	20	21.4	20	15	201	c	2017		201	0	2019		
General Assumptions for New Policies (Calendar Year)		Excluded Pop. Po			2010 Population	Excluded Pop.				Excluded Pop.		xcluded Pop.	- Comments
1 Total Population*	19,484,080		19,745,610		20,025,640		20,309,920		20,591,940		20,871,928	·	
2 Population Uninsured	4,176,743	15,307,337	4,232,806	15,512,804	4,292,835	15,732,805	4,353,775	15,956,145	4,414,231	16,177,709	4,474,251		Removes Insured Population
3 Population above the Poverty Threshold of 138% Less Infants Younger than 1 or Pregnant Women Age 21 and over, and both Groups' Income	2,376,631	1,800,112	2,408,532	1,824,274	2,442,689	1,850,146	2,477,365	1,876,410	2,511,765	1,902,466	2,545,918	1,928,333	Excludes most of Medicaid-Eligible but Not Enrolled & Medicaid Expansion Population
4 under the Threshold of 185%	2,368,978	7,653	2,400,776	7,756	2,434,823	7,866	2,469,387	7,978	2,503,677	8,088	2,537,720	8,198	Removes the Remainder of Medicaid
5 Less CHIP Eligible	2,268,394	100,584	2,298,841	101,935	2,331,443	103,380	2,364,539	104,848	2,397,373	106,304	2,429,971		Removes Children qualifying for CHIP
6 Less Government Employees 7 Non-Working Age Population (Younger than 16 years)	2,219,965 165,421	48,429	2,249,762 167,641	49,079	2,281,668 170,019	49,775	2,314,057 172,432	50,482	2,346,190 174,827	51,183	2,378,092 177,204	51,875	Gov't Covered Elsewhere Children (See Group 3)
8 Working Age Population (16 years or Older)	2,054,544		2,082,121		2,111,649		2,141,625		2,171,363		2,200,888		(See Group 1)
Group 1 (Employed and Uninsured)													
9 Working Age Population (16 years or Older)	2,054,544		2,082,121	722.055	2,111,649	724 222	2,141,625	744.645	2,171,363	754.005	2,200,888		From Line 8
10 Employed 11 Self Employed	1,340,177 239,000	714,367	1,358,166 242,208	723,955	1,377,427 245,643	734,222	1,396,980 249,130	744,645	1,416,378 252,589	754,985	1,435,637 256,024	/65,251	Removes Non-Employed (See Group 2)
Employed by a Small Firm (DEO- 26.4% of Non Self Employed, < 50 Employees)	290,711		294,613		298,791		303,032		307,240		311,418		An Assumption based on DEO data, number of employed working for Firms with < 50 Employees
13 Less Self-Funded Small Business Firms (11.2% Reduction)	258,151	32,560	261,616	32,997	265,326	33,465	269,092	33,940	272,829	34,411	276,539	34,879	Removes Self-Funded Insurance Pool
 Employed by a Large Firm (DEO- 73.6% of Non Self Employed) Less Firms Less Likely to Offer Coverage (40.2%) 	810,466 484,659	325,807	821,345 0	0	832,993 0	0	844,818	0	856,549 0	0	868,195	(An Assumption based on DEO data, number of employed working for Firms with > 50 Employees Removes Large Firms located in Retail/ Wholesale and Food and Accomodation Services for 1 Year, UT Data
16 Less Self-Funded Large Business Firms (68.8% Reduction)	151,214	333,445	256,260	565,085	259,894	573,099	263,583	581,235	267,243	589,306	270,877		Removes Self-Funded Insurance Pool
17 SUBTOTAL	648,365		760,084		770,863		781,805		792,661		803,440		
Group 2 (Non-Working and Uninsured)	714 267	<u> </u>	722.055	-	724 222		744.645		754.005		765 254		Line O spinus Line 10
18 Non-Working Population (16 Years or Older) 19 Non-Working Population (> 25 Years of Age)	714,367 518,833	195,534	723,955 525,797	198,158	734,222 533,254	200,968	744,645 540,824	203,821	754,985 548,334	206,651	765,251 555,790	209.461	Line 9 minus Line 10 Assumes those Age 16 to 25 will Pay the Penalty or Do not Owe One
20 SUBTOTAL	518,833	200,000	525,797		533,254		540,824		548,334		555,790		
Group 3 (Non-Working Age Population)**													
21 Non-Working Age Population (Younger than 16 years)	165,421		167,641		170,019		172,432		174,827		177,204		ChildrenAssumes 100% Coverage
Belonging to Household where Parents are Insured, but Children are notBelonging to Household where Parents and Children are Uninsured	83,925 81,496	 	85,051 82,590		86,258 83,761		87,482 84,950		88,697 86,130		89,903 87,301		
24 SUBTOTAL	165,421		167,641		170,019		172,432		174,827		177,204		
Group 4 (Medicaid Expansion Population, 16 Years of Age and Older)													
25 Qualifying Population	864,063		875,661		888,080		900,687		913,194		925,610		Modified Social Services Estimating Conference Age 16 and over Expansion Population
26 Employed 27 Self Employed	369,375 66,512	 	374,333 67,405		379,642 68,361		385,031 69,331		390,378 70,294		395,686 71,250		Removes Non-Employed
28 Employed by a Small Firm (DEO- 26.4% of Non Self Employed, < 50 Employees)	79,956		81,029		82,178		83,345		84,502		85,651		An Assumption based on DEO data, number of employed working for Firms with < 50 Employees
29 Less Self-Funded Small Business Firms (11.2% Reduction)	71,001	8,955	71,954	9,075	72,974	9,204	74,010	9,335	75,038	9,464	76,058		Removes Self-Funded Insurance Pool
30 Employed by a Large Firm (DEO- 73.6% of Non Self Employed) 31 Less Firms Less Likely to Offer Coverage (40.2%)	222,907 133,298	89,609	225,899	0	229,103	0	232,355	0	235,582 0	0	238,785		An Assumption based on DEO data, number of employed working for Firms with > 50 Employees Removes Large Firms located in Retail/ Wholesale and Food and Accomodation Services for 1 Year, UT Data
32 Less Self-Funded Large Business Firms (68.8% Reduction)	41,589	91,709	70,480	155,419	71,480	157,623	72,495	159,860	73,502	162,080	74,501		Removes Self-Funded Insurance Pool
33 Non-Employed	494,688	470.047	501,328	405.000	508,438	100 105	515,656	500.406	522,816	507.400	529,924	51100	
34 3% Participation Rate 35 SUBTOTAL	14,841 193,943	479,847	15,040 224,879	486,288	15,253 228,068	493,185	15,470 231,306	500,186	15,684 234,518	507,132	15,898 237,707	514,026	Assumes only 3% participate since Group 4 is not subject to individual penalty
Federal Tax Adjustment			,e						20 1,020		207,101		
36 Uninsured Subtotal (Summation of Lines 17, 20, 24 and 35)	1,526,562		1,678,401		1,702,204		1,726,367		1,750,340		1,774,141		
37 Tax Filers (90%)	1,373,906	152,656	1,510,561	167,840	1,531,984	170,220	1,553,730	172,637	1,575,306	175,034	1,596,727	177,414	Excludes Non-Filers (No Effective Penalty)
Penalties 200 Clarence Penaltic State Control of the Control of th	405 534		400.450		200.050		202.024		206 654		200.464		Is at the translation for a time to
