

**Comparison of possible penalty models-affordability exemptions**

<b>Model</b>	<b>ACA (Example)</b>	<b>200% FPL</b>	<b>400% FPL</b>
<b>Affordability exemption</b>	138%	200% FPL	400% FPL
<b>Proportion of VT uninsured subject to penalty</b>	Vast majority	Slight majority	Small minority <1/5
<b>Possible Revenue</b>	Several Million-\$5.5 - 7 million	Several Million-Slightly less than ACA	Minimal
<b>Precedent</b>	NJ	DC	None