

Individual Market Premiums Pre and Post Health Reform

Income: 200% FPL

Pre-Reform, \$1000 deductible with 80/20 coinsurance																
	Premiums								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
parent age																
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

Post-Reform, assume pre-tax savings and 12% savings from other reform efforts																
	Premiums								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
parent age																
19 to 29	\$1,130	\$1,399	\$1,723	\$2,273	\$2,261	\$2,354	\$2,444	\$3,018	5.5%	5.1%	5.0%	5.5%	8.3%	6.9%	5.9%	6.3%
30 to 34	\$1,242	\$1,473	\$1,784	\$2,334	\$2,484	\$2,515	\$2,572	\$3,146	6.1%	5.4%	5.2%	5.7%	9.1%	7.3%	6.2%	6.5%
35 to 39	\$1,289	\$1,504	\$1,810	\$2,360	\$2,578	\$2,582	\$2,625	\$3,199	6.3%	5.5%	5.3%	5.7%	9.4%	7.5%	6.4%	6.6%
40 to 44	\$1,433	\$1,598	\$1,889	\$2,439	\$2,866	\$2,790	\$2,791	\$3,364	7.0%	5.8%	5.5%	5.9%	10.5%	8.1%	6.8%	7.0%
45 to 49	\$1,768	\$1,818	\$2,073	\$2,624	\$3,535	\$3,273	\$3,174	\$3,748	8.7%	6.6%	6.0%	6.4%	12.9%	9.5%	7.7%	7.8%
50 to 54	\$2,318	\$2,180	\$2,376	\$2,926	\$4,637	\$4,068	\$3,806	\$4,380	11.4%	8.0%	6.9%	7.1%	16.9%	11.8%	9.2%	9.1%
55 to 59	\$2,912	\$2,570	\$2,703	\$3,253	\$5,825	\$4,926	\$4,487	\$5,061	14.3%	9.4%	7.9%	7.9%	21.3%	14.3%	10.9%	10.5%
60 to 64	\$3,208	\$2,764	\$2,865	\$3,416	\$6,415	\$5,352	\$4,826	\$5,399	15.7%	10.1%	8.3%	8.3%	23.4%	15.6%	11.7%	11.2%
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-Reform and Post-Reform 200% FPL																
parent age	Difference in Premiums								Difference in 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	\$754	\$2,153	\$3,497	\$4,615	\$1,507	\$3,082	\$4,660	\$5,754	3.7%	7.9%	10.2%	11.2%	5.5%	9.0%	11.3%	11.9%
30 to 34	\$828	\$2,265	\$3,622	\$4,740	\$1,656	\$3,293	\$4,904	\$5,998	4.1%	8.3%	10.5%	11.5%	6.0%	9.6%	11.9%	12.4%
35 to 39	\$859	\$2,312	\$3,674	\$4,792	\$1,718	\$3,382	\$5,007	\$6,101	4.2%	8.4%	10.7%	11.6%	6.3%	9.8%	12.1%	12.6%
40 to 44	\$955	\$2,458	\$3,835	\$4,953	\$1,910	\$3,654	\$5,321	\$6,416	4.7%	9.0%	11.2%	12.0%	7.0%	10.6%	12.9%	13.3%
45 to 49	\$1,178	\$2,796	\$4,209	\$5,327	\$2,357	\$4,287	\$6,054	\$7,148	5.8%	10.2%	12.3%	12.9%	8.6%	12.5%	14.7%	14.8%
50 to 54	\$1,546	\$3,352	\$4,824	\$5,942	\$3,091	\$5,328	\$7,258	\$8,352	7.6%	12.2%	14.0%	14.4%	11.3%	15.5%	17.6%	17.3%
55 to 59	\$1,942	\$3,952	\$5,487	\$6,605	\$3,883	\$6,450	\$8,557	\$9,651	9.5%	14.4%	16.0%	16.0%	14.2%	18.8%	20.7%	20.0%
60 to 64	\$2,138	\$4,250	\$5,817	\$6,935	\$4,277	\$7,008	\$9,202	\$10,297	10.5%	15.5%	16.9%	16.8%	15.6%	20.4%	22.3%	21.3%
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

Post-Reform

Assume pre-tax savings (which are income and family structure specific) and 12% savings for payment reform & administrative costs under reform plan