

Summary

IPT Impact of the Affordable Care Act without Medicaid Expansion

Calendar Year	2014	2015	2016	2017	2018	2019
Impact of Newly Insured	\$24,299,880	\$34,540,532	\$42,064,118	\$50,250,578	\$52,731,583	\$55,319,347
Impact of the Existing Insured	\$21,349,327	\$22,349,878	\$23,460,175	\$24,625,983	\$25,841,805	\$27,109,932
Total Impact Cash	\$45,649,207	\$56,890,410	\$65,524,293	\$74,876,561	\$78,573,388	\$82,429,279
Total Impact Recurring	\$65,292,618	\$67,956,000	\$71,331,942	\$74,876,561	\$78,573,388	\$82,429,279

Fiscal Year	2014-15	2015-16	2016-17	2017-18	2018-19
FY Cash	\$76,370,029	\$61,552,706	\$70,574,518	\$76,872,848	\$80,655,569
FY Recurring	\$66,730,844	\$69,779,009	\$73,246,036	\$76,872,848	\$80,655,569

REC Impact Sheet without Medicaid Expansion

	High		Middle		Low	
	Cash	Recurring	Cash	Recurring	Cash	Recurring
2013-14			**	**		
2014-15			\$76.4	\$66.7		
2015-16			\$61.6	\$69.8		
2016-17			\$70.6	\$73.2		
2017-18			\$76.9	\$76.9		

Insurance Premiums OIR

	21 - 29		30 - 54		55 - 64	
Silver Plan Individual	Male	Female	Male	Female	Male	Female
Average Old Premium	\$109	\$145	\$193	\$235	\$401	\$377
Average New Premium	\$235	\$238	\$336	\$340	\$609	\$610
Average Monthly Increase	\$126	\$93	\$143	\$105	\$208	\$233
Average Annual Old	\$1,312	\$1,741	\$2,316	\$2,821	\$4,815	\$4,529
Average Annual New	\$2,820	\$2,857	\$4,034	\$4,080	\$7,308	\$7,321
Average Annual Increase	\$1,508	\$1,116	\$1,718	\$1,258	\$2,493	\$2,792

Existing Insured			
Bracket	Male	Female	
21 - 29	14.1%	45.8%	54.2%
30 - 54	59.0%	46.0%	54.0%
55 - 64	27.0%	43.8%	56.2%

Average Weighted Old Premium \$2,999
 Average Weighted New Premium \$4,766

	21 - 29		30 - 54		55 - 64	
Bronze Plan Individual	Male	Female	Male	Female	Male	Female
Average Old Premium	\$111	\$154	\$199	\$247	\$422	\$400
Average New Premium	\$211	\$213	\$302	\$304	\$551	\$552
Average Monthly Increase	\$100	\$58	\$103	\$57	\$128	\$152
Average Annual Old	\$1,333	\$1,852	\$2,385	\$2,962	\$5,067	\$4,798
Average Annual New	\$2,535	\$2,552	\$3,624	\$3,650	\$6,606	\$6,622
Average Annual Increase	\$1,201	\$701	\$1,239	\$688	\$1,539	\$1,824

Existing Uninsured			
Bracket	Male	Female	
21 - 29	24.8%	59.3%	40.7%
30 - 54	57.9%	55.2%	44.8%
55 - 64	17.3%	45.9%	54.1%

Average Weighted Old Premium \$2,764
 Average Weighted New Premium \$3,878

	21 - 29		30 - 54		55 - 64	
Silver Plan Small Group	Male	Female	Male	Female	Male	Female
Average Old Premium	\$190	\$383	\$375	\$523	\$883	\$819
Average New Premium	\$332	\$329	\$458	\$462	\$822	\$826
Average Monthly Increase	\$142	(\$54)	\$83	(\$61)	(\$60)	\$7
Average Annual Old	\$843	\$1,769	\$1,567	\$2,078	\$4,708	\$4,489
Average Annual New	\$1,474	\$1,519	\$1,914	\$1,835	\$4,386	\$4,528
Average Annual Increase	\$631	(\$250)	\$347	(\$243)	(\$322)	\$39

Existing Insured			
Bracket	Male	Female	
21 - 29	14.1%	45.8%	54.2%
30 - 54	59.0%	46.0%	54.0%
55 - 64	27.0%	43.8%	56.2%

