



**Side-by-Side Comparison of Affordability Provisions
in the *Patient Protection and Affordable Care Act* and as amended by
the reconciliation package
(updated March 24, 2010)**

Overall, the *Patient Protection and Affordable Care Act* as amended by the reconciliation package provides stronger affordability protections for both low-income and moderate-income families than the *Patient Protection and Affordable Care Act* on its own. The tables below compare premiums, the value of the benefit packages, out-of-pocket caps, and total potential costs by income. In bold are the income levels where the reconciliation package makes improvements.

Premiums: The table below compares premiums for subsidized families by income under the *Patient Protection and Affordable Care Act*, as signed into law on March 23, 2010, and as amended by the reconciliation package passed in the House on March 21, 2010

Family Income		<i>Patient Protection and Affordable Care Act</i>		<i>Patient Protection and Affordable Care Act</i> as amended by reconciliation package	
Income as a percent of the Federal Poverty Level	Annual salary (for a family of three)	Premiums as a percent of income	Annual premiums (for a family of three)	Premiums as a percent of income	Annual premiums (for a family of three)
150%	\$27,465	4.6%	\$1,263	4.0%	\$1,099
200%	\$36,620	6.3%	\$2,307	6.3%	\$2,307
300%	\$54,930	9.8%	\$5,383	9.5%	\$5,218
400%	\$73,240	9.8%	\$7,178	9.5%	\$6,958

Value of the benefit package: The table below compares the actuarial values (the percent of health care costs covered by the insurance company for the average enrollee) for subsidized families by income under the bill signed into law on March 23 2010, and as amended by the reconciliation package

Income		<i>Patient Protection and Affordable Care Act</i>		<i>Patient Protection and Affordable Care Act as amended by reconciliation package</i>	
Income as a percent of the Federal Poverty Level	Annual salary (for a family of three)	Actuarial Value (percent of health care costs covered by insurance company for the average enrollee)		Actuarial Value (percent of health care costs covered by insurance company for the average enrollee)	
150%	\$27,465	90%		94%	
200%	\$36,620	80%		87%	
300%	\$54,930	70%		70%	
400%	\$73,240	70%		70%	

Out-of-pocket costs: The table below shows the annual out-of-pocket maximums for subsidized families by income under national health care reform. The reconciliation package did not make any changes to the out-of-pocket caps laid out in the *Patient Protection and Affordable Care Act*.

Income		Annual Out-of-Pocket Maximum	
Income as a percent of the Federal Poverty Level	Annual salary (for a family of three)	As a percent of income (for a family of three)*	Total*
150%	\$27,465	14.1%	\$3,867
200%	\$36,620	10.6%	\$3,867
300%	\$54,930	10.6%	\$5,800
400%	\$73,240	10.6%	\$7,733

*The law specifies the out-of-pocket caps based on IRS limits for high-deductible plans. The numbers above are calculated based on the 2009 IRS limits, but the 2014 limits will be higher than these.

Overall health care costs: The table below compares total potential health care costs (premiums plus out-of-pocket caps) for subsidized families by income under the bill signed into law on March 23 2010, and as amended by the reconciliation package

Income		<i>Patient Protection and Affordable Care Act</i>		<i>Patient Protection and Affordable Care Act as amended by reconciliation package</i>	
Income as a percent of the Federal Poverty Level	Annual salary (for a family of three)	Total potential health care costs as a percent of income (for a family of three)	Total potential health care costs (for a family of three)	Total potential health care costs as a percent of income (for a family of three)	Total potential health care costs (for a family of three)
150%	\$27,465	18.7%	\$5,130	18.1%	\$4,966
200%	\$36,620	16.9%	\$6,174	16.9%	\$6,174
300%	\$54,930	20.4%	\$11,183	20.1%	\$11,018
400%	\$73,240	20.4%	\$14,911	20.1%	\$14,691