

# 2014 AFFORDABLE CARE ACT (ACA) SUBSIDY ESTIMATOR

Based on a Percentage of Federal Poverty Level

Household Size	Household Income						
	100%	133%	200%	250%	300%	350%	400%
1	\$ 11,490	\$ 15,282	\$ 22,980	\$ 28,725	\$ 34,470	\$ 40,215	\$ 45,960
2	\$ 15,510	\$ 20,628	\$ 31,020	\$ 38,775	\$ 46,530	\$ 54,285	\$ 62,040
3	\$ 19,530	\$ 25,975	\$ 39,060	\$ 48,825	\$ 58,590	\$ 68,355	\$ 78,120
4	\$ 23,550	\$ 31,322	\$ 47,100	\$ 58,875	\$ 70,650	\$ 82,425	\$ 94,200
5	\$ 27,570	\$ 36,668	\$ 55,140	\$ 68,925	\$ 82,710	\$ 96,495	\$ 110,280
6	\$ 31,590	\$ 42,015	\$ 63,180	\$ 78,975	\$ 94,770	\$ 110,565	\$ 126,360
7	\$ 35,610	\$ 47,361	\$ 71,220	\$ 89,025	\$ 106,830	\$ 124,635	\$ 142,440
8	\$ 39,630	\$ 52,708	\$ 79,260	\$ 99,075	\$ 118,890	\$ 138,705	\$ 158,520
Cost as a Percentage of Household Income	2%	3%	6.30%	8.05%	9.50%	9.50%	9.50%

Subsidies might be available for individuals that do not have access to qualified group coverage, at a cost determined "affordable" by the ACA, and whose household income falls between 100% and 400% of the Federal Poverty Level (FPL). There are multiple qualifiers, so a subsidy is not guaranteed, but those are the general guidelines.

THE "COST AS A PERCENTAGE..." IS THE MAXIMUM PREMIUM SOMEONE IN THAT INCOME RANGE SHOULD EXPECT TO SPEND FOR A SILVER PLAN

The subsidy is based on Silver level coverage, but the amount will be the same, regardless of the plan selected. Someone may use that subsidy to buy a Gold plan at higher cost, or a Bronze plan at a lower cost.

- At FPL levels below 100%, the individual is eligible for Medicaid and no subsidy is available.
- At FPL levels between 100% and 250%, the individual is eligible for Cost Sharing plans, which are Silver plans with an enhanced level of benefit (lower deductibles +/- or copays +/- or out of pocket maximums).
- At FPL levels of 284% and above, an individual's premium may be less than 9.5% of their income. For example, a 25 year old making \$33,000 has an estimated premium of \$2,970, which is less than 9.5% of \$33,000... that person will not receive a subsidy.

Please refer to <http://kff.org/interactive/subsidy-calculator/> for a more accurate subsidy estimate.

All subsidies are subject to approval by the Federal Government, and they will make final determinations.

*Note: This is a summary only. While every effort has been made to ensure its accuracy, we assume no liability for errors or omissions.*