38 Chooses Penalty over Healthcare	195,534 152,656		198,158 167,840		200,968 170,220		203,821 172.637		206,651 175,034		209,461		Excluded population from Line 19 Excluded population from Line 37
	195,534 152,656 100,461	52,195	198,158 167,840 101,809	66,031	200,968 170,220 103,253	66,967	203,821 172,637 104,719	67,918	206,651 175,034 106,173	68,861	209,461 177,414 107,617	69,797	Excluded population from Line 19 Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited	152,656 100,461 50,230	52,195 50,231	167,840 101,809 50,905	66,031 50,904	170,220 103,253 51,626	66,967 51,627	172,637 104,719 52,359	67,918 52,360	175,034 106,173 53,086	68,861 53,087	177,414 107,617 53,808		Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers	152,656 100,461 50,230 1,373,906	50,231	167,840 101,809 50,905 1,510,561	50,904	170,220 103,253 51,626 1,531,984	51,627	172,637 104,719 52,359 1,553,730	52,360	175,034 106,173 53,086 1,575,306	53,087	177,414 107,617 53,808 1,596,727	53,809	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited	152,656 100,461 50,230		167,840 101,809 50,905		170,220 103,253 51,626		172,637 104,719 52,359		175,034 106,173 53,086		177,414 107,617 53,808	53,809 628,178	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252	50,231 469,760 361,658	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576	50,904 594,279	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449	51,627 602,707	172,637 104,719 52,359 1,553,730 942,468 0 256,180	52,360 611,262	175,034 106,173 53,086 1,575,306 955,555 0 259,737	53,087 619,751	177,414 107,617 53,808 1,596,727 968,549 0 263,269	53,809 628,178	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties	152,656 100,461 50,230 1,373,906 904,146 542,488	50,231 469,760 361,658	167,840 101,809 50,905 1,510,561 916,282 366,513	50,904 594,279	170,220 103,253 51,626 1,531,984 929,277 185,855	51,627 602,707	172,637 104,719 52,359 1,553,730 942,468 0	52,360 611,262	175,034 106,173 53,086 1,575,306 955,555 0	53,087 619,751	177,414 107,617 53,808 1,596,727 968,549 0	53,809 628,178	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940	50,231 469,760 361,658	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200	50,904 594,279	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055	51,627 602,707	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100	52,360 611,262	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215	53,087 619,751	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955	53,809 628,178	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252	50,231 469,760 361,658	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576	50,904 594,279	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449	51,627 602,707	172,637 104,719 52,359 1,553,730 942,468 0 256,180	52,360 611,262	175,034 106,173 53,086 1,575,306 955,555 0 259,737	53,087 619,751	177,414 107,617 53,808 1,596,727 968,549 0 263,269	53,809 628,178 968,549	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (>25 Years of Age) 49 Non-Working Age Population (Younger than 16 years)	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421	50,231 469,760 361,658	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641	50,904 594,279 549,769 52,580	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019	51,627 602,707 743,422 53,325	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432	52,360 611,262 942,468 54,082	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 548,334 493,501 174,827	53,087 619,751 955,555 54,833	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204	53,809 628,178 968,549 55,579	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (>25 Years of Age) 49 Non-Working Age Population (Younger than 16 Years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years)	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879	50,231 469,760 361,658	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877	50,904 594,279 549,769	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017	51,627 602,707 743,422	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189	52,360 611,262 942,468	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 548,334 493,501 174,827 157,344	53,087 619,751 955,555	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484	53,809 628,178 968,549 55,579	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (>25 Years of Age) 49 Non-Working Age Population (Younger than 16 years)	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421	50,231 469,760 361,658	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641	50,904 594,279 549,769 52,580	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019	51,627 602,707 743,422 53,325	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432	52,360 611,262 942,468 54,082	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 548,334 493,501 174,827	53,087 619,751 955,555 54,833	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204	53,809 628,178 968,549 55,579	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (>25 Years of Age) 49 Non-Working Age Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036	50,231 469,760 361,658 51,883 16,542 6,634	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411	50,904 594,279 549,769 52,580 16,764 6,723	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381	51,627 602,707 743,422 53,325 17,002	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 172,432 155,189 15,470 8,555 650,486	52,360 611,262 942,468 54,082	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 \$493,501 174,827 157,344 15,684 8,673 659,518	53,087 619,751 955,555 54,833	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487	53,809 628,178 968,549 55,579 17,720 7,106	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (>25 Years of Age) 49 Non-Working Age Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers)	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614	50,231 469,760 361,658 51,883 16,542 6,634 374,422	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447	50,904 594,279 549,769 