



## 2014 “Second Lowest Cost Silver Plan” Costs

Under the Affordable Care Act, premium tax credits are designed to help low and middle-income households to afford comprehensive insurance through DC Health Link. The credit covers the portion of the premium of a health insurance Benchmark Plan which exceeds a percentage of the household’s income. Higher income households get a smaller credit than lower income households. The Benchmark Plan is the Second Lowest Cost Silver Plan available to the family through the state’s health benefit exchange.

Benchmark Plan costs vary based on the age of each enrollee at the time of enrollment or renewal. For 2014, the DC Health Link Benchmark Plan is *CareFirst BlueChoice Silver \$2,000* and monthly premiums are as follows for each individual in a household:

Age	Monthly Premium
Newborn through Age 20	\$161.61
Ages 21 – 27	\$179.65
Age 28	\$183.85
Age 29	\$187.80
Age 30	\$192.50
Age 31	\$197.44
Age 32	\$201.89
Age 33	\$206.58
Age 34	\$211.53
Age 35	\$216.47
Age 36	\$221.41
Age 37	\$226.35
Age 38	\$229.07
Age 39	\$231.79
Age 40	\$240.93
Age 41	\$250.32
Age 42	\$260.20
Age 43	\$270.33

Age	Monthly Premium
Age 44	\$280.96
Age 45	\$291.84
Age 46	\$303.20
Age 47	\$315.06
Age 48	\$327.42
Age 49	\$340.26
Age 50	\$353.62
Age 51	\$367.45
Age 52	\$381.78
Age 53	\$396.61
Age 54	\$412.18
Age 55	\$428.24
Age 56	\$445.04
Age 57	\$462.34
Age 58	\$480.38
Age 59	\$499.16
Age 60	\$518.68
Ages 61 and Above	\$538.95

If more than one person in the tax household is enrolling in a DC Health Link plan, and does not have access to other coverage (e.x. Medicaid, Medicare, or employer-sponsored insurance), the Benchmark Plan cost is the cumulative of the premium for each member.

#### EXAMPLE 1

Joe is not married and does not claim any dependents on his taxes. He is eligible for an advance premium tax credit because he is not eligible for Medicaid or other coverage. He is 30 years old and therefore his Benchmark Plan premium is \$193.71.

#### EXAMPLE 2

Mark and Lucy are married and do not claim any dependents on their taxes. Both are eligible for an advance premium tax credit because they are not eligible for Medicaid or other coverage outside of DC Health Link. Mark is 25 years old and Lucy is 28 years old and therefore their Benchmark Plan premium is \$365.56 ( $\$180.70 + \$184.86$ ).

#### EXAMPLE 3

Jerry and Anabella are married and do not claim any dependents on their taxes. Anabella is pregnant and eligible for Medicaid. Jerry is not eligible for Medicaid or other coverage outside of DC Health Link. Jerry is 25 years old and Anabella is 23 years old. However, only Jerry's is eligible for an advance premium tax credit because Anabella already has access to coverage (Medicaid). Therefore, their Benchmark Plan premium is \$180.70.

#### EXAMPLE 4

Frank and Mary are married and have a son named Luke and a daughter named Heather, who they claim as tax dependents. Luke is eligible for Medicaid as a child. The rest are not eligible for Medicaid or any coverage outside of DCHL. Frank is 45 years old, Mary is 43 years old, Luke is 15, and Heather is 19 years old. Therefore, their Benchmark Plan premium is \$728.04 ( $\$293.46 + \$271.95 + \$162.63$ ). Again, Luke does not count toward the Benchmark Plan because he already has access to other coverage (Medicaid) and is not eligible for an advance premium tax credit.

#### EXAMPLE 5

Henry and Elizabeth are married and claim their son, Edward, as a tax dependent. Henry is 55 years old, Elizabeth is 53 years old, and Edward is 28 years old. Henry is eligible for coverage through his employer and Elizabeth is eligible for the same coverage through her husband. Edward is not eligible because he is too old to be claimed as a child. None are eligible for Medicaid. Therefore, only Edward is eligible for an advance premium tax credit and the family's Benchmark Plan premium is \$184.86. This is true even if neither Henry nor Elizabeth enroll in the employer-sponsored coverage.