

Examples of How Premium Tax Credit and Cost Sharing Assistance Will Work

EXAMPLES – PREMIUMS WILL VARY BY AREA AND PLAN										EXAMPLES	
Income as % of Poverty -- Single Person	Expected Premium as % of income	Income -- Single Individual (2010 \$)	Premium for Second Lowest Cost Silver Plan (Single coverage)	Individual's Chosen Exchange Plan Premium	Individual Pays	Government Pays	Maximum out-of-pocket cap ^a	Premium plus out-of-pocket maximum ^a	Required Actuarial Value ^a		
<133% ^b	2%	\$14,403	\$4,000	\$4,000	\$288	\$3,712	\$1,964	\$2,252	94%		
150%	4%	\$16,245	\$4,000	\$4,000	\$650	\$3,350	\$1,964	\$2,613	94%		
200%	6.3%	\$21,660	\$4,000	\$4,000	\$1,365	\$2,635	\$2,975	\$4,340	87%		
200% ^c	6.3%	\$21,660	\$4,000	\$3,500	\$865	\$2,635	\$2,975	\$3,840	87%		
200% ^d	6.3%	\$21,660	\$4,000	\$4,500	\$1,865	\$2,635	\$2,975	\$4,840	87%		
250%	8.05%	\$27,075	\$4,000	\$4,000	\$2,180	\$1,820	\$2,975	\$5,155	73%		
300%	9.5%	\$32,490	\$4,000	\$4,000	\$3,087	\$913	\$3,987	\$7,073	70%		
400%	9.5%	\$43,320	\$4,000	\$4,000 ^e	\$4,000 ^e	\$0 ^e	\$3,987	\$8,102	70%		
>400%	Full premium	>\$43,320	\$4,000	\$4,000	\$4,000	\$0	\$5,950	\$9,950	None		
Income as % of Poverty -- Couple	Expected Premium as % of income	Income -- Couple/	Premium for Second Lowest Cost Silver Plan (Family coverage)	Couple's Chosen Exchange Plan Premium	Couple Pays	Government Pays	Maximum out-of-pocket cap ^a	Premium plus out-of-pocket maximum ^a	Required Actuarial Value ^a		
<133% ^b	2%	\$19,378	\$9,000	\$9,000	\$388	\$8,612	\$3,927	\$4,315	94%		
150%	4%	\$21,855	\$9,000	\$9,000	\$874	\$8,126	\$3,927	\$4,801	94%		
200%	6.3%	\$29,140	\$9,000	\$9,000	\$1,836	\$7,164	\$5,950	\$7,786	87%		
250%	8.05%	\$36,425	\$9,000	\$9,000	\$2,932	\$6,068	\$5,950	\$8,882	73%		
300%	9.5%	\$43,710	\$9,000	\$9,000	\$4,152	\$4,848	\$7,973	\$12,125	70%		
400%	9.5%	\$58,280	\$9,000	\$9,000	\$5,537	\$3,463	\$7,973	\$13,510	70%		
>400%	Full premium	>\$58,280	\$9,000	\$9,000	\$9,000	\$0	\$11,900	\$20,900	None		
Income as % of Poverty -- Family of Four	Expected Premium as % of income	Income -- Family of Four	Premium for Second Lowest Cost Silver Plan (Family coverage)	Family's Chosen Exchange Plan Premium	Family Pays	Government Pays	Maximum out-of-pocket cap ^a	Premium plus out-of-pocket maximum ^a	Required Actuarial Value ^a		
<133% ^b	2%	\$29,327	\$9,000	\$9,000	\$587	\$8,413	\$3,927	\$4,514	94%		
150%	4%	\$33,075	\$9,000	\$9,000	\$1,323	\$7,677	\$3,927	\$5,250	94%		
200%	6.3%	\$44,100	\$9,000	\$9,000	\$2,778	\$6,222	\$5,950	\$8,728	87%		
250%	8.05%	\$55,125	\$9,000	\$9,000	\$4,438	\$4,562	\$5,950	\$10,388	73%		
300%	9.5%	\$66,150	\$9,000	\$9,000	\$6,284	\$2,716	\$7,973	\$14,257	70%		
400%	9.5%	\$88,200	\$9,000	\$9,000	\$8,379	\$621	\$7,973	\$16,352	70%		
>400%	Full premium	>\$88,200	\$9,000	\$9,000	\$9,000	\$0	\$11,900	\$20,900	None		

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