.55%	\$92 - \$122	(\$29)	(\$32)
	\$122 - \$157	(\$32)	(\$36)
6.55% - 8.0%	\$157 - \$192	(\$36)	(\$40)
	\$192 - \$230	(\$40)	(\$43)

Administrations proposal assists up to 300% FPL

ACA+Adm vs. CHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
(\$41)	(\$24)
(\$24)	\$13
\$13	\$32
(\$32)	(\$2)
(\$30)	\$5
(\$23)	\$12
(\$16)	\$22

ACA+Adm vs. VHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
(\$14)	\$3

Scenario 2: Two person household - 2 adults, no children

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI) Two Adults No Children	Affordable Care Act - Exchange		VHAP Monthly Premium	Catamount Health Monthly Premium
		Percentage of Income	Estimated Maximum Monthly Premium (Range)		
133 - 150%	\$20,636 - \$23,268	3% - 4%	\$52 - \$78	\$66	\$120
150 - 185%	\$23,268 - \$28,704	4% - 6.3%	\$78 - \$134		
185 - 200%	\$28,704 - \$31,020		\$134 - \$163		
200 - 225%	\$31,020 - \$34,908	6.3% - 8.05%	\$163 - \$209		\$248
225 - 250%	\$34,908 - \$38,784		\$209 - \$260		\$304
250 - 275%	\$38,784 - \$42,669	8.05% - 9.5%	\$260 - \$312		\$360
275 - 300%	\$42,669 - \$46,536		\$312 - \$368		\$416
300 - 400%	\$46,536 - \$62,040	9.5%	\$368 - \$491	Unsubsidized	\$911

Catamount Health	
Potential Add'l Premium (Per Hsld / per month)	
Low	High
(\$68)	(\$42)
(\$42)	\$14
\$14	\$43
(\$85)	(\$39)
(\$95)	(\$44)
(\$100)	(\$48)
(\$104)	(\$48)
(\$543)	(\$420)

ACA vs. VHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
(\$14)	\$12

Administration's proposal			
% of Income Add 1.5% (Range)	New Est. Maximum Monthly Premium (Range)	Reduction from ACA Max Premium	
		Low	High
1.5% - 2.50%	\$26 - \$48	(\$26)	(\$29)
2.5% - 4.8%	\$48 - \$98	(\$29)	(\$36)
	\$98 - \$124	(\$36)	(\$39)
4.8% - 6.55%	\$124 - \$165	(\$39)	(\$44)
	\$165 - \$212	(\$44)	(\$48)
6.55% - 8.0%	\$212 - \$259	(\$48)	(\$53)
	\$259 - \$310	(\$53)	(\$58)

Administrations proposal assists up to 300% FPL

ACA+Adm vs. CHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
(\$94)	(\$72)
(\$72)	(\$22)
(\$22)	\$4
(\$124)	(\$83)
(\$139)	(\$92)
(\$148)	(\$101)
(\$157)	(\$106)

ACA+Adm vs. VHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
(\$40)	(\$18)

Scenario 3: Two person household - One adult, One child*

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI) One Adult One Child	Affordable Care Act - Exchange		VHAP Monthly Premium	Catamount Health Monthly Premium
		Percentage of Income	Estimated Maximum Monthly Premium (Range)		
133 - 150%	\$20,636 - \$23,268	3% - 4%	\$52 - \$78	\$33	\$60
150 - 185%	\$23,268 - \$28,704	4% - 6.3%	\$78 - \$134	\$49	
185 - 200%	\$28,704 - \$31,020		\$134 - \$163		
200 - 225%	\$31,020 - \$34,908	6.3% - 8.05%	\$163 - \$209		\$124
225 - 250%	\$34,908 - \$38,784		\$209 - \$260		\$152
250 - 275%	\$38,784 - \$42,669	8.05% - 9.5%	\$260 - \$312		\$180
275 - 300%	\$42,669 - \$46,536		\$312 - \$368		\$208
300 - 400%	\$46,536 - \$62,040	9.5%	\$368 - \$491	Unsubsidized	\$456

Catamount Health	
Potential Add'l Premium (Per Hsld / per month)	
Low	High
(\$8)	\$18
\$18	\$74
\$74	\$103
\$39	\$85
\$57	\$108
\$80	\$132
\$104	\$160
(\$88)	\$35

ACA vs. VHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
\$19	\$45
\$29	\$85

Administration's proposal			
% of Income Add 1.5% (Range)	New Est. Maximum Monthly Premium (Range)	Reduction from ACA Max Premium	
		Low	High
1.5% - 2.50%	\$26 - \$48	(\$26)	(\$29)
2.5% - 4.8%	\$48 - \$98	(\$29)	(\$36)
	\$98 - \$124	(\$36)	(\$39)
4.8% - 6.55%	\$124 - \$165	(\$39)	(\$44)
	\$165 - \$212	(\$44)	(\$48)
6.55% - 8.0%	\$212 - \$259	(\$48)	(\$53)
	\$259 - \$310	(\$53)	(\$58)

Administrations proposal assists up to 300% FPL

ACA+Adm vs. CHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
(\$34)	(\$12)
(\$12)	\$38
\$38	\$64
\$0	\$41
\$13	\$60
\$32	\$79
\$51	\$102

ACA+Adm vs. VHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
(\$7)	\$15
(\$1)	\$49