52,580 16,764	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105	51,627 602,707 743,422 53,325	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 172,432 155,189 15,470 8,555 650,486 650,486	52,360 611,262 942,468 54,082	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 \$493,501 174,827 157,344 15,684 8,673 659,518	53,087 619,751 955,555 54,833	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487	53,809 628,178 968,549 55,579 17,720 7,106	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (>25 Years of Age) 49 Non-Working Age Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036	50,231 469,760 361,658 51,883 16,542 6,634 374,422	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411	50,904 594,279 549,769 52,580 16,764 6,723	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381	51,627 602,707 743,422 53,325 17,002	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 172,432 155,189 15,470 8,555 650,486	52,360 611,262 942,468 54,082	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 \$493,501 174,827 157,344 15,684 8,673 659,518	53,087 619,751 955,555 54,833	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487	53,809 628,178 968,549 55,579 17,720 7,106	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (>25 Years of Age) 49 Non-Working Age Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers)	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614	50,231 469,760 361,658 51,883 16,542 6,634 374,422	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447	50,904 594,279 549,769 52,580 16,764 6,723	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105	51,627 602,707 743,422 53,325 17,002	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 172,432 155,189 15,470 8,555 650,486 650,486	52,360 611,262 942,468 54,082	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 \$493,501 174,827 157,344 15,684 8,673 659,518	53,087 619,751 955,555 54,833	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487	53,809 628,178 968,549 55,579 17,720 7,106	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (>25 Years of Age) 49 Non-Working Age Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Small Firm Employee Non-Filers (10% Reduction)	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325	50,231 469,760 361,658 51,883 16,542 6,634 374,422	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213	50,904 594,279 549,769 52,580 16,764 6,723 252,964	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884	51,627 602,707 743,422 53,325 17,002 6,818 128,276	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 548,334 493,501 174,827 157,344 15,684 8,673 659,518 659,518 \$641,836,120	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 \$650,564,658	53,809 628,178 968,549 55,579 17,720 7,106	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (>25 Years of Age) 49 Non-Working Age Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Small Firm Employee Non-Filers (10% Reduction) 58 Less Employees with Firms having >24 Employees (5% Reduction)	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325 329,152 296,237 281,425	50,231 469,760 361,658 51,883 16,542 6,634	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213 285,202	50,904 594,279 549,769 52,580 16,764 6,723 252,964	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884 338,300 304,470 289,247	51,627 602,707 743,422 53,325 17,002 6,818	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072 343,102 308,792 293,352	52,360 611,262 942,468 54,082 17,243 6,915	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 548,334 493,501 174,827 157,344 15,684 8,673 659,518 659,518 \$641,836,120 347,867 313,080 297,426	53,087 619,751 955,555 54,833 17,483 7,011	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 \$650,564,658 352,597 317,337 301,470	53,809 628,178 968,549 55,579 17,720 7,106	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37 95% of Small Firm Employees work with Employers that have less than 25 Employees
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (>25 Years of Age) 49 Non-Working Age Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Small Firm Employee Non-Filers (10% Reduction)	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325	50,231 469,760 361,658 51,883 16,542 6,634 374,422	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213	50,904 594,279 549,769 52,580 16,764 6,723 252,964	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884	51,627 602,707 743,422 53,325 17,002 6,818 128,276	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 548,334 493,501 174,827 157,344 15,684 8,673 659,518 659,518 \$641,836,120	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 \$650,564,658	53,809 628,178 968,549 55,579 17,720 7,106 0 35,260 15,867	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 55 Individual Firm Employees 56 Small Firm Employees Non-Filers (10% Reduction) 58 Less Employees with Firms having >24 Employees (5% Reduction) 59 Medicaid Small Firm Employees 60 Less Employees with Firms having >24 Employees (5% Reduction) 61 SUBTOTAL	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325 329,152 296,237 281,425 71,001 67,451 348,876	50,231 469,760 361,658 51,883 16,542 6,634 374,422 32,915 14,812	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213 285,202 71,954 68,356 353,558	50,904 594,279 549,769 52,580 16,764 6,723 252,964 33,357 15,011 3,598	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884 338,300 304,470 289,247 72,974 69,325 358,572	51,627 602,707 743,422 53,325 17,002 6,818 128,276 33,830 15,223 3,649	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072 343,102 308,792 293,352 74,010 70,310 363,662	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 548,334 493,501 174,827 157,344 15,684 8,673 659,518 659,518 \$641,836,120 347,867 313,080 297,426 75,038 71,286 368,712	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 668,487 \$650,564,658 352,597 317,337 301,470 76,058 72,255 373,725	53,809 628,178 968,549 55,579 17,720 7,106 0 35,260 15,867	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37 95% of Small Firm Employees work with Employers that have less than 25 Employees From Line 29 95% of Small Firm Employees work with Employers that have less than 25 Employees
