

General Assumptions for Existing Policies (Calendar Year)	2014		2015		2016		2017		2018		2019		Comments
	Population	Excluded Pop.	Population	Excluded Pop.	Population	Excluded Pop.	Population	Excluded Pop.	Population	Excluded Pop.	Population	Excluded Pop.	
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 Insurance.
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 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 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	1,187,457	149,769	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 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		1,352,539		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 Employers that 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		2,269,245		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		\$8		OIR Data
32 Large Group Premium Increase	\$7		\$7		\$7		\$8		\$8		\$8		OIR Data
33 Effective Insurance Premium Tax Rate	1.243%		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.