

Individual Market Costs Pre and Post Health Reform

Income: 200% FPL

Pre-Reform Premium Costs

parent age	Annual Premiums								Annual Premiums as % of Income							
	single				married				single				married			
	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids
19 to 29	\$1,884	\$3,552	\$5,220	\$6,888	\$3,768	\$5,436	\$7,104	\$8,772	9.2%	13.0%	15.2%	16.7%	13.8%	15.8%	17.2%	18.2%
30 to 34	\$2,070	\$3,738	\$5,406	\$7,074	\$4,140	\$5,808	\$7,476	\$9,144	10.1%	13.7%	15.7%	17.1%	15.1%	16.9%	18.1%	18.9%
35 to 39	\$2,148	\$3,816	\$5,484	\$7,152	\$4,296	\$5,964	\$7,632	\$9,300	10.5%	13.9%	16.0%	17.3%	15.7%	17.4%	18.5%	19.3%
40 to 44	\$2,388	\$4,056	\$5,724	\$7,392	\$4,776	\$6,444	\$8,112	\$9,780	11.7%	14.8%	16.7%	17.9%	17.4%	18.8%	19.6%	20.3%
45 to 49	\$2,946	\$4,614	\$6,282	\$7,950	\$5,892	\$7,560	\$9,228	\$10,896	14.4%	16.9%	18.3%	19.2%	21.5%	22.0%	22.3%	22.6%
50 to 54	\$3,864	\$5,532	\$7,200	\$8,868	\$7,728	\$9,396	\$11,064	\$12,732	18.9%	20.2%	21.0%	21.5%	28.2%	27.4%	26.8%	26.4%
55 to 59	\$4,854	\$6,522	\$8,190	\$9,858	\$9,708	\$11,376	\$13,044	\$14,712	23.8%	23.8%	23.8%	23.9%	35.5%	33.1%	31.6%	30.5%
60 to 64	\$5,346	\$7,014	\$8,682	\$10,350	\$10,692	\$12,360	\$14,028	\$15,696	26.2%	25.6%	25.3%	25.1%	39.1%	36.0%	34.0%	32.5%
Income	\$20,420	\$27,380	\$34,340	\$41,300	\$27,380	\$34,340	\$41,300	\$48,260	\$20,420	\$27,380	\$34,340	\$41,300	\$27,380	\$34,340	\$41,300	\$48,260

Pre-Reform Premium and Median Out of Pocket Costs

parent age	Premiums and Median Out of Pocket Costs								Premiums and Median Out of Pocket Costs as % of Income							
	single				married				single				married			
	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids
19 to 29	\$2,091	\$3,875	\$5,659	\$7,443	\$4,181	\$5,965	\$7,749	\$9,533	10.2%	14.2%	16.5%	18.0%	15.3%	17.4%	18.8%	19.8%
30 to 34	\$2,308	\$4,092	\$5,876	\$7,660	\$4,616	\$6,400	\$8,184	\$9,968	11.3%	14.9%	17.1%	18.5%	16.9%	18.6%	19.8%	20.7%
35 to 39	\$2,386	\$4,170	\$5,954	\$7,738	\$4,772	\$6,556	\$8,340	\$10,124	11.7%	15.2%	17.3%	18.7%	17.4%	19.1%	20.2%	21.0%
40 to 44	\$2,774	\$4,558	\$6,342	\$8,126	\$5,548	\$7,332	\$9,116	\$10,900	13.6%	16.6%	18.5%	19.7%	20.3%	21.4%	22.1%	22.6%
45 to 49	\$3,332	\$5,116	\$6,900	\$8,684	\$6,664	\$8,448	\$10,232	\$12,016	16.3%	18.7%	20.1%	21.0%	24.3%	24.6%	24.8%	24.9%
50 to 54	\$4,453	\$6,237	\$8,021	\$9,805	\$8,906	\$10,690	\$12,474	\$14,258	21.8%	22.8%	23.4%	23.7%	32.5%	31.1%	30.2%	29.5%
55 to 59	\$5,443	\$7,227	\$9,011	\$10,795	\$10,886	\$12,670	\$14,454	\$16,238	26.7%	26.4%	26.2%	26.1%	39.8%	36.9%	35.0%	33.6%
60 to 64	\$6,156	\$7,940	\$9,724	\$11,508	\$12,312	\$14,096	\$15,880	\$17,664	30.1%	29.0%	28.3%	27.9%	45.0%	41.0%	38.4%	36.6%
Income	\$20,420	\$27,380	\$34,340	\$41,300	\$27,380	\$34,340	\$41,300	\$48,260	\$20,420	\$27,380	\$34,340	\$41,300	\$27,380	\$34,340	\$41,300	\$48,260