Average Weighted Old Premium \$2,512
 Average Weighted New Premium \$2,519

	21 - 29		30 - 54		55 - 64	
Bronze Plan Small Group	Male	Female	Male	Female	Male	Female
Average Old Premium	\$193	\$389	\$380	\$531	\$894	\$832
Average New Premium	\$284	\$275	\$388	\$388	\$690	\$695
Average Monthly Increase	\$90	(\$114)	\$8	(\$143)	(\$204)	(\$136)
Average Annual Old	\$860	\$1,795	\$1,589	\$2,109	\$4,768	\$4,557
Average Annual New	\$1,262	\$1,271	\$1,622	\$1,540	\$3,678	\$3,810
Average Annual Increase	\$402	(\$524)	\$33	(\$569)	(\$1,090)	(\$747)

Existing Uninsured			
Bracket	Male	Female	
21 - 29	24.80%	59.30%	40.70%
30 - 54	57.90%	55.20%	44.80%
55 - 64	17.30%	45.90%	54.10%

Average Weighted Old Premium \$2,166.41
 Average Weighted New Premium \$1,879.61

Individual Subsidies

Premium Type	Distribution	Premium Amount 2014	Premium Amount 2015	Premium Amount 2016	Premium Amount 2017	Premium Amount 2018
Individually Insured	23.6%	\$3,878	\$4,006	\$4,147	\$4,292	\$4,442
Small Groups Insured	23.6%	\$1,880	\$1,942	\$2,010	\$2,080	\$2,153
Large Group Insured	52.8%	\$1,880	\$1,880	\$1,880	\$1,880	\$1,880

	2014	2015	2016	2017	2018
Average Premium	\$2,350	\$2,395	\$2,444	\$2,495	\$2,548

2014

Premium Limit	Individuals	Individual Distr.	Average Income	Maximum Out of Pocket	Average Premium	Out of Pocket	Subsidy
3.0%	126,899	5.9%	\$12,165	\$365	\$2,350	\$364.95	\$1,985
5.2%	481,338	22.4%	\$14,573	\$751	\$2,350	\$750.51	\$1,600
7.2%	423,413	19.7%	\$16,841	\$1,208	\$2,350	\$1,208.32	\$1,142
8.8%	315,669	14.7%	\$19,640	\$1,723	\$2,350	\$1,723.41	\$627
9.5%	394,023	18.3%	\$23,590	\$2,241	\$2,350	\$2,241.03	\$109
100.0%	406,331	18.9%	\$40,967	\$40,967	\$2,350	\$2,350.39	\$0
Subsidy Ave							\$813

2015

Premium Limit	Individuals	Individual Distr.	Average Income	Maximum Out of Pocket	Average Premium	Out of Pocket	Subsidy
3.0%	126,899	5.9%	\$12,165	\$365	\$2,395	\$364.95	\$2,030
5.2%	481,338	22.4%	\$14,573	\$751	\$2,395	\$750.51	\$1,645
7.2%	423,413	19.7%	\$16,841	\$1,208	\$2,395	\$1,208.32	\$1,187
8.8%	315,669	14.7%	\$19,640	\$1,723	\$2,395	\$1,723.41	\$672
9.5%	394,023	18.3%	\$23,590	\$2,241	\$2,395	\$2,241.03	\$154
100.0%	406,331	18.9%	\$40,967	\$40,967	\$2,395	\$2,395.19	\$0
Subsidy Ave							\$850

2016

Premium Limit	Individuals	Individual Distr.	Average Income	Maximum Out of Pocket	Average Premium	Out of Pocket	Subsidy
3.0%	126,899	5.9%	\$12,165	\$365	\$2,444	\$364.95	\$2,079
5.2%	481,338	22.4%	\$14,573	\$751	\$2,444	\$750.51	\$1,694
7.2%	423,413	19.7%	\$16,841	\$1,208	\$2,444	\$1,208.32	\$1,236
8.8%	315,669	14.7%	\$19,640	\$1,723	\$2,444	\$1,723.41	\$721
9.5%	394,023	18.3%	\$23,590	\$2,241	\$2,444	\$2,241.03	\$203
100.0%	406,331	18.9%	\$40,967	\$40,967	\$2,444	\$2,444.27	\$0
Subsidy Ave							\$889

2017

Premium Limit	Individuals	Individual Distr.	Average Income	Maximum Out of Pocket	Average Premium	Out of Pocket	Subsidy
3.0%	126,899	5.9%	\$12,165	\$365	\$2,495	\$364.95	\$2,130
5.2%	481,338	22.4%	\$14,573	\$751	\$2,495	\$750.51	\$1,745
7.2%	423,413	19.7%	\$16,841	\$1,208	\$2,495	\$1,208.32	\$1,287
8.8%	315,669	14.7%	\$19,640	\$1,723	\$2,495	\$1,723.41	\$772
9.5%	394,023	18.3%	\$23,590	\$2,241	\$2,495	\$2,241.03	\$254
100.0%	406,331	18.9%	\$40,967	\$40,967	\$2,495	\$2,495.07	\$0
Subsidy Ave							\$931

