

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)		Affordable Care Act - Exchange		Catamount Health	
	No Children	One Adult	Estimated Maximum Monthly Premium (Range)	VHAP Monthly Premium	Monthly Premium	Potential Add'l Premium (Per adult / per month)
133-150%	\$15,290 - \$17,244	\$17,244 - \$21,268	\$38 - \$57	\$33	\$60	Low (\$22) High (\$3)
150 - 185%	\$17,244 - \$21,268	\$21,268 - \$22,992	\$57 - \$99	\$60	\$60	Low (\$3) High \$39
185 - 200%	\$21,268 - \$22,992	\$22,992 - \$25,866	\$99 - \$121	\$60	\$60	Low \$39 High \$61
200 - 225%	\$22,992 - \$25,866	\$25,866 - \$28,740	\$121 - \$155	\$124	\$124	Low (\$3) High \$31
225 - 250%	\$25,866 - \$28,740	\$28,740 - \$31,614	\$155 - \$193	\$152	\$152	Low \$3 High \$41
250 - 275%	\$28,740 - \$31,614	\$31,614 - \$34,488	\$193 - \$231	\$180	\$180	Low \$13 High \$51
275 - 300%	\$31,614 - \$34,488	\$34,488 - \$45,984	\$231 - \$273	\$208	\$208	Low \$23 High \$65
300 - 400%	\$45,984 - \$62,040	Unsubsidized	\$273 - \$364	Unsubsidized	\$456	Low (\$163) High (\$92)

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

1.5%		Administration's proposal		ACA vs. VHAP	
% of Income Add 1.5% (Range)	New Est. Maximum Monthly Premium (Range)	Reduction from ACA Max Premium	Low	High	Potential Add'l Premium (Per adult / per month)
1.5% - 2.50%	\$19 - \$36	Low High	(\$19) (\$22)	(\$24) (\$32)	Low High
2.5% - 4.8%	\$36 - \$73	Low High	(\$22) (\$27)	(\$24) (\$32)	Low High
4.8% - 6.55%	\$92 - \$122	Low High	(\$29) (\$32)	(\$32) (\$36)	Low High
6.55% - 8.0%	\$157 - \$192	Low High	(\$36) (\$40)	(\$40) (\$43)	Low High
Administrations proposal assists up to 300% FPL					

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

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

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

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI)		Affordable Care Act - Exchange		Catamount Health	
	No Children	Two Adults	Estimated Maximum Monthly Premium (Range)	VHAP Monthly Premium	Monthly Premium	Potential Add'l Premium (Per Hsld / per month)
133-150%	\$20,636 - \$23,268	\$23,268 - \$28,704	\$52 - \$78	\$66	\$120	Low (\$68) High (\$42)
150 - 185%	\$23,268 - \$28,704	\$28,704 - \$31,020	\$78 - \$134	\$66	\$120	Low (\$42) High \$14
185 - 200%	\$28,704 - \$31,020	\$31,020 - \$34,908	\$134 - \$163	\$66	\$120	Low \$14 High \$43
200 - 225%	\$31,020 - \$34,908	\$34,908 - \$38,784	\$163 - \$209	\$66	\$120	Low (\$65) High (\$44)
225 - 250%	\$34,908 - \$38,784	\$38,784 - \$42,669	\$209 - \$260	\$66	\$120	Low (\$65) High (\$46)
250 - 275%	\$38,784 - \$42,669	\$42,669 - \$46,536	\$260 - \$312	\$66	\$120	Low (\$100) High (\$48)
275 - 300%	\$42,669 - \$46,536	\$46,536 - \$62,040	\$312 - \$368	\$66	\$120	Low (\$104) High (\$48)
300 - 400%	\$62,040 - \$82,040	Unsubsidized	\$368 - \$491	Unsubsidized	\$911	Low (\$543) High (\$420)