Post-Reform																
	Premiums and Median Out of Pocket Costs								Premiums and Median Out of Pocket Costs as % of Income							
	single				married				single				married			
parent age	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids
19 to 29	\$1,380	\$1,976	\$2,262	\$3,886	\$2,919	\$3,117	\$3,380	\$6,081	6.8%	7.2%	6.6%	9.4%	10.7%	9.1%	8.2%	12.6%
30 to 34	\$1,518	\$2,080	\$2,362	\$3,987	\$3,226	\$3,351	\$3,598	\$6,298	7.4%	7.6%	6.9%	9.7%	11.8%	9.8%	8.7%	13.1%
35 to 39	\$1,568	\$2,131	\$2,410	\$4,024	\$3,327	\$3,416	\$3,647	\$6,347	7.7%	7.8%	7.0%	9.7%	12.1%	9.9%	8.8%	13.2%
40 to 44	\$1,853	\$2,382	\$2,642	\$4,235	\$3,916	\$3,919	\$4,110	\$6,811	9.1%	8.7%	7.7%	10.3%	14.3%	11.4%	10.0%	14.1%
45 to 49	\$2,205	\$2,650	\$2,862	\$4,476	\$4,669	\$4,455	\$4,550	\$7,251	10.8%	9.7%	8.3%	10.8%	17.1%	13.0%	11.0%	15.0%
50 to 54	\$2,967	\$3,278	\$3,413	\$5,006	\$6,274	\$5,712	\$5,652	\$8,353	14.5%	12.0%	9.9%	12.1%	22.9%	16.6%	13.7%	17.3%
55 to 59	\$3,631	\$3,749	\$3,797	\$5,416	\$7,617	\$6,679	\$6,452	\$9,152	17.8%	13.7%	11.1%	13.1%	27.8%	19.4%	15.6%	19.0%
60 to 64	\$4,164	\$4,195	\$4,173	\$5,798	\$8,670	\$7,544	\$7,235	\$9,920	20.4%	15.3%	12.2%	14.0%	31.7%	22.0%	17.5%	20.6%
Income	\$20,420	\$27,380	\$34,340	\$41,300	\$27,380	\$34,340	\$41,300	\$48,260	\$20,420	\$27,380	\$34,340	\$41,300	\$27,380	\$34,340	\$41,300	\$48,260