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (> 25 Years of Age) 49 Non-Working Age Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Small Firm Employee Non-Filers (10% Reduction) 58 Less Employees with Firms having >24 Employees (5% Reduction) 59 Medicaid Small Firm Employees 60 Less Employees with Firms having >24 Employees (5% Reduction) 61 SUBTOTAL	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325 329,152 296,237 281,425 71,001 67,451 348,876 139,550	50,231 469,760 361,658 51,883 16,542 6,634 374,422 32,915 14,812	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213 285,202 71,954 68,356 353,558 212,135	50,904 594,279 549,769 52,580 16,764 6,723 252,964 33,357 15,011	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884 338,300 304,470 289,247 72,974 69,325 358,572 286,858	51,627 602,707 743,422 53,325 17,002 6,818 128,276 33,830 15,223	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072 343,102 308,792 293,352 74,010 70,310 363,662 363,662	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 \$493,501 174,827 157,344 15,684 8,673 659,518 659,518 \$641,836,120 347,867 313,080 297,426 75,038 71,286 368,712 368,712	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 \$650,564,658 352,597 317,337 301,470 76,058 72,255 373,725	53,809 628,178 968,549 55,579 17,720 7,106 0 35,260 15,867	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37 95% of Small Firm Employees work with Employers that have less than 25 Employees From Line 29
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (> 25 Years of Age) 49 Non-Working Age Population Non-Filers (Younger than 16 Years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Small Firm Employee Non-Filers (10% Reduction) 58 Less Employees with Firms having >24 Employees (5% Reduction) 59 Medicaid Small Firm Employees 60 Less Employees with Firms having >24 Employees (5% Reduction) 61 SUBTOTAL 62 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 63 Tax Credits	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325 329,152 296,237 281,425 71,001 67,451 348,876	50,231 469,760 361,658 51,883 16,542 6,634 374,422 32,915 14,812	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213 285,202 71,954 68,356 353,558	50,904 594,279 549,769 52,580 16,764 6,723 252,964 33,357 15,011 3,598	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884 338,300 304,470 289,247 72,974 69,325 358,572	51,627 602,707 743,422 53,325 17,002 6,818 128,276 33,830 15,223 3,649	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072 343,102 308,792 293,352 74,010 70,310 363,662	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 548,334 493,501 174,827 157,344 15,684 8,673 659,518 659,518 \$641,836,120 347,867 313,080 297,426 75,038 71,286 368,712	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 668,487 \$650,564,658 352,597 317,337 301,470 76,058 72,255 373,725	53,809 628,178 968,549 55,579 17,720 7,106 0 35,260 15,867	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37 95% of Small Firm Employees work with Employers that have less than 25 Employees From Line 29 95% of Small Firm Employees work with Employers that have less than 25 Employees
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population (Younger than 16 years) 50 Less Non-Working Age Population (Younger than 16 years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Small Firm Employee Non-Filers (10% Reduction) 58 Less Employees with Firms having >24 Employees (5% Reduction) 59 Medicaid Small Firm Employees 60 Less Employees with Firms having >24 Employees (5% Reduction) 61 SUBTOTAL 62 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 63 Tax Credits Insurance Premium Tax Collections	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325 329,152 296,237 281,425 71,001 67,451 348,876 139,550 \$26,229,958	50,231 469,760 361,658 51,883 16,542 6,634 374,422 32,915 14,812 3,550 209,326	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213 285,202 71,954 68,356 353,558 212,135 \$41,188,919	50,904 594,279 549,769 52,580 16,764 6,723 252,964 33,357 15,011 3,598	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884 338,300 304,470 289,247 72,974 69,325 358,572 286,858 \$57,646,824	51,627 602,707 743,422 53,325 17,002 6,818 128,276 33,830 15,223 3,649	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072 343,102 308,792 293,352 74,010 70,310 363,662 \$75,639,159	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 \$48,334 493,501 174,827 157,344 15,684 8,673 659,518 659,518 \$641,836,120 347,867 313,080 297,426 75,038 71,286 368,712 368,712 \$79,373,657	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 \$650,564,658 352,597 317,337 301,470 76,058 72,255 373,725 \$83,268,668	53,809 628,178 968,549 55,579 17,720 7,106 0 35,260 15,867	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37 95% of Small Firm Employees work with Employers that have less than 25 Employees From Line 29 95% of Small Firm Employees work with Employers that have less than 25 Employees
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (> 25 Years of Age) 49 Non-Working Age Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Employees with Firms having >24 Employees (5% Reduction) 59 Medicaid Small Firm Employees 60 Less Employees with Firms having >24 Employees (5% Reduction) 59 Medicaid Small Firm Employees 60 Less Employees with Firms having >24 Employees (5% Reduction) 51 SUBTOTAL 62 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 63 Tax Credits Insurance Premium Tax Collections 64 Uninsured Tax Filers 65 Ramp-Up Adjustment on SUBTOTAL (Based on Penalities)	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325 329,152 296,237 281,425 71,001 67,451 348,876 139,550 \$26,229,958	50,231 469,760 361,658 51,883 16,542 6,634 374,422 32,915 14,812 3,550 209,326	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213 285,202 71,954 68,356 353,558 212,135 \$41,188,919	50,904 594,279 549,769 52,580 