

**TABLE 2. Analysis of Exchange Subsidies and Enrollee Payments in 2016
Under the Patient Protection and Affordable Care Act**

11/20/2009

Estimate for "Reference Plan" in 2016 -- 2nd Lowest-Cost "Silver" Plan

	Actuarial Value	Average Premium	Avg. Cost Sharing
<i>Single Policy</i>	70%	\$5,200	\$1,900
<i>Family Policy</i>	70%	\$14,100	\$5,000

Single Person

<i>Income Relative to the FPL</i>	<i>Premium Cap as a Share of Income /a</i>	<i>Middle of Income Range /b,c</i>	<i>Enrollee Premium for Low-Cost "Silver" Plan</i>	<i>Premium Subsidy (share of premium)</i>	<i>Average Cost-Sharing Subsidy</i>	<i>Average Net Cost Sharing</i>	<i>Enrollee Premium + Avg. Cost Sharing</i>	
							<i>Dollars</i>	<i>Percent of Income</i>
100-150% /d	2.1% - 4.7%	\$ 14,700	\$ 300	94%	\$ 1,100	\$ 800	\$ 1,100	7%
150-200%	4.7% - 6.5%	\$ 20,600	\$ 1,200	77%	\$ 600	\$ 1,300	\$ 2,500	12%
200-250%	6.5% - 8.4%	\$ 26,500	\$ 2,000	62%	\$ -	\$ 1,900	\$ 3,900	15%
250-300%	8.4% - 10.2%	\$ 32,400	\$ 3,000	42%	\$ -	\$ 1,900	\$ 4,900	15%
300-350%	10.2%	\$ 38,300	\$ 3,900	25%	\$ -	\$ 1,900	\$ 5,800	15%
350-400%	10.2%	\$ 44,200	\$ 4,500	13%	\$ -	\$ 1,900	\$ 6,400	14%
400-450%	n.a.	\$ 50,100	\$ 5,200	0%	\$ -	\$ 1,900	\$ 7,100	14%

Family of Four

<i>Income Relative to the FPL</i>	<i>Premium Cap as a Share of Income /a</i>	<i>Middle of Income Range /b,c</i>	<i>Enrollee Premium for Low-Cost "Silver" Plan</i>	<i>Premium Subsidy (share of premium)</i>	<i>Average Cost-Sharing Subsidy</i>	<i>Average Net Cost Sharing</i>	<i>Enrollee Premium + Avg. Cost Sharing</i>	
							<i>Dollars</i>	<i>Percent of Income</i>
100-150% /d	2.1% - 4.7%	\$ 30,000	\$ 600	96%	\$ 3,300	\$ 1,700	\$ 2,300	8%
150-200%	4.7% - 6.5%	\$ 42,000	\$ 2,400	83%	\$ 1,800	\$ 3,200	\$ 5,600	13%
200-250%	6.5% - 8.4%	\$ 54,000	\$ 4,000	72%	\$ -	\$ 5,000	\$ 9,000	17%
250-300%	8.4% - 10.2%	\$ 66,000	\$ 6,100	57%	\$ -	\$ 5,000	\$ 11,100	17%
300-350%	10.2%	\$ 78,000	\$ 7,900	44%	\$ -	\$ 5,000	\$ 12,900	17%
350-400%	10.2%	\$ 90,100	\$ 9,200	35%	\$ -	\$ 5,000	\$ 14,200	16%
400-450%	n.a.	\$ 102,100	\$ 14,100	0%	\$ -	\$ 5,000	\$ 19,100	19%

Source: Congressional Budget Office and the Staff of the Joint Committee on Taxation.

Notes: All dollars figures have been rounded to the nearest \$100; n.a. = not applicable; FPL = federal poverty level.

a) In 2014, the income-based caps would range from about 4% at 133% of the FPL to 9.8% at 300% of the FPL, and that 9.8% cap would extend to 400% of the FPL; in subsequent years, those caps would be indexed.

b) In 2016, the FPL is projected to equal about \$11,800 for a single person and about \$24,000 for a family of four.

c) Subsidies would be based on enrollees' household income, as defined in the bill.

d) Under the bill, people with income below 133% of the FPL would generally be eligible for Medicaid and thus ineligible for exchange subsidies; the premium cap in 2014 for those with income below 133% of the FPL would be 2% of income.