Difference between Pre and Post Reform																
	Difference in Premiums and Median Out of Pocket Costs								Difference in Premiums and Median Out of Pocket Costs as % of Income							
	single				married				single				married			
parent age	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids
19 to 29	34.0%	49.0%	60.0%	47.8%	30.2%	47.7%	56.4%	36.2%	3.5%	6.9%	9.9%	8.6%	4.6%	8.3%	10.6%	7.2%
30 to 34	34.2%	49.2%	59.8%	48.0%	30.1%	47.6%	56.0%	36.8%	3.9%	7.3%	10.2%	8.9%	5.1%	8.9%	11.1%	7.6%
35 to 39	34.3%	48.9%	59.5%	48.0%	30.3%	47.9%	56.3%	37.3%	4.0%	7.4%	10.3%	9.0%	5.3%	9.1%	11.4%	7.8%
40 to 44	33.2%	47.7%	58.3%	47.9%	29.4%	46.6%	54.9%	37.5%	4.5%	7.9%	10.8%	9.4%	6.0%	9.9%	12.1%	8.5%
45 to 49	33.8%	48.2%	58.5%	48.5%	29.9%	47.3%	55.5%	39.7%	5.5%	9.0%	11.8%	10.2%	7.3%	11.6%	13.8%	9.9%
50 to 54	33.4%	47.4%	57.4%	48.9%	29.6%	46.6%	54.7%	41.4%	7.3%	10.8%	13.4%	11.6%	9.6%	14.5%	16.5%	12.2%
55 to 59	33.3%	48.1%	57.9%	49.8%	30.0%	47.3%	55.4%	43.6%	8.9%	12.7%	15.2%	13.0%	11.9%	17.4%	19.4%	14.7%
60 to 64	32.4%	47.2%	57.1%	49.6%	29.6%	46.5%	54.4%	43.8%	9.8%	13.7%	16.2%	13.8%	13.3%	19.1%	20.9%	16.0%
Income	\$20,420	\$27,380	\$34,340	\$41,300	\$27,380	\$34,340	\$41,300	\$48,260	\$20,420	\$27,380	\$34,340	\$41,300	\$27,380	\$34,340	\$41,300	\$48,260

Assumptions:

Pre-Reform

2007 BCBS premiums for a \$1000 deductible plan with 80/20 coinsurance, non-smoking no chemical dependency coverage; \$5000 out of pocket maximum
 Median out of pocket costs were calculated using 2004 Medical Expenditure Panel Survey (MEPS) data, adjusted for age and individual market cost differences.

Post-Reform

Assume 12% savings for payment reform & administrative costs under reform plan, plus pre-tax savings (which are income and family structure specific) on the lower premiums.

Individual Market Costs Pre and Post Health Reform

Income: 300% FPL

		Pre-Reform Premium Costs															
		Annual Premiums								Annual Premiums as % of Income							
		single				married				single				married			
parent age		no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids
19 to 29		\$1,884	\$3,552	\$5,220	\$6,888	\$3,768	\$5,436	\$7,104	\$8,772	6.2%	8.6%	10.1%	11.1%	9.2%	10.6%	11.5%	12.1%
30 to 34		\$2,070	\$3,738	\$5,406	\$7,074	\$4,140	\$5,808	\$7,476	\$9,144	6.8%	9.1%	10.5%	11.4%	10.1%	11.3%	12.1%	12.6%
35 to 39		\$2,148	\$3,816	\$5,484	\$7,152	\$4,296	\$5,964	\$7,632	\$9,300	7.0%	9.3%	10.6%	11.5%	10.5%	11.6%	12.3%	12.8%
40 to 44		\$2,388	\$4,056	\$5,724	\$7,392	\$4,776	\$6,444	\$8,112	\$9,780	7.8%	9.9%	11.1%	11.9%	11.6%	12.5%	13.1%	13.5%
45 to 49		\$2,946	\$4,614	\$6,282	\$7,950	\$5,892	\$7,560	\$9,228	\$10,896	9.6%	11.2%	12.2%	12.8%	14.3%	14.7%	14.9%	15.1%
50 to 54		\$3,864	\$5,532	\$7,200	\$8,868	\$7,728	\$9,396	\$11,064	\$12,732	12.6%	13.5%	14.0%	14.3%	18.8%	18.2%	17.9%	17.6%
55 to 59		\$4,854	\$6,522	\$8,190	\$9,858	\$9,708	\$11,376	\$13,044	\$14,712	15.8%	15.9%	15.9%	15.9%	23.6%	22.1%	21.1%	20.3%
60 to 64		\$5,346	\$7,014	\$8,682	\$10,350	\$10,692	\$12,360	\$14,028	\$15,696	17.5%	17.1%	16.9%	16.7%	26.0%	24.0%	22.6%	21.7%
Income		\$30,630	\$41,070	\$51,510	\$61,950	\$41,070	\$51,510	\$61,950	\$72,390	\$30,630	\$41,070	\$51,510	\$61,950	\$41,070	\$51,510	\$61,950	\$72,390