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

Administration's proposal		ACA vs. VHAP	
% of Income Add 1.5% (Range)	New Est. Maximum Monthly Premium (Range)	Reduction from ACA Max Premium	Low
1.5% - 2.50%	\$26 - \$48	Low High	(\$26) (\$29)
2.5% - 4.8%	\$48 - \$98	Low High	(\$29) (\$36)
4.8% - 6.55%	\$98 - \$124	Low High	(\$36) (\$39)
6.55% - 8.0%	\$124 - \$165	Low High	(\$39) (\$44)
	\$165 - \$212	Low High	(\$44) (\$48)
	\$212 - \$259	Low High	(\$48) (\$53)
	\$259 - \$310	Low High	(\$53) (\$58)
Administrations proposal assists up to 300% FPL			

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

ACA+Adm vs. CHAP	
Potential Add'l Premium (Per adult / per month)	Low High
	(\$94) (\$72)
	(\$72) (\$22)
	(\$22) \$4
	(\$124) (\$83)
	(\$139) (\$92)
	(\$146) (\$101)
	(\$157) (\$106)

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

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI)		Affordable Care Act - Exchange		Catamount Health	
	One Adult	One Child	Estimated Maximum Monthly Premium (Range)	VHAP Monthly Premium	Monthly Premium	Potential Add'l Premium (Per Hsld / per month)
133-150%	\$20,636 - \$23,268	\$23,268 - \$28,704	\$52 - \$78	\$33	\$60	Low (\$8) High \$18
150 - 185%	\$23,268 - \$28,704	\$28,704 - \$31,020	\$78 - \$134	\$49	\$60	Low \$18 High \$74
185 - 200%	\$28,704 - \$31,020	\$31,020 - \$34,908	\$134 - \$163	\$49	\$60	Low \$74 High \$103
200 - 225%	\$31,020 - \$34,908	\$34,908 - \$38,784	\$163 - \$209	\$49	\$60	Low \$85 High \$85
225 - 250%	\$34,908 - \$38,784	\$38,784 - \$42,669	\$209 - \$260	\$49	\$60	Low \$108 High \$132
250 - 275%	\$38,784 - \$42,669	\$42,669 - \$46,536	\$260 - \$312	\$49	\$60	Low \$104 High \$160
275 - 300%	\$42,669 - \$46,536	\$46,536 - \$62,040	\$312 - \$368	\$49	\$60	Low (\$88) High \$35
300 - 400%	\$62,040 - \$82,040	Unsubsidized	\$368 - \$491	Unsubsidized	\$456	Low (\$88) High \$35

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

Administration's proposal		ACA vs. VHAP	
% of Income Add 1.5% (Range)	New Est. Maximum Monthly Premium (Range)	Reduction from ACA Max Premium	Low
1.5% - 2.50%	\$26 - \$48	Low High	(\$26) (\$29)
2.5% - 4.8%	\$48 - \$98	Low High	(\$29) (\$36)
4.8% - 6.55%	\$98 - \$124	Low High	(\$36) (\$39)
6.55% - 8.0%	\$124 - \$165	Low High	(\$39) (\$44)
	\$165 - \$212	Low High	(\$44) (\$48)
	\$212 - \$259	Low High	(\$48) (\$53)
	\$259 - \$310	Low High	(\$53) (\$58)
Administrations proposal assists up to 300% FPL			