2018

Premium Limit	Individuals	Individual Distr.	Average Income	Maximum Out of Pocket	Average Premium	Out of Pocket	Subsidy
3.0%	126,899	5.9%	\$12,165	\$365	\$2,548	\$364.95	\$2,183
5.2%	481,338	22.4%	\$14,573	\$751	\$2,548	\$750.51	\$1,797
7.2%	423,413	19.7%	\$16,841	\$1,208	\$2,548	\$1,208.32	\$1,339
8.8%	315,669	14.7%	\$19,640	\$1,723	\$2,548	\$1,723.41	\$824
9.5%	394,023	18.3%	\$23,590	\$2,241	\$2,548	\$2,241.03	\$307
100.0%	406,331	18.9%	\$40,967	\$40,967	\$2,548	\$2,547.64	\$0
Subsidy Ave							\$973

Individuals

<http://www.kff.org/healthreform/upload/7962-02.pdf>

<http://aspe.hhs.gov/poverty/13poverty.cfm>

Individual Tax Subsidies

General		Family of Three (\$5,639 Premium)			
Income	Percent of Income	Income	Subsidy Amount	Out-of-Pocket	Monthly Out-of-Pocket
<133%	2.00%	\$25,975	\$5,119	\$519	\$43
150%	4.00%	\$29,295	\$4,467	\$1,172	\$98
200%	6.30%	\$39,060	\$3,178	\$2,461	\$205
250%	8.05%	\$48,825	\$1,708	\$3,930	\$328
300%	9.50%	\$58,590	\$73	\$5,566	\$464
400%	9.50%	\$78,120	\$0	\$5,639	\$470
>400%	Full Premium	\$78,315	\$0	\$5,639	\$470

Federal Poverty Level	Income
1	\$11,490
2	\$15,510
3	\$19,530
4	\$23,550
5	\$27,570
6	\$31,590
7	\$35,610
8	\$39,630
>8	+ \$4020

Tax Credit for Small Businesses up to 25 Employees

<http://www.ncsl.org/documents/health/SBtaxCredits.pdf>

Small Business Tax Credit, Percent of Employer Contribution to Premiums, For-Profit Firms 2010-2013 and Non Profit Firms in 2014+

Firm Size	Average Wage					
	Up to \$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Up to 10	35.0%	28.0%	21.0%	14.0%	7.0%	0.0%
11	33.0%	26.0%	19.0%	12.0%	5.0%	0.0%
12	30.0%	23.0%	16.0%	9.0%	2.0%	0.0%
13	28.0%	21.0%	14.0%	7.0%	0.0%	0.0%
14	26.0%	19.0%	12.0%	5.0%	0.0%	0.0%
15	23.0%	16.0%	9.0%	2.0%	0.0%	0.0%
16	21.0%	14.0%	7.0%	0.0%	0.0%	0.0%
17	19.0%	12.0%	5.0%	0.0%	0.0%	0.0%
18	16.0%	9.0%	2.0%	0.0%	0.0%	0.0%
19	14.0%	7.0%	0.0%	0.0%	0.0%	0.0%
20	12.0%	5.0%	0.0%	0.0%	0.0%	0.0%
21	9.0%	2.0%	0.0%	0.0%	0.0%	0.0%
22	7.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%
24	2.0%	0.0%	0.0%	0.0%	0.0%	0.0%
25	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Small Business Tax Credit, Percent of Employer Contributions to Premiums, For-Profit Firms in 2014+

Firm Size	Average Wage					
	Up to \$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Up to 10	50.0%	40.0%	30.0%	20.0%	10.0%	0.0%
11	47.0%	37.0%	27.0%	17.0%	7.0%	0.0%
12	43.0%	33.0%	23.0%	13.0%	3.0%	0.0%
13	40.0%	30.0%	20.0%	10.0%	0.0%	0.0%
14	37.0%	27.0%	17.0%	7.0%	0.0%	0.0%
15	33.0%	23.0%	13.0%	3.0%	0.0%	0.0%
16	30.0%	20.0%	10.0%	0.0%	0.0%	0.0%
17	27.0%	17.0%	7.0%	0.0%	0.0%	0.0%
18	23.0%	13.0%	3.0%	0.0%	0.0%	0.0%
19	20.0%	10.0%	0.0%	0.0%	0.0%	0.0%
20	17.0%	7.0%	0.0%	0.0%	0.0%	0.0%
21	13.0%	3.0%	0.0%	0.0%	0.0%	0.0%
22	10.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23	7.0%	0.0%	0.0%	0.0%	0.0%	0.0%
24	3.0%	0.0%	0.0%	0.0%	0.0%	0.0%
25	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%