

**Calendar Year 2012
Affordability Schedule
For Public Comment**

The Board of the Directors of the Commonwealth Health Insurance Connector Authority (Health Connector) voted to release the following draft affordability schedules for individuals, couples, and families for Calendar Year (CY) 2012.

The Connector Board will consider all public comments received by **12 p.m., March 2, 2012** in preparation for a vote that will be held at a Health Connector Board meeting on March 8, 2012.

Any comments on the proposed Affordability Schedule should be emailed to Connector-Legal@state.ma.us or sent by mail to:

Kaitlyn Kenney
Director of Policy & Research and Coordinator of National Health Care Reform
Commonwealth Health Insurance Connector Authority
100 City Hall Plaza, 6th floor
Boston, MA 02108

Recommended Affordability Schedule - Individuals CY 2012					
Income Bracket			Affordability Standard (Maximum Monthly Premium)	Percentage of Income	
% of FPL	Bottom	Top		Bottom	Top
0 - 100%	\$0	\$11,170	\$0		
100.1 - 150%	\$11,171	\$16,755	\$0		
150.1 - 200%	\$16,756	\$22,340	\$40	2.9%	2.1%
200.1 - 250%	\$22,341	\$27,925	\$78	4.2%	3.4%
250.1 - 300%	\$27,926	\$33,510	\$118	5.1%	4.2%
300.1 - 360%	\$33,511	\$40,195	\$178	6.4%	5.3%
360.1 - 408%	\$40,196	\$45,554	\$239	7.1%	6.3%
408.1 - 504%	\$45,555	\$56,273	\$359	9.5%	7.7%
Above 504%	\$56,274		Affordable		

Recommended Affordability Schedule - Couples CY 2012					
Income Bracket			Affordability Standard (Maximum Monthly Premium)	Percentage of Income	
% of FPL	Bottom	Top		Bottom	Top
0 - 100%	\$0	\$15,130	\$0		
100.1 - 150%	\$15,131	\$22,695	\$0		
150.1 - 200%	\$22,696	\$30,260	\$80	4.2%	3.2%
200.1 - 250%	\$30,261	\$37,825	\$156	6.2%	4.9%
250.1 - 300%	\$37,826	\$45,390	\$236	7.5%	6.2%
300.1 - 374%	\$45,391	\$56,656	\$320	8.5%	6.8%
374.1 - 446%	\$56,657	\$67,448	\$428	9.1%	7.6%
446.1 - 588%	\$67,449	\$89,032	\$598	10.6%	8.1%
Above 588%	\$89,033		Affordable		

Recommended Affordability Schedule - Families CY 2012					
Income Bracket			Affordability Standard (Maximum Monthly Premium)	Percentage of Income	
% of FPL	Bottom	Top		Bottom	Top
0 - 100%	\$0	\$19,090	\$0		
100.1 - 150%	\$19,091	\$28,635	\$0	0.0%	0.0%
150.1 - 200%	\$28,636	\$38,180	\$80	3.4%	2.5%
200.1 - 250%	\$38,181	\$47,725	\$156	4.9%	3.9%
250.1 - 300%	\$47,726	\$57,270	\$236	5.9%	4.9%
300.1 - 398%	\$57,271	\$75,899	\$379	7.9%	6.0%
398.1 - 511%	\$75,900	\$97,584	\$595	9.4%	7.3%
511.1 - 625%	\$97,585	\$119,270	\$862	10.6%	8.7%
Above 625%	\$119,271		Affordable		