

Enrollee Premium Comparisons for State Subsidized Insurance Programs

Source of data: Randy Chun, House Research

	Household Size	Monthly Gross Income	FPG	Premium	% of Income
MinnesotaCare	1	\$250	29%	\$4	1.6%
		\$500	59%	\$9	1.8%
		\$1,000	118%	\$31	3.1%
		\$1,500	176%	\$72	4.8%
		\$2,000	235%	\$148	7.4%
	2	\$250	22%	\$8	3.2%
		\$500	44%	\$8	1.6%
		\$1,000	88%	\$23	2.3%
		\$1,500	131%	\$46	3.1%
		\$2,000	175%	\$96	4.8%
3	\$2,500	219%	\$186	7.4%	
	\$3,000	263%	\$263	8.8%	
	\$250	17%	\$12	4.8%	
	\$500	35%	\$12	2.4%	
	\$1,000	70%	\$18	1.8%	
	\$1,500	105%	\$34	2.3%	
	\$2,000	140%	\$77	3.9%	
	\$2,500	175%	\$120	4.8%	
	\$3,000	210%	\$176	5.9%	
	\$3,500	245%	\$260	7.4%	

Notes: Premiums reflect 2007 Legislative changes

California/Governor's Plan (proposed)

	Household Size	Monthly Gross Income	FPG	Premium	% of Income
1		\$851	100%	\$26	3.0%
		\$1,285	151%	\$51	4.0%
		\$1,711	201%	\$103	6.0%
		\$2,128	250%	\$128	6.0%
		\$1,141	100%	\$34	3.0%
2		\$1,723	151%	\$69	4.0%
		\$2,293	201%	\$138	6.0%
		\$2,853	250%	\$171	6.0%
		\$1,431	100%	\$43	3.0%
		\$2,161	151%	\$86	4.0%
3		\$2,876	201%	\$173	6.0%
		\$3,578	250%	\$215	6.0%

Illinois - All Kids Program (enacted)

	Household Size	Monthly Gross Income	FPG	Premium	% of Income
1		\$851	100%	\$0	0.0%
		\$1,285	151%	\$15	1.2%
		\$1,711	201%	\$40	2.3%
		\$2,562	301%	\$70	2.7%
		\$3,413	401%	\$100	2.9%
		\$4,264	501%	\$150	3.5%
		\$6,817	801%	\$300	4.4%
		\$1,141	100%	\$0	0.0%
		\$1,723	151%	\$40	2.3%
		\$2,293	201%	\$80	3.5%
2		\$3,434	301%	\$140	4.1%
		\$4,575	401%	\$200	4.4%
		\$5,716	501%	\$300	5.2%
		\$9,139	801%	\$600	6.6%
		\$1,431	100%	\$0	0.0%
		\$2,161	151%	\$40	1.9%
		\$2,876	201%	\$80	2.8%
		\$4,307	301%	\$140	3.3%
		\$5,738	401%	\$200	3.5%
		\$7,169	501%	\$450	6.3%
3		\$11,462	801%	\$900	7.9%

Notes: Only children eligible

Massachusetts - Commonwealth Care (enacted)	Household Size	Monthly Gross Income	FPG	Premium	% of Income
Notes: Assumes lowest cost plan	1	\$851	100%	\$0	0.0%
		\$1,285	151%	\$35	2.7%
		\$1,711	201%	\$70	4.1%
	\$2,136	251%	\$105	4.9%	
	2	\$1,141	100%	\$0	0.0%
		\$1,723	151%	\$70	4.1%
		\$2,293	201%	\$140	6.1%
	\$2,864	251%	\$210	7.3%	
	3	\$1,431	100%	\$0	0.0%
		\$2,161	151%	\$105	4.9%
		\$2,876	201%	\$210	7.3%
	\$3,592	251%	\$315	8.8%	

Pennsylvania - Cover All Kids (enacted)	Household Size	Monthly Gross Income	FPG	Premium	% of Income
Notes: Only children eligible	1	\$851	100%	\$0	0.0%
		\$1,285	151%	\$0	0.0%
		\$1,711	201%	\$36	2.1%
	\$2,136	251%	\$50	2.3%	
	\$2,349	276%	\$57	2.4%	
	\$2,562	301%	Full Cost		
	2	\$1,141	100%	\$0	0.0%
		\$1,723	151%	\$0	0.0%
		\$2,293	201%	\$72	3.1%
	\$2,864	251%	\$100	3.5%	
	\$3,149	276%	\$114	3.6%	
	\$3,434	301%	Full Cost		
3	\$1,431	100%	\$0	0.0%	
	\$2,161	151%	\$0	0.0%	
	\$2,876	201%	\$108	3.8%	
\$3,592	251%	\$150	4.2%		
\$3,950	276%	\$171	4.3%		
\$4,307	301%	Full Cost			

Vermont - Catamount Health Asst. Program (enacted)	Household Size	Monthly Gross Income	FPG	Premium	% of Income
Notes: Assumes low-cost plan. Premiums only available for on individual. Premiums vary for family and two person coverage	1	\$851	100%	\$60	7.1%
		\$1,285	151%	\$60	4.7%
		\$1,711	201%	\$90	5.3%
	\$1,923	226%	\$110	5.7%	
	\$2,136	251%	\$125	5.9%	
	\$2,349	276%	\$135	5.7%	
	\$2,562	301%	\$340	13.3%	

Washington -Basic Health (enacted)	Household Size	Monthly Gross Income	FPG	Premium	% of Income
Notes: No premiums are charged to children, therefore data for only one and two household members are presented. Premiums can vary depending on age as a result a range is presented in this table. The premium range excludes the premiums for one health plan company that has significantly higher rates.	1	\$426	50%	\$17	4.0%
		\$562	66%	\$23	4.0%
		\$851	100%	\$30	3.5%
	\$1,072	126%	30-84	2.8%-7.8%	
	\$1,200	141%	30-110	2.5%-9.2%	
	\$1,328	156%	30-140	2.3%-10.5%	
	\$1,455	171%	37-175	2.5%-12.0%	
	\$1,583	186%	45-215	2.8%-13.5%	
	2	\$571	50%	\$34	6.0%
		\$753	66%	\$45	6.0%
		\$1,141	100%	\$60	5.3%
	\$1,438	126%	60-168	4.2%-11.6%	
\$1,609	141%	60-220	3.7%-13.7%		
\$1,780	156%	60-280	3.4%-15.7%		
\$1,951	171%	74-350	3.8%-18.0%		
\$2,122	186%	90-430	4.2%-20.3%		