		Pre-Reform Premium and Median Out of Pocket Costs															
		Premiums and Median Out of Pocket Costs								Premiums and Median Out of Pocket Costs as % of Income							
		single				married				single				married			
parent age		no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids
19 to 29		\$2,091	\$3,875	\$5,659	\$7,443	\$4,181	\$5,965	\$7,749	\$9,533	6.8%	9.4%	11.0%	12.0%	10.2%	11.6%	12.5%	13.2%
30 to 34		\$2,308	\$4,092	\$5,876	\$7,660	\$4,616	\$6,400	\$8,184	\$9,968	7.5%	10.0%	11.4%	12.4%	11.2%	12.4%	13.2%	13.8%
35 to 39		\$2,386	\$4,170	\$5,954	\$7,738	\$4,772	\$6,556	\$8,340	\$10,124	7.8%	10.2%	11.6%	12.5%	11.6%	12.7%	13.5%	14.0%
40 to 44		\$2,774	\$4,558	\$6,342	\$8,126	\$5,548	\$7,332	\$9,116	\$10,900	9.1%	11.1%	12.3%	13.1%	13.5%	14.2%	14.7%	15.1%
45 to 49		\$3,332	\$5,116	\$6,900	\$8,684	\$6,664	\$8,448	\$10,232	\$12,016	10.9%	12.5%	13.4%	14.0%	16.2%	16.4%	16.5%	16.6%
50 to 54		\$4,453	\$6,237	\$8,021	\$9,805	\$8,906	\$10,690	\$12,474	\$14,258	14.5%	15.2%	15.6%	15.8%	21.7%	20.8%	20.1%	19.7%
55 to 59		\$5,443	\$7,227	\$9,011	\$10,795	\$10,886	\$12,670	\$14,454	\$16,238	17.8%	17.6%	17.5%	17.4%	26.5%	24.6%	23.3%	22.4%
60 to 64		\$6,156	\$7,940	\$9,724	\$11,508	\$12,312	\$14,096	\$15,880	\$17,664	20.1%	19.3%	18.9%	18.6%	30.0%	27.4%	25.6%	24.4%
Income		\$30,630	\$41,070	\$51,510	\$61,950	\$41,070	\$51,510	\$61,950	\$72,390	\$30,630	\$41,070	\$51,510	\$61,950	\$41,070	\$51,510	\$61,950	\$72,390

Post-Reform																
Premiums and Median Out of Pocket Costs								Premiums and Median Out of Pocket Costs as % of Income								
parent age	single				married				single				married			
	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids
19 to 29	\$1,380	\$2,534	\$3,626	\$4,748	\$2,754	\$3,931	\$5,101	\$6,263	4.5%	6.2%	7.0%	7.7%	6.7%	7.6%	8.2%	8.7%
30 to 34	\$1,525	\$2,678	\$3,772	\$4,890	\$3,043	\$4,222	\$5,392	\$6,560	5.0%	6.5%	7.3%	7.9%	7.4%	8.2%	8.7%	9.1%
35 to 39	\$1,568	\$2,728	\$3,822	\$4,939	\$3,137	\$4,320	\$5,491	\$6,654	5.1%	6.6%	7.4%	8.0%	7.6%	8.4%	8.9%	9.2%
40 to 44	\$1,853	\$3,012	\$4,099	\$5,220	\$3,706	\$4,882	\$6,052	\$7,223	6.0%	7.3%	8.0%	8.4%	9.0%	9.5%	9.8%	10.0%
45 to 49	\$2,205	\$3,364	\$4,458	\$5,563	\$4,409	\$5,593	\$6,764	\$7,927	7.2%	8.2%	8.7%	9.0%	10.7%	10.9%	10.9%	10.9%
50 to 54	\$2,967	\$4,126	\$5,213	\$6,312	\$5,933	\$7,110	\$8,280	\$9,450	9.7%	10.0%	10.1%	10.2%	14.4%	13.8%	13.4%	13.1%
55 to 59	\$3,601	\$4,747	\$5,847	\$6,918	\$7,260	\$8,367	\$9,538	\$10,706	11.8%	11.6%	11.4%	11.2%	17.7%	16.2%	15.4%	14.8%
60 to 64	\$4,101	\$5,260	\$6,347	\$7,430	\$8,315	\$9,378	\$10,548	\$11,719	13.4%	12.8%	12.3%	12.0%	20.2%	18.2%	17.0%	16.2%
Income	\$30,630	\$41,070	\$51,510	\$61,950	\$41,070	\$51,510	\$61,950	\$72,390	\$30,630	\$41,070	\$51,510	\$61,950	\$41,070	\$51,510	\$61,950	\$72,390

