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# **Final Affordability Schedule for Calendar Year 2018 (VOTE)**

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# Today's Focus

***Today we will review with the Board comments received during the public comment period on the proposed affordability schedule discussed at the February 23, 2017 Board of Directors meeting.***

- Health Connector staff received one public comment from the Affordable Care Today (ACT!!) Coalition
- Staff recommendation to be discussed:
  - That the Board vote to adopt the recommended 2018 affordability schedules for individuals, couples and families as proposed in February

# 2018 Schedule Modifications

*To maintain the goals of the affordability schedule, including simplicity and progressivity, we recommend stability in the 2018 schedule without modification to the core approach.*

- Updated Federal Poverty Level (FPL) standards shown in green
- Resulting changes to ConnectorCare base enrollee premiums shown in yellow
- Affordability standards that were modified shown in orange

2017 Schedule: INDIVIDUALS					
Income Bracket		Affordability Standard	Monthly Dollar Amount		
% of FPL	Bottom		Top	Bottom	Top
0 - 100%	\$0	\$11,880	0%		
100.1 - 150%	\$11,881	\$17,820	0%		
150.1 - 200%	\$17,821	\$23,760	2.90%	\$ 43	\$ 57
200.1 - 250%	\$23,761	\$29,700	4.20%	\$ 83	\$ 104
250.1 - 300%	\$29,701	\$35,640	5.00%	\$ 124	\$ 149
300.1 - 350%	\$35,641	\$41,580	7.40%	\$ 220	\$ 256
350.1 - 400%	\$41,581	\$47,520	7.60%	\$ 263	\$ 301
Above 400%	\$47,521		8.16%	\$ 323	

2018 Proposal: INDIVIDUALS					
Income Bracket		Affordability Standard	Monthly Dollar Amount		
% of FPL	Bottom		Top	Bottom	Top
0 - 100%	\$0	\$12,060	0%		
100.1 - 150%	\$12,061	\$18,090	0%		
150.1 - 200%	\$18,091	\$24,120	2.90%	\$ 44	\$ 58
200.1 - 250%	\$24,121	\$30,150	4.20%	\$ 84	\$ 106
250.1 - 300%	\$30,151	\$36,180	5.00%	\$ 126	\$ 151
300.1 - 350%	\$36,181	\$42,210	7.45%	\$ 225	\$ 262
350.1 - 400%	\$42,211	\$48,240	7.60%	\$ 267	\$ 306
Above 400%	\$48,241		8.05%	\$ 324	

2017 Schedule: COUPLES					
Income Bracket		Affordability Standard	Monthly Dollar Amount		
% of FPL	Bottom		Top	Bottom	Top
0 - 100%	\$0	\$16,020	0%		
100.1 - 150%	\$16,021	\$24,030	0%		
150.1 - 200%	\$24,031	\$32,040	4.30%	\$ 86	\$ 115
200.1 - 250%	\$32,041	\$40,050	6.20%	\$ 166	\$ 207
250.1 - 300%	\$40,051	\$48,060	7.40%	\$ 247	\$ 296
300.1 - 350%	\$48,061	\$56,070	7.40%	\$ 296	\$ 346
350.1 - 400%	\$56,071	\$64,080	7.60%	\$ 355	\$ 406
Above 400%	\$64,081		8.16%	\$ 436	

2018 Proposal: COUPLES					
Income Bracket		Affordability Standard	Monthly Dollar Amount		
% of FPL	Bottom		Top	Bottom	Top
0 - 100%	\$0	\$16,240	0%		
100.1 - 150%	\$16,241	\$24,360	0%		
150.1 - 200%	\$24,361	\$32,480	4.35%	\$ 88	\$ 118
200.1 - 250%	\$32,481	\$40,600	6.25%	\$ 169	\$ 211
250.1 - 300%	\$40,601	\$48,720	7.45%	\$ 252	\$ 302
300.1 - 350%	\$48,721	\$56,840	7.45%	\$ 302	\$ 353
350.1 - 400%	\$56,841	\$64,960	7.60%	\$ 360	\$ 411
Above 400%	\$64,961		8.05%	\$ 436	

