

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

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**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	Catamount Health		VHAP	
		Percentage of Income (Range)	Estimated Maximum Monthly Premium (Range)			Potential Add'l Premium (Per Hsld / per month)		Potential Add'l Premium (Per adult / per month)	
						Low	High	Low	High
133 - 150%	\$15,290 - \$17,244	3% - 4%	\$38 - \$57	\$33	\$60	(\$22)	(\$3)	\$5	\$24
150 - 185%	\$17,244 - \$21,268	4% - 6.3%	\$57 - \$99			(\$3)	\$39		
185 - 200%	\$21,268 - \$22,992		\$99 - \$121			\$39	\$61		
200 - 225%	\$22,992 - \$25,866	6.3% - 8.05%	\$121 - \$155		\$124	(\$3)	\$31		
225 - 250%	\$25,866 - \$28,740		\$155 - \$193			\$3	\$41		
250 - 275%	\$28,740 - \$31,614	8.05% - 9.5%	\$193 - \$231		\$180	\$13	\$51		
275 - 300%	\$31,614 - \$34,488		\$231 - \$273			\$23	\$65		
300 - 400%	\$34,488 - \$45,984	9.5%	\$273 - \$364	Unsubsidized	\$456	(\$183)	(\$92)		

**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	Catamount Health		VHAP	
		Percentage of Income	Estimated Maximum Monthly Premium (Range)			Potential Add'l Premium (Per Hsld / per month)		Potential Add'l Premium (Per adult / per month)	
						Low	High	Low	High
133 - 150%	\$20,636 - \$23,268	3% - 4%	\$52 - \$78	\$66	\$120	(\$68)	(\$42)	(\$14)	\$12
150 - 185%	\$23,268 - \$28,704	4% - 6.3%	\$78 - \$134			(\$42)	\$14		
185 - 200%	\$28,704 - \$31,020		\$134 - \$163			\$14	\$43		
200 - 225%	\$31,020 - \$34,908	6.3% - 8.05%	\$163 - \$209		\$248	(\$85)	(\$39)		
225 - 250%	\$34,908 - \$38,784		\$209 - \$260			(\$95)	(\$44)		
250 - 275%	\$38,784 - \$42,669	8.05% - 9.5%	\$260 - \$312		\$360	(\$100)	(\$48)		
275 - 300%	\$42,669 - \$46,536		\$312 - \$368			(\$104)	(\$48)		
300 - 400%	\$46,536 - \$62,040	9.5%	\$368 - \$491	Unsubsidized	\$911	(\$543)	(\$420)		

**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	Catamount Health		VHAP	
		Percentage of Income	Estimated Maximum Monthly Premium (Range)			Potential Add'l Premium (Per Hsld / per month)		Potential Add'l Premium (Per adult / per month)	
						Low	High	Low	High
133 - 150%	\$20,636 - \$23,268	3% - 4%	\$52 - \$78	\$33	\$60	(\$8)	\$18	\$19	\$45
150 - 185%	\$23,268 - \$28,704	4% - 6.3%	\$78 - \$134	\$49		\$18	\$74	\$29	\$85
185 - 200%	\$28,704 - \$31,020		\$134 - \$163			\$74	\$103		
200 - 225%	\$31,020 - \$34,908	6.3% - 8.05%	\$163 - \$209		\$124	\$39	\$85		
225 - 250%	\$34,908 - \$38,784		\$209 - \$260			\$152	\$57	\$108	
250 - 275%	\$38,784 - \$42,669	8.05% - 9.5%	\$260 - \$312		\$180	\$80	\$132		
275 - 300%	\$42,669 - \$46,536		\$312 - \$368			\$208	\$104	\$160	
300 - 400%	\$46,536 - \$62,040	9.5%	\$368 - \$491	Unsubsidized	\$456	(\$88)	\$35		

\* 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	Catamount Health		VHAP	
		Percentage of Income	Estimated Maximum Monthly Premium (Range)			Potential Add'l Premium (Per Hsld / per month)		Potential Add'l Premium (Per adult / per month)	
						Low	High	Low	High
133 - 150%	\$25,983 - \$29,304	3% - 4%	\$65 - \$98	\$33	\$60	\$5	\$38	\$32	\$65
150 - 185%	\$29,304 - \$36,132	4% - 6.3%	\$98 - \$169	\$49		\$38	\$109	\$49	\$120
185 - 200%	\$36,132 - \$39,060		\$169 - \$205			\$109	\$145		
200 - 225%	\$39,060 - \$43,944	6.3% - 8.05%	\$205 - \$263		\$124	\$81	\$139		
225 - 250%	\$43,944 - \$48,828		\$263 - \$328		\$152	\$111	\$176		
250 - 275%	\$48,828 - \$53,724	8.05% - 9.5%	\$328 - \$393		\$180	\$148	\$213		
275 - 300%	\$53,724 - \$58,596		\$393 - \$464		\$208	\$185	\$256		
300 - 400%	\$58,596 - \$78,120	9.5%	\$464 - \$618	Unsubsidized	\$456	\$8	\$162		

\* Note: Chart assumes children on Dr. Dynasaur

**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	Catamount Health		VHAP	
		Percentage of Income	Estimated Maximum Monthly Premium (Range)			Potential Add'l Premium (Per Hsld / per month)		Potential Add'l Premium (Per adult / per month)	
						Low	High	Low	High
133 - 150%	\$31,329 - \$35,328	3% - 4%	\$78 - \$118	\$66	\$120	(\$42)	(\$2)	\$12	\$52
150 - 185%	\$35,328 - \$43,572	4% - 6.3%	\$118 - \$204	\$98		(\$2)	\$84	\$20	\$106
185 - 200%	\$43,572 - \$47,100		\$204 - \$247			\$84	\$127		
200 - 225%	\$47,100 - \$52,992	6.3% - 8.05%	\$247 - \$317		\$248	(\$1)	\$69		
225 - 250%	\$52,992 - \$58,884		\$317 - \$395		\$304	\$13	\$91		
250 - 275%	\$58,884 - \$64,779	8.05% - 9.5%	\$395 - \$474		\$360	\$35	\$114		
275 - 300%	\$64,779 - \$70,656		\$474 - \$559		\$416	\$58	\$143		
300 - 400%	\$70,656 - \$94,200	9.5%	\$559 - \$746	Unsubsidized	\$1,367	(\$807)	(\$621)		

\* Note: Chart assumes children on Dr. Dynasaur

**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.