



**PRELIMINARY - FOR INFORMATION ONLY**  
**Application of Pre- & Post-ARPA PTC Percentages &**  
**Consumer On- or Off-Exchange Plan Purchase Decisions For 2021**  
**BCBSVT Individual, Couple, and Family Standard Silver Plans**

This presentation is for information only. It is not intended to be conclusive or to calculate a specific family's benefits. This uncertainty is partially due to the fact that the specifics of the implementation of ARPA rules is currently evolving.

Assumptions:

1. All households with children who purchase an on-Exchange plan and who are income-eligible for Dr. D enroll their children in Dr. D and enroll in a couple plan On-Exchange.
2. All households with children who purchase off-Exchange do not enroll their children in Dr. D.
3. It is currently unknown how VHC will apply VPA when the patient share amount is \$0. As implemented, the model assumes that consumer patient cannot be below \$0.
4. A family is assumed consist of two adults and two children for purposes of modelling.

Notes:

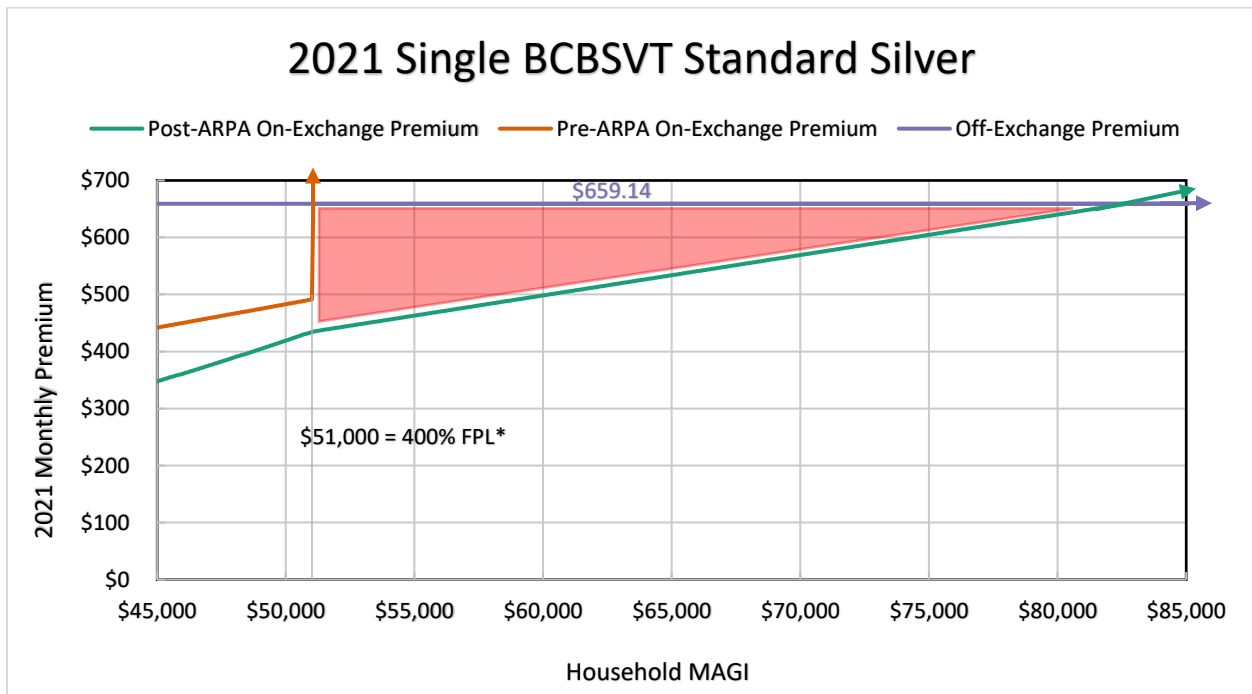
1. The point at which the on-Exchange lines intersect is the point at which on-Exchange plans cost equal off-Exchange plan cost.
2. Whether or not a household switches between on-Exchange and off-Exchange plan purchase at the intersection depends on many household factors that we do not attempt to model.
  - a. These household factors likely include, but are not limited to,
    - i. the perceived value of on-and off-Exchange plans,
    - ii. the marginal value of money saved or spent depending on on- or off-Exchange plan purchase,
    - iii. the administrative burden of switching plan purchase between on- and off-Exchange,
    - iv. the potential tax liability attendant to misjudging annual income if the household opts for APTC as opposed to PTC,
    - v. and the currently time-limited removal of the income cap for PTC eligibility.
3. The various BCBSVT Standard Silver plans modeled are not the 2021 benchmark plan. The BCBSVT Standard Silver plan, for all household sizes, is more expensive than the benchmark plan.

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### PRELIMINARY MODELLING – FOR INFORMATION ONLY

Under ARPA, a single person will save money on premium if they purchase health insurance on-Exchange with subsidies and their household income is below \$82,700 (≈ 650% of 2020 of the Federal Poverty Limit (FPL)).