2017 Schedule: FAMILIES					
Income Bracket		Affordability Standard	Monthly Dollar Amount		
% of FPL	Bottom		Top	Bottom	Top
0 - 100%	\$0	\$20,160	0%		
100.1 - 150%	\$20,161	\$30,240	0%		
150.1 - 200%	\$30,241	\$40,320	3.45%	\$ 87	\$ 116
200.1 - 250%	\$40,321	\$50,400	4.90%	\$ 165	\$ 206
250.1 - 300%	\$50,401	\$60,480	5.90%	\$ 248	\$ 297
300.1 - 350%	\$60,481	\$70,560	7.40%	\$ 373	\$ 435
350.1 - 400%	\$70,561	\$80,640	7.60%	\$ 447	\$ 511
Above 400%	\$80,641		8.16%	\$ 548	

2018 Proposal: FAMILIES					
Income Bracket		Affordability Standard	Monthly Dollar Amount		
% of FPL	Bottom		Top	Bottom	Top
0 - 100%	\$0	\$20,420	0%		
100.1 - 150%	\$20,421	\$30,630	0%		
150.1 - 200%	\$30,631	\$40,840	3.45%	\$ 88	\$ 117
200.1 - 250%	\$40,841	\$51,050	4.95%	\$ 168	\$ 211
250.1 - 300%	\$51,051	\$61,260	5.95%	\$ 253	\$ 304
300.1 - 350%	\$61,261	\$71,470	7.45%	\$ 380	\$ 444
350.1 - 400%	\$71,471	\$81,680	7.60%	\$ 453	\$ 517
Above 400%	\$81,681		8.05%	\$ 548	

# Summary of Public Comments



## ***The ACT!! Coalition provided public comments:***

- Expressed support for progressivity in affordability standards for low-income individuals
- Relayed importance of Commonwealth's commitment to providing affordable health coverage to its residents
- Did not propose any modifications to the proposed approach outlined in February

# 2018 Recommended Schedule: Individuals



## CY 2018 Affordability Schedule: INDIVIDUALS

CY 2018 Affordability Schedule: INDIVIDUALS					
Income Bracket				Monthly Dollar Amount	
% of FPL	Bottom	Top	Monthly Affordability Standard	Bottom	Top
0 - 150%	\$0	\$18,090	0%		
150.1 - 200%	\$18,091	\$24,120	2.90%	\$44	\$58
200.1 - 250%	\$24,121	\$30,150	4.20%	\$84	\$106
250.1 - 300%	\$30,151	\$36,180	5.00%	\$126	\$151
300.1 - 350%	\$36,181	\$42,210	7.45%	\$225	\$262
350.1 - 400%	\$42,211	\$48,240	7.60%	\$267	\$306
Above 400%	\$48,241		8.05%	\$324	

# 2018 Recommended Schedule: Couples



## CY 2018 Affordability Schedule: COUPLES

CY 2018 Affordability Schedule: COUPLES					
Income Bracket				Monthly Dollar Amount	
% of FPL	Bottom	Top	Monthly Affordability Standard	Bottom	Top
0 - 150%	\$0	\$24,360	0%		
150.1 - 200%	\$24,361	\$32,480	4.35%	\$88	\$118
200.1 - 250%	\$32,481	\$40,600	6.25%	\$169	\$211
250.1 - 300%	\$40,601	\$48,720	7.45%	\$252	\$302
300.1 - 350%	\$48,721	\$56,840	7.45%	\$302	\$353
350.1 - 400%	\$56,841	\$64,960	7.60%	\$360	\$411
Above 400%	\$64,961		8.05%	\$436	

# 2018 Recommended Schedule: Families



## CY 2018 Affordability Schedule: FAMILIES

CY 2018 Affordability Schedule: FAMILIES					
Income Bracket				Monthly Dollar Amount	
% of FPL	Bottom	Top	Monthly Affordability Standard	Bottom	Top
0 - 150%	\$0	\$30,630	0%		
150.1 - 200%	\$30,631	\$40,840	3.45%	\$88	\$117
200.1 - 250%	\$40,841	\$51,050	4.95%	\$168	\$211
250.1 - 300%	\$51,051	\$61,260	5.95%	\$253	\$304
300.1 - 350%	\$61,261	\$71,470	7.45%	\$380	\$444
350.1 - 400%	\$71,471	\$81,680	7.60%	\$453	\$517
Above 400%	\$81,681		8.05%	\$548	

# VOTE



***Moves that the Board approve the issuance of the Affordability Schedules for Individuals, Couples and Families for Calendar Year 2018, as set forth in the staff recommendation, as final.***