Difference between Pre and Post Reform																
Difference in Premiums and Median Out of Pocket Costs								Difference in Premiums and Median Out of Pocket Costs as % of Income								
parent age	single				married				single				married			
	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids
19 to 29	34.0%	34.6%	35.9%	36.2%	34.1%	34.1%	34.2%	34.3%	2.3%	3.3%	3.9%	4.4%	3.5%	3.9%	4.3%	4.5%
30 to 34	33.9%	34.6%	35.8%	36.2%	34.1%	34.0%	34.1%	34.2%	2.6%	3.4%	4.1%	4.5%	3.8%	4.2%	4.5%	4.7%
35 to 39	34.3%	34.6%	35.8%	36.2%	34.3%	34.1%	34.2%	34.3%	2.7%	3.5%	4.1%	4.5%	4.0%	4.3%	4.6%	4.8%
40 to 44	33.2%	33.9%	35.4%	35.8%	33.2%	33.4%	33.6%	33.7%	3.0%	3.8%	4.4%	4.7%	4.5%	4.8%	4.9%	5.1%
45 to 49	33.8%	34.2%	35.4%	35.9%	33.8%	33.8%	33.9%	34.0%	3.7%	4.3%	4.7%	5.0%	5.5%	5.5%	5.6%	5.6%
50 to 54	33.4%	33.8%	35.0%	35.6%	33.4%	33.5%	33.6%	33.7%	4.9%	5.1%	5.5%	5.6%	7.2%	7.0%	6.8%	6.6%
55 to 59	33.8%	34.3%	35.1%	35.9%	33.3%	34.0%	34.0%	34.1%	6.0%	6.0%	6.1%	6.3%	8.8%	8.4%	7.9%	7.6%
60 to 64	33.4%	33.7%	34.7%	35.4%	32.5%	33.5%	33.6%	33.7%	6.7%	6.5%	6.6%	6.6%	9.7%	9.2%	8.6%	8.2%
Income	\$30,630	\$41,070	\$51,510	\$61,950	\$41,070	\$51,510	\$61,950	\$72,390	\$30,630	\$41,070	\$51,510	\$61,950	\$41,070	\$51,510	\$61,950	\$72,390

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35 to 39	\$2,148	\$3,816	\$5,484	\$7,152	\$4,296	\$5,964	\$7,632	\$9,300	5.3%	7.0%	8.0%	8.7%	7.8%	8.7%	9.2%	9.6%
40 to 44	\$2,388	\$4,056	\$5,724	\$7,392	\$4,776	\$6,444	\$8,112	\$9,780	5.8%	7.4%	8.3%	8.9%	8.7%	9.4%	9.8%	10.1%
45 to 49	\$2,946	\$4,614	\$6,282	\$7,950	\$5,892	\$7,560	\$9,228	\$10,896	7.2%	8.4%	9.1%	9.6%	10.8%	11.0%	11.2%	11.3%
50 to 54	\$3,864	\$5,532	\$7,200	\$8,868	\$7,728	\$9,396	\$11,064	\$12,732	9.5%	10.1%	10.5%	10.7%	14.1%	13.7%	13.4%	13.2%
55 to 59	\$4,854	\$6,522	\$8,190	\$9,858	\$9,708	\$11,376	\$13,044	\$14,712	11.9%	11.9%	11.9%	11.9%	17.7%	16.6%	15.8%	15.2%
60 to 64	\$5,346	\$7,014	\$8,682	\$10,350	\$10,692	\$12,360	\$14,028	\$15,696	13.1%	12.8%	12.6%	12.5%	19.5%	18.0%	17.0%	16.3%
Income	\$40,840	\$54,760	\$68,680	\$82,600	\$54,760	\$68,680	\$82,600	\$96,520	\$40,840	\$54,760	\$68,680	\$82,600	\$54,760	\$68,680	\$82,600	\$96,520

