

Side-by-Side Comparison of Senate and House Affordability Provisions

Overall, the House bill provides stronger affordability protections for low-income families, and the Senate bill is better for moderate-income households. The tables below provide detailed comparisons of premiums, out-of-pocket and total potential costs.

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

Family Income		House bill		Senate bill	
Income as a percent of the Federal Poverty Level	Annual salary (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	4.6%	\$1,263
200%	\$36,620	5.5%	\$2,014	6.3%	\$2,307
300%	\$54,930	10.0%	\$5,493	9.8%	\$5,383
400%	\$73,240	12.0%	\$8,789	9.8%	\$7,178

Out-of-Pocket Costs: The table below compares annual out-of-pocket maximums for subsidized families under the House and Senate bills, by family income

Income		House bill		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*
150%	\$27,465	3.6%	\$1,000	14.1%	\$3,867
200%	\$36,620	5.5%	\$2,000	10.6%	\$3,867
300%	\$54,930	14.6%	\$8,000	10.6%	\$5,800
400%	\$73,240	13.7%	\$10,000	10.6%	\$7,733

*The Senate bill 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 under the House and Senate bills, by family income

Income		House bill		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)
150%	\$27,465	6.6%	\$1,824	18.7%	\$5,130
200%	\$36,620	11.0%	\$4,014	16.9%	\$6,174
300%	\$54,930	24.6%	\$13,493	20.4%	\$11,183
400%	\$73,240	25.7%	\$18,789	20.4%	\$14,911