

### Cost-Sharing Subsidies Actuarial Values

\* Based on the 2nd lowest cost Silver Plan

\* Format note: \$500 / \$1000 = Individual / Family

\* % of income uses FPL for a family of 4.

### Underinsured Indicators\*

(1) Deductibles ≥ 5% of income

(2) Medical expense ≥ 10% of income

(3) Under 200% FPL - Medical expenses ≥ 5% of income

\* Commonwealth Fund (2005). Schoen, C. *Insured but not protected:*

*How many adults are underinsured?* Health Affairs, June 14, 2005.

FPL%	ACA Subsidy	% of Income (Mid-range)	Vermont Subsidy 2016	% of Income (Mid-range)	Governor's & HHC revised Proposal	% of Income (Mid-range)
100-150%	94%					
Med Deductible	\$100 / \$200	1%	Same		Same	
Med OOP Max	\$500 / \$1000	3%				
Rx Deductible	\$0					
Rx OOP Max	\$200 / \$400					
150-200%	87%					
Deductible	\$600 / \$1200	3%	Same		Same	
OOP Max	\$1250 / \$2500	6%				
Rx Deductible	\$100 / \$200					
Rx OOP Max	\$400 / \$800					
200-250%	73%		77%		83%	
Deductible	\$2000 / \$4000	7%	\$1600 / \$3200	6%	\$1000 / \$2000	4%
OOP Max	\$4500 / \$9000	16%	\$3400 / \$6800	13%	\$2250 / \$4500	8%
Rx Deductible	\$150 / \$300		\$150 / \$300		\$100 / \$200	
Rx OOP Max	\$1200 / \$2400		\$1000 / \$2000		\$500 / \$1000	
250-300%	70%		73%		79%	
Deductible	N/A	N/A	\$2000 / \$4000	6%	\$1250 / \$2500	4%
OOP Max			\$4500 / \$9000	14%	\$2900 / \$5800	9%
Rx Deductible			\$150 / \$300		\$100 / \$200	
Rx OOP Max			\$1200 / \$2400		\$1000 / \$2000	
300-400%			70%			
Deductible			N/A			
OOP Max						

Note: Many of the deductibles and OOP Max's listed above may be subject to change.

Cost est. All State \$'s	2016 Approved Subsidy	Governor's Proposal	TOTAL Subsidy Cost Under Proposal (Yellow + Blue)
SFY'16	\$761,308	\$2,000,000	\$2,761,308
Est. SFY'17	\$1,621,585	\$4,260,000	\$5,881,585

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