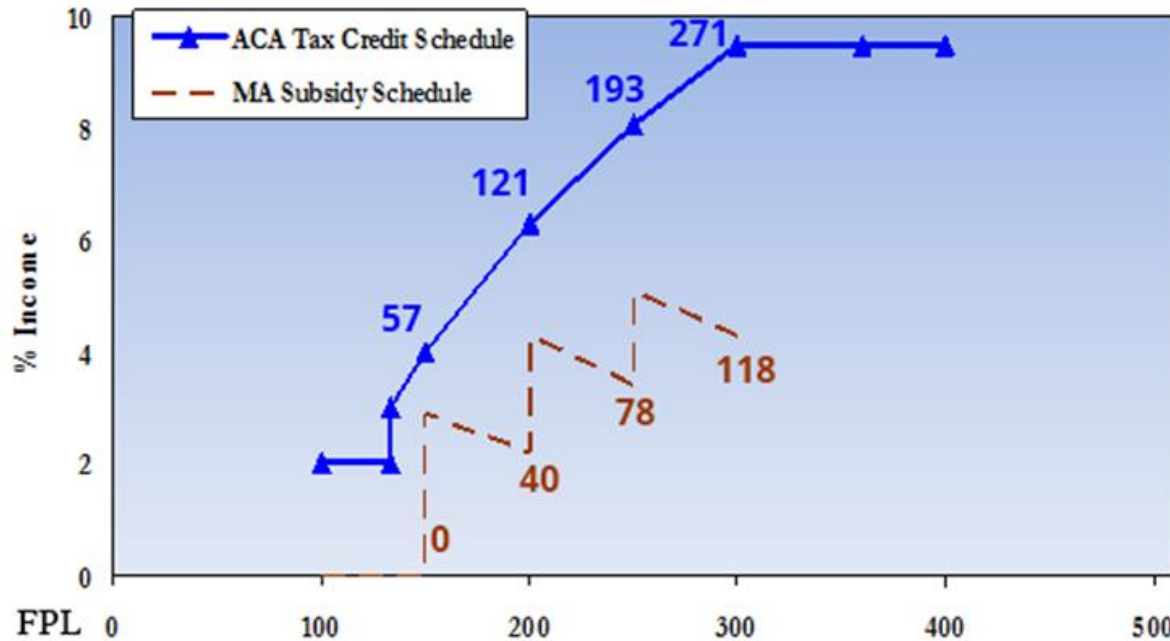


Affordable Care Act Subsidized Premiums and VT Cost Sharing Compared To Massachusetts “Wrap” - 2015 ConnectorCare Subsidies

Subsidized Premiums:



Source: Executive Office of Health and Human Services presentation to ACA Advisory Council, April 4, 2012

	0-100%	101-133%	134-150%	151-200%	201-250%	251-300%
Premium Affordability Target (\$PMPM)						
ACA	\$18	\$18	\$48	\$82	\$151	\$219
CommCare	\$0	\$0	\$0	\$40	\$78	\$118
Cost-Sharing (AV)						
ACA	94%	94%	94%	87%	73%	70%
CommCare	99%	97%	97%	97%	95%	95%

Source: Health Connector Board presentation, February 14, 2013

Note: The above charts illustrate estimated premium and cost-sharing levels for individuals.

Cost Sharing Comparisons (Individual)

	100% - 200% FPL		200% - 250% FPL	
	Massachusetts	VT Silver 87	Massachusetts	VT Silver 73
Deductible	none	600	none	1,900
Rx Deductible	none	100	none	100
OOP Max	750	1,250	1,500	4,000
Primary Care Office Visit	10	10	15	25
Specialist Office Visit	18	30	22	45
Generic Drug	10	10	12.50	12
Preferred Drug	20	50	25	50

Sources: Massachusetts: https://bettermahealthconnector.org/wp-content/uploads/2014/01/ConnectorCare_Overview.pdf

VT Silver 87: http://info.healthconnect.vermont.gov/sites/hcexchange/files/Silver%20Brochure_87_inside%20FINAL.pdf

VT Silver 73: http://info.healthconnect.vermont.gov/sites/hcexchange/files/Silver%20Brochure_73_inside%20FINAL.pdf

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