16,764 6,723 252,964 33,357 15,011 3,598	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884 338,300 304,470 289,247 72,974 69,325 358,572 286,858 \$57,646,824	51,627 602,707 743,422 53,325 17,002 6,818 128,276 33,830 15,223 3,649	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072 343,102 308,792 293,352 74,010 70,310 363,662 \$75,639,159	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 \$493,501 174,827 157,344 15,684 8,673 659,518 659,518 \$641,836,120 347,867 313,080 297,426 75,038 71,286 368,712 \$79,373,657	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 \$650,564,658 352,597 317,337 301,470 76,058 72,255 373,725 \$83,268,668	53,809 628,178 968,549 55,579 17,720 7,106 0 35,260 15,867 3,803	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37 95% of Small Firm Employees work with Employers that have less than 25 Employees From Line 29 95% of Small Firm Employees work with Employers that have less than 25 Employees From Line 37 REC assumed ramp-up for those that are not employed by either small or large firms
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population (Younger than 16 Years) 50 Less Non-Working Age Population (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Small Firm Employee Non-Filers (10% Reduction) 58 Less Employees with Firms having >24 Employees (5% Reduction) 59 Medicaid Small Firm Employees 60 Less Employees with Firms having >24 Employees (5% Reduction) 51 SUBTOTAL 62 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 63 Tax Credits Insurance Premium Tax Collections 64 Uninsured Tax Filers 65 Ramp-Up Adjustment on SUBTOTAL (Based on Penalities) 66 Individual (23.6%)	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325 329,152 296,237 281,425 71,001 67,451 348,876 139,550 \$26,229,958	50,231 469,760 361,658 51,883 16,542 6,634 374,422 32,915 14,812 3,550 209,326	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213 285,202 71,954 68,356 353,558 212,135 \$41,188,919	50,904 594,279 549,769 52,580 16,764 6,723 252,964 33,357 15,011 3,598 141,423	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884 338,300 304,470 289,247 72,974 69,325 358,572 286,858 \$57,646,824 1,531,984 1,346,129 317,686	51,627 602,707 743,422 53,325 17,002 6,818 128,276 33,830 15,223 3,649 71,714	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072 343,102 308,792 293,352 74,010 70,310 363,662 \$75,639,159	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 \$493,501 174,827 157,344 15,684 8,673 659,518 659,518 \$641,836,120 347,867 313,080 297,426 75,038 71,286 368,712 \$79,373,657 \$1,575,306 1,575,306 1,575,306 371,772	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 668,487 \$650,564,658 352,597 317,337 301,470 76,058 72,255 373,725 \$83,268,668	53,809 628,178 968,549 55,579 17,720 7,106 0 35,260 15,867 3,803	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37 95% of Small Firm Employees work with Employers that have less than 25 Employees From Line 29 95% of Small Firm Employees work with Employers that have less than 25 Employees REC assumed ramp-up From Line 37 REC assumed ramp-up for those that are not employed by either small or large firms Ratio Breakout based on OIR GAPE Data
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties 10 Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population Non-Filers (> 25 Years of Age) 49 Non-Working Age Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 51 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Small Firm Employees with Firms having > 24 Employees (5% Reduction) 58 Less Employees with Firms having > 24 Employees (5% Reduction) 59 Medicaid Small Firm Employees 60 Less Employees with Firms having > 24 Employees (5% Reduction) 61 SUBTOTAL 62 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 63 Tax Credits Insurance Premium Tax Collections 64 Uninsured Tax Filers 65 Ramp-Up Adjustment on SUBTOTAL (Based on Penalities) 66 Individual (23.6%) 67 Small Group (23.6%)	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325 329,152 296,237 281,425 71,001 67,451 348,876 139,550 \$26,229,958 1,373,906 831,418 196,215 196,215	50,231 469,760 361,658 51,883 16,542 6,634 374,422 32,915 14,812 3,550 209,326	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213 285,202 71,954 68,356 353,558 212,135 \$41,188,919 1,510,561 1,144,048 269,995 269,995	50,904 594,279 549,769 52,580 16,764 6,723 252,964 33,357 15,011 3,598 141,423	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884 338,300 304,470 289,247 72,974 69,325 358,572 286,858 \$57,646,824 1,531,984 1,346,129 317,686 317,686	51,627 602,707 743,422 53,325 17,002 6,818 128,276 33,830 15,223 3,649 71,714	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072 343,102 308,792 293,352 74,010 70,310 363,662 \$75,639,159 1,553,730 1,553,730 1,553,730 366,680 366,680	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 \$493,501 174,827 157,344 15,684 8,673 659,518 659,518 659,518 \$641,836,120 347,867 313,080 297,426 75,038 71,286 368,712 368,712 \$79,373,657	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 668,487 \$650,564,658 352,597 317,337 301,470 76,058 72,255 373,725 \$83,268,668 1,596,727 1,596,727 1,596,727 1,596,727 376,828 376,828	53,809 628,178 968,549 55,579 17,720 7,106 0 35,260 15,867 3,803	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37 95% of Small Firm Employees work with Employers that have less than 25 Employees From Line 29 95% of Small Firm Employees work with Employers that have less than 25 Employees REC assumed ramp-up From Line 37 REC assumed ramp-up for those that are not employed by either small or large firms Ratio Breakout based on OIR GAPE Data Ratio Breakout based on OIR GAPE Data
