

Affordable Care Act Premium Tax Credits and Cost Sharing Subsidies - One Person Household

One person household

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI) One Person Household	ACA - Premium Tax Credits	
		Percentage of Income (Range)	Estimated Maximum Monthly Premium (Range)
133 - 150%	\$15,290 - \$17,244	3% - 4%	\$38 - \$57
150 - 185%	\$17,244 - \$21,268	4% - 6.3%	\$57 - \$99
185 - 200%	\$21,268 - \$22,992		\$99 - \$121
200 - 225%	\$22,992 - \$25,866	6.3% - 8.05%	\$121 - \$155
225 - 250%	\$25,866 - \$28,740		\$155 - \$193
250 - 275%	\$28,740 - \$31,614	8.05% - 9.5%	\$193 - \$231
275 - 300%	\$31,614 - \$34,488		\$231 - \$273
300 - 400%	\$34,488 - \$45,984	9.5%	\$273 - \$364

Based on Silver-Level Plan

ACA - Cost Sharing Subsidies	
Out of pocket Maximum (Estimated 2014)	Cost sharing Subsidy (Actuarial Value)
\$2,250 (Individual)	94%
\$4,500 (Family)	87%
\$5,200 (Individual) \$10,400 (Family)	73%
\$6,400 (Individual) \$12,800 (Family)	70%

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.

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

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 likely won't be released until 2014.

Estimated 2013 Federal Poverty Level:

Note: FPL's based on DCF Bulletin No. 12-22, released 12/05/12. Official federal FPL's expected to be published February or March 2013.

Household Size	75%	100%	133%	150%	175%	200%	225%	275%	300%	350%	400%
1	\$719	\$958	\$1,274	\$1,437	\$1,677	\$1,916	\$2,156	\$2,635	\$2,874	\$3,353	\$3,832
2	\$970	\$1,293	\$1,720	\$1,940	\$2,263	\$2,586	\$2,909	\$3,556	\$3,879	\$4,526	\$5,172
3	\$1,221	\$1,628	\$2,165	\$2,442	\$2,849	\$3,256	\$3,663	\$4,477	\$4,884	\$5,698	\$6,512
4	\$1,472	\$1,963	\$2,611	\$2,945	\$3,435	\$3,926	\$4,417	\$5,398	\$5,889	\$6,871	\$7,852
5	\$1,724	\$2,298	\$3,056	\$3,447	\$4,022	\$4,596	\$5,171	\$6,320	\$6,894	\$8,043	\$9,192
6	\$1,975	\$2,633	\$3,502	\$3,950	\$4,608	\$5,266	\$5,924	\$7,241	\$7,899	\$9,216	\$10,532
7	\$2,226	\$2,968	\$3,947	\$4,452	\$5,194	\$5,936	\$6,678	\$8,162	\$8,904	\$10,388	\$11,872
8	\$2,477	\$3,303	\$4,393	\$4,955	\$5,780	\$6,606	\$7,432	\$9,083	\$9,909	\$11,561	\$13,212

Household Size	75%	100%	133%	150%	175%	200%	225%	275%	300%	350%	400%
1	\$8,622	\$11,496	\$15,290	\$17,244	\$20,118	\$22,992	\$25,866	\$31,614	\$34,488	\$40,236	\$45,984
2	\$11,637	\$15,516	\$20,636	\$23,274	\$27,153	\$31,032	\$34,911	\$42,669	\$46,548	\$54,306	\$62,064
3	\$14,652	\$19,536	\$25,983	\$29,304	\$34,188	\$39,072	\$43,956	\$53,724	\$58,608	\$68,376	\$78,144
4	\$17,667	\$23,556	\$31,329	\$35,334	\$41,223	\$47,112	\$53,001	\$64,779	\$70,668	\$82,446	\$94,224
5	\$20,682	\$27,576	\$36,676	\$41,364	\$48,258	\$55,152	\$62,046	\$75,834	\$82,728	\$96,516	\$110,304
6	\$23,697	\$31,596	\$42,023	\$47,394	\$55,293	\$63,192	\$71,091	\$86,889	\$94,788	\$110,586	\$126,384
7	\$26,712	\$35,616	\$47,369	\$53,424	\$62,328	\$71,232	\$80,136	\$97,944	\$106,848	\$124,656	\$142,464
8	\$29,727	\$39,636	\$52,716	\$59,454	\$69,363	\$79,272	\$89,181	\$108,999	\$118,908	\$138,726	\$158,544

