




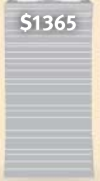








PREMIUM SUBSIDY SCENARIOS UNDER OBAMACARE

EXAMPLES OF EXCHANGE ENROLLEES	UNSUBSIDIZED PREMIUM	OBAMACARE TAX CREDIT	PREMIUM PAID UNDER OBAMACARE
<p>FAMILY OF 4 TWO 40-YEAR-OLD NONSMOKING PARENTS WITH 2 CHILDREN</p>  <p>INCOME \$4417 per month</p> <p>\$53 000 per year (225% of poverty level for a 4-person household)</p>	<p>\$962 per month</p> 	<p>\$645 per month (tax credit amount based on a premium cap of 7.18% of income for a family at this income level)</p> 	<p>\$317 per month</p> 
<p>RETIRED COUPLE TWO 60-YEAR-OLD NONSMOKERS</p>  <p>INCOME \$2083 per month</p> <p>\$25 000 per year (161% of poverty level for a 2-person household)</p>	<p>\$1365 per month</p> 	<p>\$1271 per month (tax credit amount based on a premium cap of 4.51% of income for a couple at this income level)</p> 	<p>\$94 per month</p> 
<p>SINGLE ADULT 30-YEAR-OLD SMOKER</p>  <p>INCOME \$2500 per month</p> <p>\$30 000 per year (261% of poverty level for a 1-person household)</p>	<p>\$428 per month (\$285 base premium + \$143 tobacco surcharge*)</p> 	<p>\$76 per month (tax credit amount based on a premium cap of 8.37% of income for an adult at this income level) (does not cover tobacco surcharge)</p> 	<p>\$352 per month (\$209 + \$143 tobacco surcharge)</p> 

* Insurer can charge tobacco surcharge up to 50% of the base premium (not subsidized).

Visit Kaiser's health insurance subsidy calculator to explore your own scenarios: <http://kff.org/subsidy-calculator>.

NOTE: The premiums above are estimates based on Congressional Budget Office projections of the nationwide average second-lowest-cost Silver premium. Silver plans are the basis of exchange tax credits and cover on average 70% of enrollees' total costs. Exchange enrollees can apply their tax credits toward the purchase of more or less comprehensive plans.