

# The Questions

- How are the uninsured distributed among families, based on family structure, poverty, and eligibility for federal / state premium assistance?
- How much would those families have to pay for the second-lowest cost silver plan, after premium assistance?
- How much would those families have to pay if they chose not to obtain coverage?

# Families

## Count of Families

### Uninsured (based on 2014 VHHIS)

#### FPL

#### Coverage type

#### Entire Family Uninsured

	1 Person	Parent / child	Two Adults	Family	Undetermined	Total	
0-133%	1,272		148			1,419	All eligible for Medicaid
134% - 300%	1,281	130	352	70	81	1,914	Adults: Exchange, state and federal support. Kids: Medicaid
301% to 400 %	360		315	120		795	All Exchange, federal support only
Over 400 %	669	118	230	140		1,157	No support
	3,582	248	1,045	330	81	5,285	

#### Mixed (Insured / Uninsured)

	1 Person	Parent / child	Two Adults	Family	Undetermined	Total	Coverage type is for uninsured family members only
0-133%	1,003	221	272		496	1,993	All eligible for Medicaid
134% - 300%	1,921		1,053		502	3,476	Adults: Exchange, state and federal support. Kids: Medicaid
301% to 400 %	135		324		67	527	All Exchange, federal support only
Over 400 %	419	87	584		118	1,208	No support
	3,478	308	2,233	0	1,183	7,204	

# Medicaid-Eligible

FPL	Coverage type					Families of Children
	1 Person	Parent / child	Two Adults	Family	Total	
<b>Entire Family Uninsured</b>						
0-133%	1,272		148		1,420	
134% - 300%					0	200
301% to 400 %					0	120
Over 400 %					0	
	1,272	0	148	0	1,420	
<b>Mixed (Insured / Uninsured)</b>						
0-133%	1,003	221	272		1,496	
134% - 300%					0	
301% to 400 %					0	
Over 400 %					0	
	1,003	221	272	0	1,496	
<b>Total</b>						
0-133%	2,275	221	420	0	2,916	
134% - 300%	0	0	0	0	0	
301% to 400 %	0	0	0	0	0	
Over 400 %	0	0	0	0	0	
	2,275	221	420	0	2,916	

# Exchange

## FPL

## Coverage type

### Entire Family Uninsured

	1 Person	Parent / child	Two Adults	Family	Undeter-mined	Total
0-133%						0
134% - 300%	1,411		422		81	1,914
301% to 400 %	360		435			795
Over 400 %	669	118	230	140		1,157
	2,440	118	1,087	140	81	3,866

### Mixed (Insured / Uninsured)

	1 Person	Parent / child	Two Adults	Family	Undeter-mined	Total
0-133%					496	496
134% - 300%	1,921		1,053		502	3,476
301% to 400 %	135		324		67	526
Over 400 %	419	87	584		118	1,208
	2,475	87	1,961	0	1,183	5,706

### Total

	1 Person	Parent / child	Two Adults	Family	Undeter-mined	Total
0-133%	0	0	0	0	496	496
134% - 300%	3,332	0	1,475	0	583	5,390
301% to 400 %	495	0	759	0	67	1,321
Over 400 %	1,088	205	814	140	118	2,365
	4,915	205	3,048	140	1,264	9,572

# Finances

	1 Person	Parent / child	Two Adults	Family
<b>Premium (annual)</b>	\$5,234	\$10,469	\$10,102	\$14,709

Second-lowest silver (BCBS HDHP)

<b>Federal Assistance</b>	1 Person	Parent / child	Two Adults	Family
0-133%	\$5,077	\$10,257	\$9,891	\$14,387
134% - 300%	\$3,477	\$8,100	\$7,734	\$11,118
301% to 400 %	\$1,330	\$5,206	\$4,839	\$6,728
Over 400 %	\$0	\$0	\$0	\$0

This is calculated directly from the premium, the average income for that family size and midpoint FPL, and the federal maximum percentage

<b>State Assistance</b>	1 Person	Parent / child	Two Adults	Family
0-133%	\$117	\$158	\$158	\$240
134% - 300%	\$380	\$512	\$512	\$776
301% to 400 %	\$0	\$0	\$0	\$0
Over 400 %	\$0	\$0	\$0	\$0

This is calculated as the lesser of the below percentage of family income or the remaining premium amount (to avoid subsidies larger than liability)

1.50%

<b>Net Cost to Family</b>	1 Person	Parent / child	Two Adults	Family
0-133%	\$40	\$54	\$54	\$81
134% - 300%	\$1,377	\$1,856	\$1,856	\$2,815
301% to 400 %	\$3,905	\$5,263	\$5,263	\$7,980
Over 400 %	\$5,234	\$10,469	\$10,102	\$14,709

This is what is left after federal and state subsidy

**Preliminary Estimate: Individual responsibility penalties under the ACA**

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Note: Based on 2015 penalty

Total	1 Person	Parent / child	Two Adults	Family	Undetermined *	Total
0-133%	2,275	221	420	0	496	3,412
134% - 300%	3,202	130	1,405	70	583	5,390
301% to 400 %	495	0	639	120	67	1,322
Over 400 %	1,088	205	814	140	118	2,365
	7,060	556	3,278	330	1,264	12,489

Penalty	1,555,125	163,313	1,857,700	321,750	249,600	<b>4,147,488</b>	a	} Range \$4.1M to \$4.6M
					499,200	<b>4,397,088</b>	b	
					748,800	<b>4,646,688</b>	c	

\* For the underdetermined, used a range of penalties.

a = \$325, b = \$650, and c=\$975 (max)

2015

2% of yearly income

\$325 per adult/year

\$162.50 per child under 18

\$975 = Max. penalty per family

2016 (double 2015)

2.5% of yearly income

\$695 per adult/year

\$347.50 per child under 18

\$2,085 = Max. penalty per family

# Sources and Notes

- These data are from the 2014 Vermont Household Health Insurance Survey
- Families are based on eligibility for premium assistance (parents and children up to 26, all on same tax return)
- Assumptions
  - Everyone at or below 138% of poverty will go onto Medicaid
  - Children at or below 300% of poverty will go onto Medicaid
  - Only those without insurance are included in these tables
  - Coverage is based on who in the family remains uninsured after testing for Medicaid eligibility
- Important – these tables are based on a survey, and contain substantial uncertainty, especially individual cell counts.