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population (Younger than 16 Years) 50 Less Non-Working Age Population (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Small Firm Employee Non-Filers (10% Reduction) 58 Less Employees with Firms having >24 Employees (5% Reduction) 59 Medicaid Small Firm Employees 60 Less Employees with Firms having >24 Employees (5% Reduction) 51 SUBTOTAL 62 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 63 Tax Credits Insurance Premium Tax Collections 64 Uninsured Tax Filers 65 Ramp-Up Adjustment on SUBTOTAL (Based on Penalities) 66 Individual (23.6%)	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325 329,152 296,237 281,425 71,001 67,451 348,876 139,550 \$26,229,958	50,231 469,760 361,658 51,883 16,542 6,634 374,422 32,915 14,812 3,550 209,326	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213 285,202 71,954 68,356 353,558 212,135 \$41,188,919	50,904 594,279 549,769 52,580 16,764 6,723 252,964 33,357 15,011 3,598 141,423	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884 338,300 304,470 289,247 72,974 69,325 358,572 286,858 \$57,646,824 1,531,984 1,346,129 317,686	51,627 602,707 743,422 53,325 17,002 6,818 128,276 33,830 15,223 3,649 71,714	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072 343,102 308,792 293,352 74,010 70,310 363,662 \$75,639,159	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 \$493,501 174,827 157,344 15,684 8,673 659,518 659,518 \$641,836,120 347,867 313,080 297,426 75,038 71,286 368,712 \$79,373,657 \$1,575,306 1,575,306 1,575,306 371,772	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 668,487 \$650,564,658 352,597 317,337 301,470 76,058 72,255 373,725 \$83,268,668	53,809 628,178 968,549 55,579 17,720 7,106 0 35,260 15,867 3,803	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37 95% of Small Firm Employees work with Employers that have less than 25 Employees From Line 29 95% of Small Firm Employees work with Employers that have less than 25 Employees REC assumed ramp-up From Line 37 REC assumed ramp-up for those that are not employed by either small or large firms Ratio Breakout based on OIR GAPE Data
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population (Non-Filers (> 25 Years of Age) 49 Non-Working Age Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Small Firm Employee Non-Filers (10% Reduction) 58 Less Employees with Firms having >24 Employees (5% Reduction) 59 Medicaid Small Firm Employees 60 Less Employees with Firms having >24 Employees (5% Reduction) 61 SUBTOTAL 62 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 63 Tax Credits Insurance Premium Tax Collections 64 Uninsured Tax Filers 65 Ramp-Up Adjustment on SUBTOTAL (Based on Penalities) 66 Individual (23.6%) 67 Small Group (23.6%) 68 Large Group (52.8%) 69 Individual Premiums 70 Small Group Premium	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325 329,152 296,237 281,425 71,001 67,451 348,876 139,550 \$26,229,958 1,373,906 831,418 196,215 438,988 \$3,878 \$1,880	50,231 469,760 361,658 51,883 16,542 6,634 374,422 32,915 14,812 3,550 209,326	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213 285,202 71,954 68,356 353,558 212,135 \$41,188,919 1,510,561 1,144,048 269,995 269,995 604,058 \$4,006 \$1,942	50,904 594,279 549,769 52,580 16,764 6,723 252,964 33,357 15,011 3,598 141,423	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884 338,300 304,470 289,247 72,974 69,325 358,572 286,858 \$57,646,824 1,531,984 1,346,129 317,686 317,686 710,757 \$4,147 \$2,010	51,627 602,707 743,422 53,325 17,002 6,818 128,276 33,830 15,223 3,649 71,714	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072 343,102 308,792 293,352 74,010 70,310 363,662 \$75,639,159 1,553,730 1,553,730 366,680 820,370 \$4,292 \$2,080	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 548,334 493,501 174,827 157,344 15,684 8,673 659,518 659,518 659,518 659,518 347,867 313,080 297,426 75,038 71,286 368,712 368,712 368,712 368,712 371,772 831,772 831,762 \$4,442 \$2,153	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 668,487 \$650,564,658 352,597 317,337 301,470 76,058 72,255 373,725 \$83,268,668 1,596,727 1,596,727 1,596,727 1,596,727 1,596,727 376,828 376,828 376,828 843,071 \$4,597 \$2,228	53,809 628,178 968,549 55,579 17,720 7,106 0 35,260 15,867 3,803	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37 95% of Small Firm Employees work with Employers that have less than 25 Employees From Line 29 95% of Small Firm Employees work with Employers that have less than 25 Employees REC assumed ramp-up From Line 37 REC assumed ramp-up for those that are not employed by either small or large firms Ratio Breakout based on OIR GAPE Data OIR Data OIR Data
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population (> 25 Years of Age) 49 Non-Working Age Population Non-Filers (> 25 Years of Age) 40 Non-Working Age Population Non-Filers (Younger than 16 Years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population Rate of Non-Employed 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Small Firm Employee Non-Filers (10% Reduction) 58 Less Employees with Firms having >24 Employees (5% Reduction) 59 Medicaid Small Firm Employees 60 Less Employees with Firms having >24 Employees (5% Reduction) 61 SUBTOTAL 62 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 63 Tax Credits 64 Uninsured Tax Filers 65 Ramp-Up Adjustment on SUBTOTAL (Based on Penalities) 66 Individual (23.6%) 67 Small Group (23.6%) 68 Large Group (52.8%) 69 Individual Premium 70 Large Group Premium 71 Large Group Premium 71 Large Group Premium	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325 329,152 296,237 281,425 71,001 67,451 348,876 139,550 \$26,229,958 1,373,906 831,418 196,215 196,215 438,988 \$3,878 \$1,880 \$1,880	50,231 469,760 361,658 51,883 16,542 6,634 374,422 32,915 14,812 3,550 209,326	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213 285,202 71,954 68,356 353,558 212,135 \$41,188,919 1,510,561 1,144,048 269,995 269,995 269,995 604,058 \$4,006 \$1,942 \$1,942 \$1,942	50,904 594,279 549,769 52,580 16,764 6,723 252,964 33,357 15,011 3,598 141,423	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884 338,300 304,470 289,247 72,974 69,325 358,572 286,858 \$57,646,824 1,531,984 1,346,129 317,686 317,686 710,757 \$4,147 \$2,010 \$2,010	51,627 602,707 743,422 53,325 17,002 6,818 128,276 33,830 15,223 3,649 71,714	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072 343,102 308,792 293,352 