

Current Benefit Package for a Family of Two and Four with Healthcare Deduction from Benefits

	Family of Two w/HC deduction from benefits; One Parent – 1 preschool, (4 Star Licensed Child Care Program)		Family of Four w/HC deduction from benefits; Two parents – 1 infant & 1 preschooler (both children in a 4 Star Licensed Child Care Program)				
Monthly Income	Working Full-Time 40 hr/wk. X 10.10/hr X 4.3 = \$1737	Working Full-Time 40 hr/wk. X 12.50/hr X4.3 = \$2,150	1 Adult Working Part Time 20 hrs./wk. at \$10	1 Adult Working Full Time 40 hrs./wk. at \$10	1 Adult Working Full Time 40 hrs./wk. at \$12.50	2 Adults Working Full Time (combined) 80 hrs./wk. at \$10.00	2 Adults Working Full Time (combined) 80 hrs./wk. at \$12.50
Wages Excludes FICA	\$1,604.12/mo.	\$1,985.52/mo.	\$794.21/mo.	\$1588.42/mo.	\$1985.52/mo.	\$3176.84/mo.	\$3971.05/mo.
Reach Up	\$0	\$0	\$268.00/mo.	\$0	\$0	\$0	\$0
3SquaresVermo.nt	\$144.00/mo.	\$73.00/mo.	\$567.00/mo.	\$441.00/mo.	\$303.00/mo.	\$335.00/mo.	\$0
Fuel Assistance	\$86.50/mo.	\$39.67/mo.	\$108.17/mo.	\$100.92/mo.	\$93.75/mo.	\$36.00/mo.	\$0
Lifeline	\$13.10/mo.	\$13.10/mo.	\$13.10/mo.	\$13.10/mo.	\$13.10/mo.	\$13.10/mo.	\$0
EITC (Federal)	\$246.00/mo.	\$179.42/mo.	\$344.00/mo.	\$464.00/mo.	\$428.00/mo.	\$157.00/mo.	\$0
EITC (State)	\$78.72/mo.	\$57.41/mo.	\$110.08/mo.	\$148.48/mo.	\$136.96/mo.	\$50.24/mo.	\$0
Renter's Rebate	\$5.84/mo.	\$0/mo.	\$44.30/mo.	\$6.60/mo.	\$0	\$0	\$0
Child Care Assistance ¹	\$738.72/mo.	\$596.94/mo.	\$0	\$0	\$0	\$714.02/mo.	\$158.67/mo.
Total Monthly	\$2,917	\$2,945	\$2,249	\$2,763	\$2,960	\$4,482	\$4,130
Total Annualized	\$35,004	\$35,341	\$26,988	\$33,156	\$35,520	\$53,784	\$49,560
HC Premium Expense ²	\$0- Medicaid	\$0 – Dr. Dynasaur Based on a Single cost Silver Plan (QHP) \$390.06 in APTC and \$32.59 in VPA. Total cost of QHP is \$68.55/mo.	\$0	\$0	\$0	\$0- Dr. D/children, \$132.86- QHP (lowest cost Silver couple plan) \$1594.32- annual	\$15- Dr. D/children \$247.56- QHP (lowest cost Silver couple plan) \$3,330.72 - annual
Total Annualized Excluding HC Expense	\$35,004	\$34,518	\$26,986	\$33,150	\$35,524	\$52,192	\$46,226

100% Federal Poverty Level for a Family of Two in 2017 = \$16,020

100% Federal Poverty Level for a Family of Four in 2017 = \$32,319

Current Benefit Package for a Family of Two and Four with Healthcare Deduction from Benefits

Family of Two Assumptions/Caveats:

Child Care: The client is eligible for a full-time child care certificate; however, the \$1737 income puts the client at 99% subsidy.

Health Care - Parent qualifies for Medicaid under Parent/Caretaker category and income standard child eligible for Dr. D with no premium.

With \$10.10 per hr., 40 hr. week, child remains eligible for Dr. D w/out a premium.

With \$10.10 parent fails parent/caretaker income std. of \$691.55 outside Chittenden County or \$714.55 inside Chittenden County.

With \$10.10 although parent doesn't qualify for Parent/Caretaker income test, the parent will continue to qualify for Medicaid under new adult expansion group.

Transitional Medicaid is also a possibility for the parent if RUFA closes for excess income if income over the 134.77% FPL for the new adult group.

Fuel: Rate 37.6%, single family, 3 bedrooms, Oil heat for all the computations.

EITC (State): The credit amount is 32% of the federal credit on income earned or received in Vermont. Assumption is that all earned income is received in Vermont.

Family of Four Assumptions/Caveats:

Child Care Assumptions For column 1 - Assumption using 2015 Child Care Market Rate Data on all licensed child care programs in Vermont, used average rate part time rates for infant - \$155.52/week and average part time rates for preschoolers \$135.99/wk. Multiplied by 4.3 weeks in a month. For columns 2-5 - Assumption using 2015 Child Care Market Rate Data on 4 STAR licensed child care programs in Vermont, used average rate full time rates for infant - \$220.89/week and average full time rates for preschoolers \$201.97/wk. Multiplied by 4.3 weeks in a month.) Children enrolled in Four STAR licensed child care program when both parents are working, otherwise no child care needed

Health Care Premium and Subsidy Assumptions (Assume Medicaid <138% FPL)

Scenario 1: 43.82% FPL

Scenario 2: 87.65% FPL

Scenario 3: 109.57% FPL

Scenario 4: 175.31% - Dr. D = \$0; QHP (lowest cost silver couple plan \$132.86/mo.)

Scenario 5: 219.14% - Dr. D = \$0; QHP (lowest cost silver couple plan \$247.56/mo.)

Fuel: Rate 37.6%, single family, 3 bedrooms, Oil heat for all the computations.

EITC (State): The credit amount is 32% of the federal credit on income earned or received in Vermont. Assumption is that all earned income is received in Vermont.