Pre-Reform Premium and Median Out of Pocket Costs

parent age	Premiums and Median Out of Pocket Costs								Premiums and Median Out of Pocket Costs as % of Income							
	single				married				single				married			
	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids
19 to 29	\$2,091	\$3,875	\$5,659	\$7,443	\$4,181	\$5,965	\$7,749	\$9,533	5.1%	7.1%	8.2%	9.0%	7.6%	8.7%	9.4%	9.9%
30 to 34	\$2,308	\$4,092	\$5,876	\$7,660	\$4,616	\$6,400	\$8,184	\$9,968	5.7%	7.5%	8.6%	9.3%	8.4%	9.3%	9.9%	10.3%
35 to 39	\$2,386	\$4,170	\$5,954	\$7,738	\$4,772	\$6,556	\$8,340	\$10,124	5.8%	7.6%	8.7%	9.4%	8.7%	9.5%	10.1%	10.5%
40 to 44	\$2,774	\$4,558	\$6,342	\$8,126	\$5,548	\$7,332	\$9,116	\$10,900	6.8%	8.3%	9.2%	9.8%	10.1%	10.7%	11.0%	11.3%
45 to 49	\$3,332	\$5,116	\$6,900	\$8,684	\$6,664	\$8,448	\$10,232	\$12,016	8.2%	9.3%	10.0%	10.5%	12.2%	12.3%	12.4%	12.4%
50 to 54	\$4,453	\$6,237	\$8,021	\$9,805	\$8,906	\$10,690	\$12,474	\$14,258	10.9%	11.4%	11.7%	11.9%	16.3%	15.6%	15.1%	14.8%
55 to 59	\$5,443	\$7,227	\$9,011	\$10,795	\$10,886	\$12,670	\$14,454	\$16,238	13.3%	13.2%	13.1%	13.1%	19.9%	18.4%	17.5%	16.8%
60 to 64	\$6,156	\$7,940	\$9,724	\$11,508	\$12,312	\$14,096	\$15,880	\$17,664	15.1%	14.5%	14.2%	13.9%	22.5%	20.5%	19.2%	18.3%
Income	\$40,840	\$54,760	\$68,680	\$82,600	\$54,760	\$68,680	\$82,600	\$96,520	\$40,840	\$54,760	\$68,680	\$82,600	\$54,760	\$68,680	\$82,600	\$96,520