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

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

* 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)		Percentage of Income	Affordable Care Act - Exchange Estimated Maximum Monthly Premium (Range)		Catamount Health Monthly Premium	VHAP Monthly Premium	Potential Add'l Premium (Per adult / per month)	
	One Adult	Two Children		Estimated Maximum Monthly Premium (Range)	Reduction from ACA Max Premium			Low	High
133 - 150%	\$25,983	\$29,304	3% - 4%	\$65 - \$98	\$0	\$60	\$33	\$5	\$38
150 - 185%	\$29,304	\$36,132	4% - 6.3%	\$98 - \$169	\$0	\$109	\$49	\$38	\$109
185 - 200%	\$36,132	\$39,060	6.3% - 8.05%	\$169 - \$205	\$124	\$145	\$111	\$109	\$145
200 - 225%	\$39,060	\$43,944	8.05% - 9.5%	\$205 - \$328	\$152	\$139	\$111	\$81	\$139
225 - 250%	\$43,944	\$48,828		\$328 - \$393	\$180	\$176	\$148	\$111	\$176
250 - 275%	\$48,828	\$53,724		\$393 - \$464	\$208	\$213	\$185	\$148	\$213
275 - 300%	\$53,724	\$58,596			\$208	\$256		\$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)		Percentage of Income	Affordable Care Act - Exchange Estimated Maximum Monthly Premium (Range)		Catamount Health Monthly Premium	VHAP Monthly Premium	Potential Add'l Premium (Per adult / per month)	
	Two Adults	Two Children		Estimated Maximum Monthly Premium (Range)	Reduction from ACA Max Premium			Low	High
133 - 150%	\$31,329	\$35,328	3% - 4%	\$78 - \$118	\$120	\$120	\$66	\$12	\$52
150 - 185%	\$35,328	\$43,572	4% - 6.3%	\$118 - \$204	\$84	\$84	\$98	\$20	\$106
185 - 200%	\$43,572	\$47,100	6.3% - 8.05%	\$204 - \$247	\$84	\$127	\$84	\$84	\$127
200 - 225%	\$47,100	\$52,992		\$247 - \$317	\$248	\$69	\$13	(\$1)	\$69
225 - 250%	\$52,992	\$58,884		\$317 - \$395	\$304	\$91	\$35	\$13	\$91
250 - 275%	\$58,884	\$64,779	8.05% - 9.5%	\$395 - \$474	\$360	\$114	\$58	\$35	\$114
275 - 300%	\$64,779	\$70,656		\$474 - \$559	\$416	\$143		\$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 Premiums: 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 be finalized by March 2014. 2014 FPL's likely won't be released until 2014.

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

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

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI)		Percentage of Income	Affordable Care Act - Exchange Estimated Maximum Monthly Premium (Range)		Catamount Health Monthly Premium	VHAP Monthly Premium	Potential Add'l Premium (Per adult / per month)	
	One Adult	Two Children		Estimated Maximum Monthly Premium (Range)	Reduction from ACA Max Premium			Low	High
133 - 150%	\$25,983	\$29,304	3% - 4%	\$65 - \$98	\$0	\$60	\$33	\$5	\$38
150 - 185%	\$29,304	\$36,132	4% - 6.3%	\$98 - \$169	\$0	\$109	\$49	\$38	\$109
185 - 200%	\$36,132	\$39,060	6.3% - 8.05%	\$169 - \$205	\$124	\$145	\$111	\$109	\$145
200 - 225%	\$39,060	\$43,944	8.05% - 9.5%	\$205 - \$328	\$152	\$139	\$111	\$81	\$139
225 - 250%	\$43,944	\$48,828		\$328 - \$393	\$180	\$176	\$148	\$111	\$176
250 - 275%	\$48,828	\$53,724		\$393 - \$464	\$208	\$213	\$185	\$148	\$213
275 - 300%	\$53,724	\$58,596			\$208	\$256		\$185	\$256
300 - 400%	\$58,596	\$78,120	9.5%	\$464 - \$618	Unsubsidized	\$456		\$8	\$162