74,010 70,310 363,662 363,662 \$75,639,159 1,553,730 1,553,730 1,553,730 366,680 366,680 366,680 366,680 \$20,370 \$4,292 \$2,080	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 \$493,501 174,827 157,344 15,684 15,684 8,673 659,518 659,518 \$641,836,120 347,867 313,080 297,426 75,038 71,286 368,712 371,728 \$4,442 \$2,153 \$4,442 \$2,153	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 668,487 \$650,564,658 352,597 317,337 301,470 76,058 72,255 373,725 \$83,268,668 1,596,727 1,596,727 1,596,727 1,596,727 376,828 376,828 376,828 843,071 \$4,597 \$2,228 \$2,228	53,809 628,178 968,549 55,579 17,720 7,106 0 35,260 15,867 3,803	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37 95% of Small Firm Employees work with Employers that have less than 25 Employees From Line 29 95% of Small Firm Employees work with Employers that have less than 25 Employees REC assumed ramp-up From Line 37 REC assumed ramp-up for those that are not employed by either small or large firms Ratio Breakout based on OIR GAPE Data Ratio Breakout based on OIR GAPE Data OIR Data OIR Data
38 Chooses Penalty over Healthcare 39 Non-Filers 40 Less Small and Large Firm Employees 41 Less Filers Not Audited 42 Tax Filers 43 Less Small and Large Firm Employees 44 Ramp-Up Adjustment (60%, 40%, 20% and 0% Reduction to Tax Filers) 45 SUBTOTAL 46 Penalties Individual Subsidies 47 Non-Working Population (> 25 Years of Age) 48 Less Non-Working Population (Non-Filers (> 25 Years of Age) 49 Non-Working Age Population (Younger than 16 years) 50 Less Non-Working Age Population Non-Filers (Younger than 16 Years) 51 Medicaid 3% Participation Rate of Non-Employed 52 Less Medicaid Population below 100% of the FPL (55.3%) 53 SUBTOTAL 54 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 55 Individual Subsidies Tax Credits For Small Firms Less than 25 Employees 56 Small Firm Employees 57 Less Small Firm Employee Non-Filers (10% Reduction) 58 Less Employees with Firms having >24 Employees (5% Reduction) 59 Medicaid Small Firm Employees 60 Less Employees with Firms having >24 Employees (5% Reduction) 61 SUBTOTAL 62 Ramp-Up Adjustment on SUBTOTAL (40%, 60%, 80% and 100% Ramp-up to Tax Filers) 63 Tax Credits Insurance Premium Tax Collections 64 Uninsured Tax Filers 65 Ramp-Up Adjustment on SUBTOTAL (Based on Penalities) 66 Individual (23.6%) 67 Small Group (23.6%) 68 Large Group (52.8%) 69 Individual Premiums 70 Small Group Premium	152,656 100,461 50,230 1,373,906 904,146 542,488 788,252 \$74,883,940 518,833 466,950 165,421 148,879 14,841 8,207 624,036 249,614 \$202,999,325 329,152 296,237 281,425 71,001 67,451 348,876 139,550 \$26,229,958 1,373,906 831,418 196,215 438,988 \$3,878 \$1,880	50,231 469,760 361,658 51,883 16,542 6,634 374,422 3,550 209,326	167,840 101,809 50,905 1,510,561 916,282 366,513 615,576 \$200,062,200 525,797 473,217 167,641 150,877 15,040 8,317 632,411 379,447 \$322,368,993 333,570 300,213 285,202 71,954 68,356 353,558 212,135 \$41,188,919 1,510,561 1,144,048 269,995 269,995 604,058 \$4,006 \$1,942	50,904 594,279 549,769 52,580 16,764 6,723 252,964 33,357 15,011 3,598 141,423	170,220 103,253 51,626 1,531,984 929,277 185,855 438,449 \$304,722,055 533,254 479,929 170,019 153,017 15,253 8,435 641,381 513,105 \$456,340,884 338,300 304,470 289,247 72,974 69,325 358,572 286,858 \$57,646,824 1,531,984 1,346,129 317,686 317,686 710,757 \$4,147 \$2,010	51,627 602,707 743,422 53,325 17,002 6,818 128,276 33,830 15,223 3,649 71,714	172,637 104,719 52,359 1,553,730 942,468 0 256,180 \$178,045,100 540,824 486,742 172,432 155,189 15,470 8,555 650,486 650,486 \$605,316,072 343,102 308,792 293,352 74,010 70,310 363,662 \$75,639,159 1,553,730 1,553,730 366,680 820,370 \$4,292 \$2,080	52,360 611,262 942,468 54,082 17,243 6,915 0	175,034 106,173 53,086 1,575,306 955,555 0 259,737 \$180,517,215 \$493,501 174,827 157,344 15,684 8,673 659,518 659,518 659,518 659,518 \$641,836,120 347,867 313,080 297,426 75,038 71,286 368,712 368,712 368,712 368,712 371,772 831,772 831,762 \$4,442 \$2,153	53,087 619,751 955,555 54,833 17,483 7,011 0	177,414 107,617 53,808 1,596,727 968,549 0 263,269 \$182,971,955 555,790 500,211 177,204 159,484 15,898 8,792 668,487 668,487 668,487 \$650,564,658 352,597 317,337 301,470 76,058 72,255 373,725 \$83,268,668 1,596,727 1,596,727 1,596,727 1,596,727 1,596,727 376,828 376,828 376,828 843,071 \$4,597 \$2,228	53,809 628,178 968,549 55,579 17,720 7,106 0 35,260 15,867 3,803	Excluded population from Line 37 Assumes that small and large firm employers will provide health insurance initially Assumes that the Pool of Non-Filers is churning as individuals are Audited and Subject to Penalty From Line 37 Assumes that small and large firm employers will provide health insurance initially Gradually the Pool of Individuals Penalized Shrinks as more Policies are Purchased Primarily spouses and live-in relatives Non-Filer reducation similar to Line 37 From Line 21 Assumes younger than 16 years will remain uninsured as they are tax non-filers Assumes a hardship exclusion will exist for those with incomes less than 100% of the poverty line REC assumed ramp-up From Line 13 Non-Filer reducation similar to Line 37 95% of Small Firm Employees work with Employers that have less than 25 Employees From Line 29 95% of Small Firm Employees work with Employers that have less than 25 Employees REC assumed ramp-up From Line 37 REC assumed ramp-up for those that are not employed by either small or large firms Ratio Breakout based on OIR GAPE Data OIR Data OIR Data

* Includes Non-Citizens

^{**} Inclusion of this population does not Indicate a number of projected additional policies but rather a methodology to achieve the dollar impacts

1 Total Insured Population 15,307,337 15,512,804 15,732,805 15,956,145 16,177,709 16,397,677	nments
1 Total Insured Population 15,307,337 15,512,804 15,732,805 15,956,145 16,177,709 16,397,677	
2 Privately Insured* 11,409,398 3,897,939 11,562,544 3,950,260 11,726,523 4,006,282 11,892,991 4,063,154 12,058,135 4,119,574 12,222,089 4,175,588 Removes those that do not have any Private Insurar	ce.
