



2020 “Lowest Cost Bronze Plan” Costs

Under District and federal law, most District residents are required to maintain a minimum level of health coverage. This requirement is known as the individual mandate. If you don’t have health coverage that meets the individual mandate requirements, you’ll have to pay a penalty or receive an exemption. The federal tax penalty is in effect for tax years prior to 2019 and the District tax penalty starts with tax years 2019 and beyond.

One of the exemptions from the individual mandate requirement is based on coverage being unaffordable. To assist in figuring out if you are eligible for this exemption, below are the costs of the Lowest Cost Bronze Plan in DC Health Link, the Insurance Marketplace in the District of Columbia for 2020. Plan costs vary based on the age of each enrollee at the time you would have enrolled. For example, if you wanted to know what coverage would have cost you if you first enrolled in April of 2020, and you were 44 at that time, the premium would be \$400.07/month. The premium stays the same the whole year based on the age you were when you first enroll for the year. However, if you turned 45 in May, and your coverage started after you turned 45, your premium would be \$169.95/month

For 2020, the Lowest Cost Bronze Plan available through DC Health Link is the *CareFirst BlueChoice HMO HSA Standard Bronze \$6,200* plan and monthly premiums are as follows for each individual in a household (add numbers together to get total premiums) are as follows:

| Age | Monthly Premium |
|-------------------|-----------------|
| Newborn to Age 20 | \$230.12 |
| Ages 21 – 27 | \$255.8 |
| Age 28 | \$261.78 |
| Age 29 | \$267.41 |
| Age 30 | \$274.09 |
| Age 31 | \$281.14 |
| Age 32 | \$287.47 |
| Age 33 | \$294.15 |
| Age 34 | \$301.19 |
| Age 35 | \$308.23 |
| Age 36 | \$315.26 |
| Age 37 | \$322.30 |
| Age 38 | \$326.17 |
| Age 39 | \$330.04 |
| Age 40 | \$343.07 |
| Age 41 | \$356.43 |
| Age 42 | \$370.50 |
| Age 43 | \$384.93 |

| Age | Monthly Premium |
|-------------------|-----------------|
| Age 44 | \$400.07 |
| Age 45 | \$415.54 |
| Age 46 | \$431.73 |
| Age 47 | \$448.62 |
| Age 48 | \$466.22 |
| Age 49 | \$484.51 |
| Age 50 | \$503.51 |
| Age 51 | \$523.22 |
| Age 52 | \$543.62 |
| Age 53 | \$564.73 |
| Age 54 | \$586.91 |
| Age 55 | \$609.77 |
| Age 56 | \$633.7 |
| Age 57 | \$658.33 |
| Age 58 | \$684.01 |
| Age 59 | \$738.87 |
| Age 60 | \$767.76 |
| Ages 61 and Above | \$797.77 |