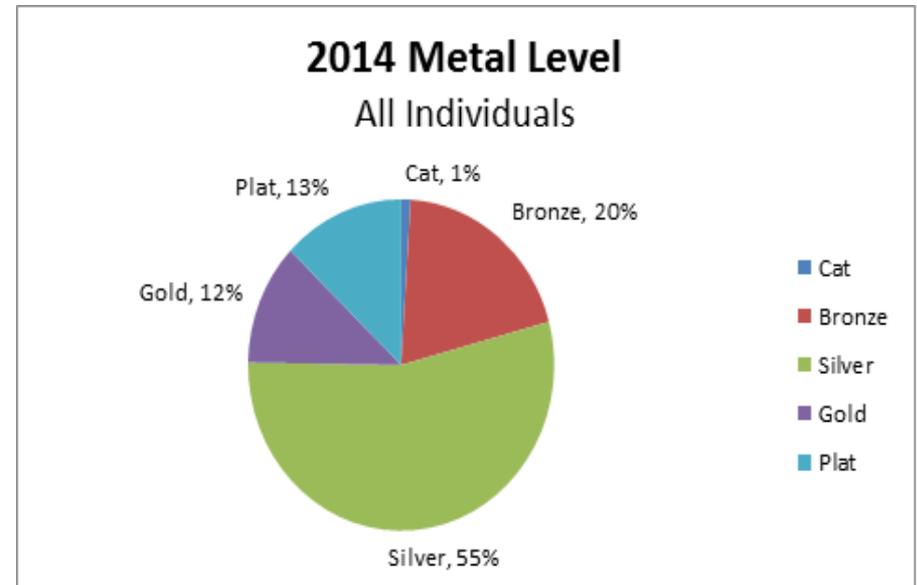

Cost Sharing Reduction Program

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Enrollment Distribution 2014

Metal Level	
Bronze	20%
Silver	55%
Gold	12%
Platinum	13%
Catastrophic	1%
Eligible for Premium Subsidy	64%



Enrollment Distribution 2015 (As of Mar. 22)

Metal Level	
Bronze	20%
Silver	55%
Gold	11%
Platinum	13%
Catastrophic	1%
Eligible for Premium Subsidy	62%

- Renewals still in-process
- High percentage of remaining enrollment likely to be subsidy-eligible (pending change of circumstance)
- Expect greatest % increase in Silver level

Context: Actuarial Value

- Actuarial value means the **total average costs** of covered services that your plan will cover
 - As total health care costs rise from year to year, cost-sharing contributions must rise in order for the AV % to stay the same
- In a plan with a high AV, you will pay more in premiums, less in cost-sharing
- A plan with a low AV, you will pay less in premiums, more in cost-sharing

Cost-Sharing Assistance Proposals

Actuarial Value (AV) of Cost Sharing Reduction Plans

FPL	AV - ACA	AV - Current VT Subsidy	AV – Governor’s Proposal	AV - HHC Proposal
133-150%	94%	94%	94%	94%
150-200%	87%	87%	87%	87%
200-250%	73%	77%	83%	87%
250-300%	70%	73%	79%	87%

ACA and Vermont Subsidy for Out-of-Pocket Costs – Standard Deductible CSR Plans

Medical Deductibles				
FPL	ACA	Current VT Subsidy	Governor's Proposal	HHC Proposal
133-150%	\$100	\$100	\$100	\$100
150-200%	\$600	\$600	\$600	\$600
200-250%	\$1,900	\$1,500	\$1,000	\$600
250-300%	\$1,900	\$1,900	\$1,250	\$600

Medical Out-of-Pocket Maximums				
FPL	ACA	Current VT Subsidy	Governor's Proposal	HHC Proposal
133-150%	\$500	\$500	\$500	\$500
150-200%	\$1,250	\$1,250	\$1,250	\$1250
200-250%	\$4,000	\$3,000	\$2,250	\$1250
250-300%	\$5,150	\$4,000	\$2,800	\$1250

Primary care visits and other preventive medical services are covered without cost sharing

3/24/2015