* Note: Chart assumes children on Dr. Dynasaur

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI)		Percentage of Income	Administration's proposal		Reduction from ACA Max Premium	Potential Add'l Premium (Per adult / per month)
	One Adult	Two Children		% of Income Add 1.5% (Range)	New Est. Maximum Monthly Premium (Range)		
133 - 150%	\$25,983	\$29,304	1.5% - 2.50%	\$32 - \$61	(\$32)	(\$37)	\$1
150 - 185%	\$29,304	\$36,132	2.5% - 4.8%	\$61 - \$124	(\$37)	(\$45)	\$1
185 - 200%	\$36,132	\$39,060	4.8% - 6.55%	\$124 - \$156	(\$45)	(\$49)	\$64
200 - 225%	\$39,060	\$43,944		\$156 - \$208	(\$49)	(\$55)	\$84
225 - 250%	\$43,944	\$48,828		\$208 - \$267	(\$55)	(\$61)	\$32
250 - 275%	\$48,828	\$53,724		\$267 - \$326	(\$61)	(\$67)	\$56
275 - 300%	\$53,724	\$58,596		\$326 - \$391	(\$67)	(\$73)	\$87
300 - 400%	\$58,596	\$78,120					\$118

Administrations proposal assists up to 300% FPL

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

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

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

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

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI)		Percentage of Income	Administration's proposal		Reduction from ACA Max Premium	Potential Add'l Premium (Per adult / per month)
	Two Adults	Two Children		% of Income Add 1.5% (Range)	New Est. Maximum Monthly Premium (Range)		
133 - 150%	\$31,329	\$35,328	1.5% - 2.50%	\$39 - \$74	(\$39)	(\$44)	\$12
150 - 185%	\$35,328	\$43,572	2.5% - 4.8%	\$74 - \$149	(\$44)	(\$54)	\$20
185 - 200%	\$43,572	\$47,100	4.8% - 6.55%	\$149 - \$188	(\$54)	(\$59)	\$84
200 - 225%	\$47,100	\$52,992		\$188 - \$251	(\$59)	(\$66)	\$69
225 - 250%	\$52,992	\$58,884		\$251 - \$321	(\$66)	(\$74)	\$91
250 - 275%	\$58,884	\$64,779		\$321 - \$393	(\$74)	(\$81)	\$114
275 - 300%	\$64,779	\$70,656		\$393 - \$471	(\$81)	(\$88)	\$143
300 - 400%	\$70,656	\$94,200	9.5%				\$143

Administrations proposal assists up to 300% FPL

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

Catamount Health	
Potential Add'l Premium (Per adult / per month)	Low High
(\$2)	(\$2)
(\$4)	\$84
\$84	\$127
(\$1)	\$69
\$13	\$91
\$35	\$114
\$58	\$143
(\$807)	(\$621)

2013 Federal Poverty Level (FPL) Estimates	Annual Household Income (MAGI)		Percentage of Income	Affordable Care Act - Exchange Estimated Maximum Monthly Premium (Range)		Catamount Health Monthly Premium	VHAP Monthly Premium	Potential Add'l Premium (Per adult / per month)	
	Two Adults	Two Children		Estimated Maximum Monthly Premium (Range)	Reduction from ACA Max Premium			Low	High
133 - 150%	\$31,329	\$35,328	3% - 4%	\$78 - \$118	\$120	\$120	\$66	\$12	\$52
150 - 185%	\$35,328	\$43,572	4% - 6.3%	\$118 - \$204	\$84	\$84	\$98	\$20	\$106
185 - 200%	\$43,572	\$47,100	6.3% - 8.05%	\$204 - \$247	\$84	\$127	\$84	\$84	\$127
200 - 225%	\$47,100	\$52,992		\$247 - \$317	\$248	\$69	\$13	(\$1)	\$69
225 - 250%	\$52,992	\$58,884		\$317 - \$395	\$304	\$91	\$35	\$13	\$91
250 - 275%	\$58,884	\$64,779	8.05% - 9.5%	\$395 - \$474	\$360	\$114	\$58	\$35	\$114
275 - 300%	\$64,779	\$70,656		\$474 - \$559	\$416	\$143		\$58	\$143
300 - 400%	\$70,656	\$94,200	9.5%	\$559 - \$746	Unsubsidized	\$1,367		(\$807)	(\$621)

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