

Estimates for Second-Lowest-Cost "Silver" Plan

	Actuarial Value	Average Premium	Avg. Cost Sharing
Single Policy	70%	\$5,000	\$1,700
Family Policy	70%	\$14,700	\$5,100

Single Person

Income Relative to the FPL	Premium Cap as a Share of Income / a,b	Middle of Income Range / c,d	Enrollee Premium for Low-Cost "Silver" Plan	Premium Subsidy (share of premium)	Average Cost-Sharing Subsidy	Average Net Cost Sharing	Enrollee Premium + Avg. Cost Sharing	
							Dollars	Percent of Income
100-150%	2.1% - 4.8%	\$ 14,700	\$ 500	90%	\$ 1,200	\$ 500	\$ 1,000	7%
150-200%	4.8% - 7.5%	\$ 20,600	\$ 1,300	74%	\$ 700	\$ 1,000	\$ 2,300	11%
200-250%	7.5% - 10.1%	\$ 26,500	\$ 2,300	54%	\$ -	\$ 1,700	\$ 4,000	15%
250-300%	10.1% - 12.8%	\$ 32,400	\$ 3,700	26%	\$ -	\$ 1,700	\$ 5,400	17%
300-350%	12.8%	\$ 38,300	\$ 4,900	2%	\$ -	\$ 1,700	\$ 6,600	17%
350-400%	12.8%	\$ 44,200	\$ 5,000	0%	\$ -	\$ 1,700	\$ 6,700	15%
400-450%	n.a.	\$ 50,100	\$ 5,000	0%	\$ -	\$ 1,700	\$ 6,700	13%

Family of Four

Income Relative to the FPL	Premium Cap as a Share of Income / a,b	Middle of Income Range / c,d	Enrollee Premium for Low-Cost "Silver" Plan	Premium Subsidy (share of premium)	Average Cost-Sharing Subsidy	Average Net Cost Sharing	Enrollee Premium + Avg. Cost Sharing	
							Dollars	Percent of Income
100-150%	2.1% - 4.8%	\$ 30,000	\$ 1,000	93%	\$ 3,600	\$ 1,500	\$ 2,500	8%
150-200%	4.8% - 7.5%	\$ 42,000	\$ 2,600	82%	\$ 1,900	\$ 3,200	\$ 5,800	14%
200-250%	7.5% - 10.1%	\$ 54,000	\$ 4,800	67%	\$ -	\$ 5,100	\$ 9,900	18%
250-300%	10.1% - 12.8%	\$ 66,000	\$ 7,600	48%	\$ -	\$ 5,100	\$ 12,700	19%
300-350%	12.8%	\$ 78,000	\$ 10,000	32%	\$ -	\$ 5,100	\$ 15,100	19%
350-400%	12.8%	\$ 90,100	\$ 11,500	22%	\$ -	\$ 5,100	\$ 16,600	18%
400-450%	n.a.	\$ 102,100	\$ 14,700	0%	\$ -	\$ 5,100	\$ 19,800	19%

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

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

- a) In 2013, the income caps would range from 2% to 12%; in subsequent years those caps would be indexed.
- b) In 2016, people would be exempt from the mandate penalty if they had to pay more than 8.5 percent of their income for insurance.
- c) In 2016, the FPL is projected to equal about \$11,800 for a single person and about \$24,000 for a family of four.
- d) Under the proposal, subsidies would generally be based on income data from enrollees' tax returns.

Distribution of Individual Mandate Penalties
Senate Finance Committee Chairman's Mark as Amended
 Calendar Year 2016

10/9/2009

Adjusted Gross Income Relative to Federal Poverty Level (FPL)	Individual Mandate Penalties	
	Total Payments (\$ billions)	Share of Payments (%)
Less than 100%	0.0	0
100% to 200%	0.2	26
200% to 300%	0.2	22
300% to 400%	0.1	14
400% to 500%	0.1	9
Greater than 500%	0.3	29
Total	0.9	100

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

Notes:

- a) Individual penalty payments are classified by the income of the tax return filing unit.
- b) In 2016, the FPL is projected to equal about \$11,800 for a single person and about \$24,000 for a family of four.
- c) Components may not sum to totals due to rounding.