

Side-by-Side Comparison of Senate, House and President's Affordability Provisions

Overall, the House bill provides stronger affordability protections for low-income families and the Senate bill is better for moderate-income households. President Obama's proposal preserves and strengthens the Senate's affordability protections for moderate-income families while moving closer to the House bill's protections for low-income families. 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 most affordable plans for that income level.

Premiums: The table below compares premiums for subsidized families under the House and Senate bills and the president's proposal, by family income

Family Income		House Bill		President's Proposal		Senate Bill	
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)	Premium 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	3.0%	\$824	4.0%	\$1,099	4.6%	\$1,263
200%	\$36,620	5.5%	\$2,014	6.3%	\$2,307	6.3%	\$2,307
300%	\$54,930	10.0%	\$5,493	9.5%	\$5,218	9.8%	\$5,383
400%	\$73,240	12.0%	\$8,789	9.5%	\$6,958	9.8%	\$7,178

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 under the House and Senate bills and the president's proposal, by family income

Income		House Bill	President's Proposal	Senate Bill
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)	Actuarial Value (percent of health care costs covered by insurance company for the average enrollee)
150%	\$27,465	97%	94%	90%
200%	\$36,620	93%	85%	80%
300%	\$54,930	78%	70%	70%
400%	\$73,240	70%	70%	70%

Out-of-pocket costs: The table below compares annual out-of-pocket maximums for subsidized families under the House and Senate bills and the president's proposal, by family income

Income		House Bill		President's Proposal		Senate Bill	
Income as a percent of the Federal Poverty Level	Annual salary (for a family of three)	Annual out-of-pocket cap as a percent of income (for a family of three)	Annual out-of-pocket cap	Annual out-of-pocket cap as a percent of income (for a family of three)*	Annual out-of-pocket cap*	Annual out-of-pocket cap as a percent of income (for a family of three)*	Annual out-of-pocket cap*
150%	\$27,465	3.6%	\$1,000	14.1%	\$3,867	14.1%	\$3,867
200%	\$36,620	5.5%	\$2,000	10.6%	\$3,867	10.6%	\$3,867
300%	\$54,930	14.6%	\$8,000	10.6%	\$5,800	10.6%	\$5,800
400%	\$73,240	13.7%	\$10,000	10.6%	\$7,733	10.6%	\$7,733

*The Senate bill and the president's proposal specify 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 under the House and Senate bills and the president's proposal, by family income

Income		House bill		President's proposal		Senate bill	
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)	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	6.6%	\$1,824	18.1%	\$4,966	18.7%	\$5,130
200%	\$36,620	11.0%	\$4,014	16.9%	\$6,174	16.9%	\$6,174
300%	\$54,930	24.6%	\$13,493	20.1%	\$11,018	20.4%	\$11,183
400%	\$73,240	25.7%	\$18,789	20.1%	\$14,691	20.4%	\$14,911