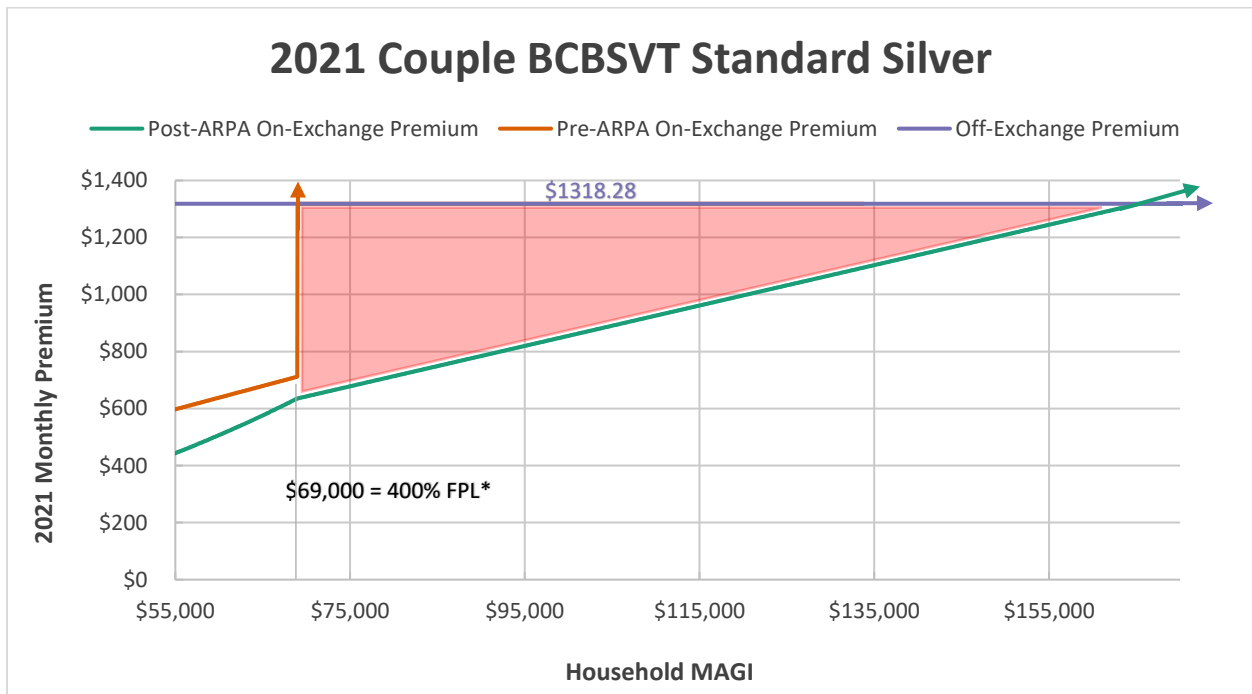


\*Pre-ARPA, there was an income cap at 400% FPL for eligibility for federal subsidies for health insurance premium cost assistance.



## PRELIMINARY MODELLING – FOR INFORMATION ONLY

Under ARPA, a couple will save money on premium if they purchase health insurance on-Exchange with subsidies and their household income is below approximately \$165,300 ( $\approx 960\%$  of 2020 Federal Poverty Limit (FPL)).

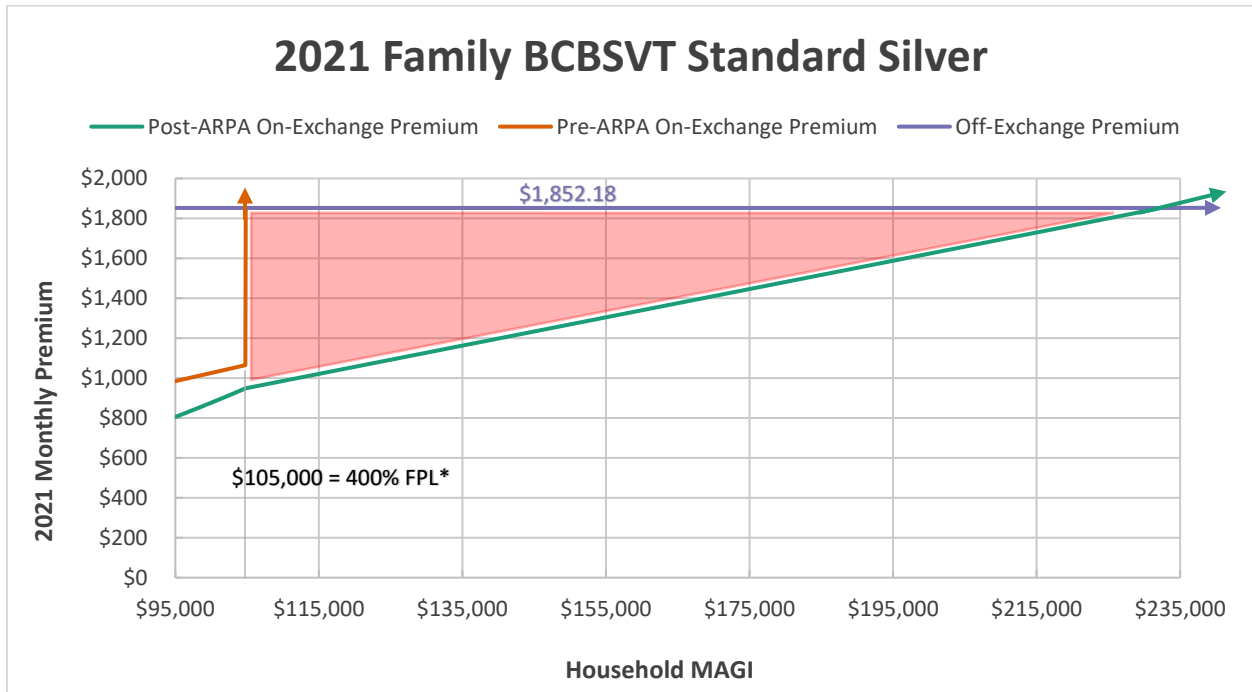


\*Pre-ARPA, there was an income cap at 400% FPL for eligibility for federal subsidies for health insurance premium cost assistance.



### PRELIMINARY MODELLING – FOR INFORMATION ONLY

Under ARPA, a family of four will save money on premium if they purchase health insurance on-Exchange with subsidies and their household income is below approximately \$232,400 ( $\approx 890\%$  of 2020 the Federal Poverty Limit (FPL)).



\*Pre-ARPA, there was an income cap at 400% FPL for eligibility for federal subsidies for health insurance premium cost assistance.