* Note: Chart assumes child on Dr. Dynasaur

Scenario 4: Three person household - 1 adult, 2 children*

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI) One Adult Two Children	Affordable Care Act - Exchange		VHAP Monthly Premium	Catamount Health Monthly Premium
		Percentage of Income	Estimated Maximum Monthly Premium (Range)		
133 - 150%	\$25,983 - \$29,304	3% - 4%	\$65 - \$98	\$33	\$60
150 - 185%	\$29,304 - \$36,132	4% - 6.3%	\$98 - \$169	\$49	
185 - 200%	\$36,132 - \$39,060		\$169 - \$205		
200 - 225%	\$39,060 - \$43,944	6.3% - 8.05%	\$205 - \$263		\$124
225 - 250%	\$43,944 - \$48,828		\$263 - \$328		\$152
250 - 275%	\$48,828 - \$53,724	8.05% - 9.5%	\$328 - \$393		\$180
275 - 300%	\$53,724 - \$58,596		\$393 - \$464		\$208
300 - 400%	\$58,596 - \$78,120	9.5%	\$464 - \$618	Unsubsidized	\$456

* Note: Chart assumes children on Dr. Dynasaur

Catamount Health	
Potential Add'l Premium (Per adult / per month)	
Low	High
\$5	\$38
\$38	\$109
\$109	\$145
\$81	\$139
\$111	\$176
\$148	\$213
\$185	\$256
\$8	\$162

ACA vs. VHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
\$32	\$65
\$49	\$120

Administration's proposal			
% of Income Add 1.5% (Range)	New Est. Maximum Monthly Premium (Range)	Reduction from ACA Max Premium	
		Low	High
1.5% - 2.50%	\$32 - \$61	(\$32)	(\$37)
2.5% - 4.8%	\$61 - \$124	(\$37)	(\$45)
	\$124 - \$156	(\$45)	(\$49)
4.8% - 6.55%	\$156 - \$208	(\$49)	(\$55)
	\$208 - \$267	(\$55)	(\$61)
6.55% - 8.0%	\$267 - \$326	(\$61)	(\$67)
	\$326 - \$391	(\$67)	(\$73)

Administrations proposal assists up to 300% FPL

ACA+Adm vs. CHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
(\$28)	\$1
\$1	\$64
\$64	\$96
\$32	\$84
\$56	\$115
\$87	\$146
\$118	\$183

ACA+Adm vs. VHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
(\$1)	\$28
\$12	\$75

Scenario 5: Four person household - 2 adults, 2 children*

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI) Two Adults Two Children	Affordable Care Act - Exchange		VHAP Monthly Premium	Catamount Health Monthly Premium
		Percentage of Income	Estimated Maximum Monthly Premium (Range)		
133 - 150%	\$31,329 - \$35,328	3% - 4%	\$78 - \$118	\$66	\$120
150 - 185%	\$35,328 - \$43,572	4% - 6.3%	\$118 - \$204	\$98	
185 - 200%	\$43,572 - \$47,100		\$204 - \$247		
200 - 225%	\$47,100 - \$52,992	6.3% - 8.05%	\$247 - \$317		\$248
225 - 250%	\$52,992 - \$58,884		\$317 - \$395		\$304
250 - 275%	\$58,884 - \$64,779	8.05% - 9.5%	\$395 - \$474		\$360
275 - 300%	\$64,779 - \$70,656		\$474 - \$559		\$416
300 - 400%	\$70,656 - \$94,200	9.5%	\$559 - \$746	Unsubsidized	\$1,367

* Note: Chart assumes children on Dr. Dynasaur

Catamount Health	
Potential Add'l Premium (Per hslid / per month)	
Low	High
(\$42)	(\$2)
(\$2)	\$84
\$84	\$127
(\$1)	\$69
\$13	\$91
\$35	\$114
\$58	\$143
(\$807)	(\$621)

ACA vs. VHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
\$12	\$52
\$20	\$106

Administration's proposal			
% of Income Add 1.5% (Range)	New Est. Maximum Monthly Premium (Range)	Reduction from ACA Max Premium	
		Low	High
1.5% - 2.50%	\$39 - \$74	(\$39)	(\$44)
2.5% - 4.8%	\$74 - \$149	(\$44)	(\$54)
	\$149 - \$188	(\$54)	(\$59)
4.8% - 6.55%	\$188 - \$251	(\$59)	(\$66)
	\$251 - \$321	(\$66)	(\$74)
6.55% - 8.0%	\$321 - \$393	(\$74)	(\$81)
	\$393 - \$471	(\$81)	(\$88)

Administrations proposal assists up to 300% FPL

ACA+Adm vs. CHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
(\$81)	(\$46)
(\$46)	\$29
\$29	\$68
(\$60)	\$3
(\$53)	\$17
(\$39)	\$33
(\$23)	\$55

ACA+Adm vs. VHAP	
Potential Add'l Premium (Per adult / per month)	
Low	High
(\$27)	\$8
(\$24)	\$51

Notes:

FPL Thresholds: There are discrepancies in the the federal FPL thresholds and state FPL thresholds that need clarification.

Example: 200% FPL - 250% FPL

State = greater than 200% but less than or equal to 250%. The 250% would be considered part of this bracket.

Federal = at least 200% but less than 250%. The 250% would not be part of this bracket, but part of the next bracket.

Estimated Maximum Monthly Premium: It is assumed that the maximum monthly premium is the maximum for the whole household. and not each individual in the same household

Children: In scenario's with children, for under 300% FPL, it is assumed that the children were on Dr. Dynasaur both before and after the exchange goes into effect. As such the Dr. Dynasaur premium was not included since there would be no change in the premium paid.

Premium Tax credits: Credits are based on the cost of the second lowest silver plan. Tax credits are per household.

VHAP & Catamount Premims: In scenario's with two adults, the premiums exhibited are the regular premium multiplied by two people.

Federal Poverty Levels: These estimates are based the Vermont Dept. of Children and Families Bulletin No: 12-22.

These are estimates of 2013 which should finalized by March 2013. 2014 FPL's likley won't be released until 2014.