Post-Reform																
Premiums and Median Out of Pocket Costs								Premiums and Median Out of Pocket Costs as % of Income								
parent age	single				married				single				married			
	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids
19 to 29	\$1,352	\$2,472	\$3,614	\$3,838	\$2,698	\$3,825	\$4,966	\$6,101	3.3%	4.5%	5.3%	4.6%	4.9%	5.6%	6.0%	6.3%
30 to 34	\$1,495	\$2,622	\$3,757	\$3,966	\$2,982	\$4,116	\$5,257	\$6,377	3.7%	4.8%	5.5%	4.8%	5.4%	6.0%	6.4%	6.6%
35 to 39	\$1,543	\$2,670	\$3,805	\$4,009	\$3,072	\$4,206	\$5,348	\$6,482	3.8%	4.9%	5.5%	4.9%	5.6%	6.1%	6.5%	6.7%
40 to 44	\$1,817	\$2,951	\$4,086	\$4,258	\$3,634	\$4,768	\$5,902	\$7,037	4.4%	5.4%	5.9%	5.2%	6.6%	6.9%	7.1%	7.3%
45 to 49	\$2,167	\$3,294	\$4,429	\$4,513	\$4,324	\$5,455	\$6,597	\$7,724	5.3%	6.0%	6.4%	5.5%	7.9%	7.9%	8.0%	8.0%
50 to 54	\$2,909	\$4,043	\$5,178	\$5,150	\$5,906	\$6,952	\$8,086	\$9,221	7.1%	7.4%	7.5%	6.2%	10.8%	10.1%	9.8%	9.6%
55 to 59	\$3,529	\$4,649	\$5,791	\$5,763	\$7,162	\$8,179	\$9,320	\$10,440	8.6%	8.5%	8.4%	7.0%	13.1%	11.9%	11.3%	10.8%
60 to 64	\$4,021	\$5,148	\$6,290	\$6,254	\$8,175	\$9,176	\$10,388	\$11,445	9.8%	9.4%	9.2%	7.6%	14.9%	13.4%	12.6%	11.9%
Income	\$40,840	\$54,760	\$68,680	\$82,600	\$54,760	\$68,680	\$82,600	\$96,520	\$40,840	\$54,760	\$68,680	\$82,600	\$54,760	\$68,680	\$82,600	\$96,520

Difference between Pre and Post Reform																
Difference in Premiums and Median Out of Pocket Costs								Difference in Premiums and Median Out of Pocket Costs as % of Income								
parent age	single				married				single				married			
	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids	no kids	1 kid	2 kids	3 + kids
19 to 29	35.3%	36.2%	36.1%	48.4%	35.5%	35.9%	35.9%	36.0%	1.8%	2.6%	3.0%	4.4%	2.7%	3.1%	3.4%	3.6%
30 to 34	35.2%	35.9%	36.1%	48.2%	35.4%	35.7%	35.8%	36.0%	2.0%	2.7%	3.1%	4.5%	3.0%	3.3%	3.5%	3.7%
35 to 39	35.3%	36.0%	36.1%	48.2%	35.6%	35.8%	35.9%	36.0%	2.1%	2.7%	3.1%	4.5%	3.1%	3.4%	3.6%	3.8%
40 to 44	34.5%	35.3%	35.6%	47.6%	34.5%	35.0%	35.3%	35.4%	2.3%	2.9%	3.3%	4.7%	3.5%	3.7%	3.9%	4.0%
45 to 49	34.9%	35.6%	35.8%	48.0%	35.1%	35.4%	35.5%	35.7%	2.9%	3.3%	3.6%	5.0%	4.3%	4.4%	4.4%	4.4%
50 to 54	34.7%	35.2%	35.4%	47.5%	33.7%	35.0%	35.2%	35.3%	3.8%	4.0%	4.1%	5.6%	5.5%	5.4%	5.3%	5.2%
55 to 59	35.2%	35.7%	35.7%	46.6%	34.2%	35.4%	35.5%	35.7%	4.7%	4.7%	4.7%	6.1%	6.8%	6.5%	6.2%	6.0%
60 to 64	34.7%	35.2%	35.3%	45.7%	33.6%	34.9%	34.6%	35.2%	5.2%	5.1%	5.0%	6.4%	7.6%	7.2%	6.6%	6.4%
Income	\$40,840	\$54,760	\$68,680	\$82,600	\$54,760	\$68,680	\$82,600	\$96,520	\$40,840	\$54,760	\$68,680	\$82,600	\$54,760	\$68,680	\$82,600	\$96,520

Assumptions:

Pre-Reform

2007 BCBS premiums for a \$1000 deductible plan with 80/20 coinsurance, non-smoking no chemical dependency coverage; \$5000 out of pocket maximum
 Median out of pocket costs were calculated using 2004 Medical Expenditure Panel Survey (MEPS) data, adjusted for age and individual market cost differences.

Post-Reform

Assume 12% savings for payment reform & administrative costs under reform plan, plus pre-tax savings (which are income and family structure specific) on the lower premiums.