3 Less those Insured both Publicly and Privately 8,661,328 2,748,070 8,777,587 2,784,957 8,902,070 2,824,453 9,028,442 2,864,549 9,153,809 2,904,326 9,278,273 2,943,816 Removes those that have Public Insurance in addition	n to Private Insurance.
5 Employed and Insured 5,354,893 5,426,770 5,503,732 5,581,862 5,659,371 5,736,321 (See Group A)	
6 Non-Employed and Insured 3,306,435 3,350,817 3,398,338 3,446,580 3,494,438 3,541,952 (See Group B)	
Group A (Employed and Privately Insured)	
7 Employed and Privately Insured 5,354,893 5,426,770 5,503,732 5,581,862 5,659,371 5,736,321 From Line 5	
8 Self Employed 495,607 502,259 509,382 516,613 523,787 530,909	
9 Employed by a Small Firm (DEO- 26.4% of Non Self Employed) 1,282,852 1,300,071 1,318,508 1,337,226 1,355,794 1,374,229 An Assumption based on DEO data, number of employed	oyed working for Firms with < 50 Employees
10 Less Self-Funded Business Firms (11.2% Reduction) 1,139,173 143,679 1,154,463 145,608 1,170,835 147,673 1,49,769 1,203,945 151,849 1,220,315 153,914 Removes Self-Funded Pool	
11 Employed by a Large Firm (DEO- 73.6% of Non Self Employed) 3,576,434 3,624,440 3,675,842 3,728,023 3,779,790 3,831,183 An Assumption based on DEO data, number of employed	oyed working for Firms with > 50 Employees
12 Less Self-Funded Large Business Firms (68.8% Reduction) 1,115,847 2,460,587 1,130,825 2,493,615 1,146,863 2,528,979 1,163,143 2,564,880 1,179,294 2,600,496 1,195,329 2,635,854 Removes Self-Funded Pool	
13 SUBTOTAL 2,750,627 2,787,547 2,827,080 2,867,213 2,907,026 2,946,553	
Group B (Non-Employed and Privately Insured)	
14 Non-Employed and Privately Insured 3,306,435 3,350,817 3,398,338 3,446,580 3,494,438 3,541,952 From Line 6	
15 Less Self-Funded (60.2% Reduction) 1,315,961 1,990,474 1,333,625 2,017,192 1,352,539 2,045,799 1,371,739 2,074,841 1,390,786 2,103,652 1,409,697 2,132,255 Removes Self-Funded Pool	
16 SUBTOTAL 1,315,961 1,333,625 1,371,739 1,390,786 1,409,697	
Individual Subsidies	
17 Non-Employed and Privately Insured 3,306,435 3,350,817 3,398,338 3,446,580 3,494,438 3,541,952	
18 Less Self-Funded (60.2% Reduction) 1,315,961 1,990,474 1,333,625 2,017,192 1,352,539 2,045,799 1,371,739 2,074,841 1,390,786 2,103,652 1,409,697 2,132,255 Removes Self-Funded Pool	
19 SUBTOTAL 1,315,961 1,333,625 1,352,539 1,371,739 1,390,786 1,409,697	
20 Individual Subsidies \$1,070,209,184 \$1,133,015,543 \$1,202,909,431 \$1,276,485,064 \$1,353,498,601 \$1,371,902,591	
Tax Credits For Small Firms Less than 25 Employees	
21 Small Firm Employees 1,139,173 1,154,463 1,170,835 1,187,457 1,203,945 1,220,315	
22 Less Employees with Firms having >24 Employees (5% Reduction) 1,082,214 56,959 1,096,740 57,723 1,112,293 58,542 1,128,084 59,373 1,143,748 60,197 1,159,299 61,016 95% of Small Firm Employees work with Employees to the complex of the complex o	hat have less than 25 Employees
23 SUBTOTAL 1,082,214 1,096,740 1,112,293 1,128,084 1,143,748 1,159,299	. ,
24 Tax Credits \$203,414,026 \$212,947,111 \$223,525,782 \$234,633,602 \$246,217,811 \$258,300,311	
Insurance Premium Tax Collections	
25 Existing Privately Insured 4,066,588 4,121,172 4,179,619 4,238,952 4,297,812 4,356,250 Sum of Group A and B	
26 SUBTOTAL 4,066,588 4,121,172 4,179,619 4,238,952 4,297,812 4,356,250	
27 Individual (23.6%) 959,715 972,597 986,390 1,000,393 1,014,284 1,028,075 Ratio Breakout based on OIR GAPE Data	
28 Small Group (23.6%) 959,715 972,597 986,390 1,000,393 1,014,284 1,028,075 Ratio Breakout based on OIR GAPE Data	
29 Large Group (52.8%) 2,147,158 2,175,979 2,206,839 2,238,167 2,300,100 Ratio Breakout based on OIR GAPE Data	
30 Individual Premium Increase \$1,767 \$1,825 \$1,889 \$1,955 \$2,024 \$2,095 OIR Data	
31 Small Group Premium Increase \$7 \$7 \$7 \$8 \$8 OIR Data	
32 Large Group Premium Increase \$7 \$7 \$7 \$8 \$8 OIR Data	
33 Effective Insurance Premium Tax Rate 1.243% 1.243% 1.243% 1.243% 1.243%	
34 Insurance Premium Tax Collections \$21,349,327 \$22,349,878 \$23,460,175 \$24,625,983 \$25,841,805 \$27,109,932	

^{*}Private Insurance is any plan that is not Medicare, Medicaid, Tri-Care, VA or Indian Health Care. These plans are collectively referred to as Public Insurance.