Affordable Care Act Premium Tax Credits - One Person Household

One person household

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133 - 150%	\$15,290 - \$17,244	3% - 4%	\$38 - \$57
150 - 185%	\$17,244 - \$21,268	4% - 6.3%	\$57 - \$99
185 - 200%	\$21,268 - \$22,992		\$99 - \$121
200 - 225%	\$22,992 - \$25,866	6.3% - 8.05%	\$121 - \$155
225 - 250%	\$25,866 - \$28,740		\$155 - \$193
250 - 275%	\$28,740 - \$31,614	8.05% - 9.5%	\$193 - \$231
275 - 300%	\$31,614 - \$34,488		\$231 - \$273
300 - 400%	\$34,488 - \$45,984	9.5%	\$273 - \$364

Notes:

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Two person household

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI) Two Person Household	ACA - Premium Tax Credits	
		Percentage of Income	Estimated Maximum Monthly Premium (Range)
133 - 150%	\$20,636 - \$23,268	3% - 4%	\$52 - \$78
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
225 - 250%	\$34,908 - \$38,784		\$209 - \$260
250 - 275%	\$38,784 - \$42,669	8.05% - 9.5%	\$260 - \$312
275 - 300%	\$42,669 - \$46,536		\$312 - \$368
300 - 400%	\$46,536 - \$62,040	9.5%	\$368 - \$491

Three person household

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI) Three Person Household	ACA - Premium Tax Credits	
		Percentage of Income	Estimated Maximum Monthly Premium (Range)
133 - 150%	\$25,983 - \$29,304	3% - 4%	\$65 - \$98
150 - 185%	\$29,304 - \$36,132	4% - 6.3%	\$98 - \$169
185 - 200%	\$36,132 - \$39,060		\$169 - \$205
200 - 225%	\$39,060 - \$43,944	6.3% - 8.05%	\$205 - \$263
225 - 250%	\$43,944 - \$48,828		\$263 - \$328
250 - 275%	\$48,828 - \$53,724	8.05% - 9.5%	\$328 - \$393
275 - 300%	\$53,724 - \$58,596		\$393 - \$464
300 - 400%	\$58,596 - \$78,120	9.5%	\$464 - \$618

Four person household

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI) Four Person Household	ACA - Premium Tax Credits	
		Percentage of Income	Estimated Maximum Monthly Premium (Range)
133 - 150%	\$31,329 - \$35,328	3% - 4%	\$78 - \$118
150 - 185%	\$35,328 - \$43,572	4% - 6.3%	\$118 - \$204
185 - 200%	\$43,572 - \$47,100		\$204 - \$247
200 - 225%	\$47,100 - \$52,992	6.3% - 8.05%	\$247 - \$317
225 - 250%	\$52,992 - \$58,884		\$317 - \$395
250 - 275%	\$58,884 - \$64,779	8.05% - 9.5%	\$395 - \$474
275 - 300%	\$64,779 - \$70,656		\$474 - \$559
300 - 400%	\$70,656 - \$94,200	9.5%	\$559 - \$746

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Notes:

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Affordable Care Act Premium Cost Sharing Subsidies Scenarios

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI) One Person Household	ACA - Cost Sharing Subsidies		Sample Silver Plan - Individual Plan		
		Out of pocket Maximum (Estimated 2014)	Cost sharing Subsidy (Actuarial Value)	Deductible	Coinsurance	OOP Max
133 - 150%	\$15,290 - \$17,244	\$2,250 (Individual)	94%	\$1,750	20%	\$6,400
150 - 185%	\$17,244 - \$21,268	\$4,500 (Family)	87%	\$500	20%	\$1,050
185 - 200%	\$21,268 - \$22,992			\$0	20%	\$2,250
200 - 225%	\$22,992 - \$25,866	\$5,200 (Individual)	73%	\$2,000	20%	\$3,500
225 - 250%	\$25,866 - \$28,740	\$10,400 (Family)		\$1,500	20%	\$5,200
250 - 275%	\$28,740 - \$31,614					
275 - 300%	\$31,614 - \$34,488	\$6,400 (Individual)	70%	\$1,750	20%	\$6,400
300 - 400%	\$34,488 - \$45,984	\$12,800 (Family)				

Note: Scenarios are ballpark estimates of actuarial values using deductibles, coinsurance, and out-of-pocket maximums. It doesn't consider physician co-pays.

Actuarial Value = The average share of medical spending paid by a plan for a defined set of covered services across a standard population. For example, if a plan has an actuarial value of 70%, on average the plan would pay for 70% of medical spending for covered services and the beneficiary would pay the remaining 30% out-of-pocket in the form of deductibles, co-pays, and coinsurance.