Task 4f – Impact to markets and the Exchange if the Basic Health Program option is considered – Population

- Estimated size and characteristics of BHP eligible population by FPL band
  - Kaiser/Urban CPS data 2008 & 2009
  - Estimate 74,000 total eligible for BHP
    - Uninsured
    - Individually insured
  - Assume ESI population will not change significantly
  - Assume 70% take-up rate in BHP
  - Current Medicaid eligibility rules

138%–150% FPL	150%–200% FPL	Total
9,000	42,000	51,000
Average age 37	Average age 43	Average age 42

Task 4f – Impact to markets and the Exchange if the Basic Health Program option is considered – Exchange premium subsidies

Income band	2014 Projected annual income	PPACA Section 1401 premium offset Percentage	Monthly member premium	Annual member premium
138% FPL	$16,800	3.3%	$45	$540
150% FPL	$18,300	4.0%	$60	$720
200% FPL	$24,400	6.3%	$130	$1,560

Wider Opportunities for Women

The Self-Sufficiency Standard for Connecticut

How much income do families require in order to live without assistance?

The Standard

The Self-Sufficiency Standard is the income a working family needs to meet their basic expenses – housing, child care, health care, transportation, miscellaneous and taxes – based on geography and the number of adults and children in the family.[1] Within the US there are currently 36 state Standards used by state-wide coalitions representing over 2,000 community-based organizations, state and local governments, employers, and labor organizations. The Connecticut Self-Sufficiency Standard measures income requirements within cities, metro areas and regions suggested by established Connecticut Workforce Development Areas. The Standard derives local living costs based on a consistent methodology and the best available private market rate surveys and public federal, state and county government data.

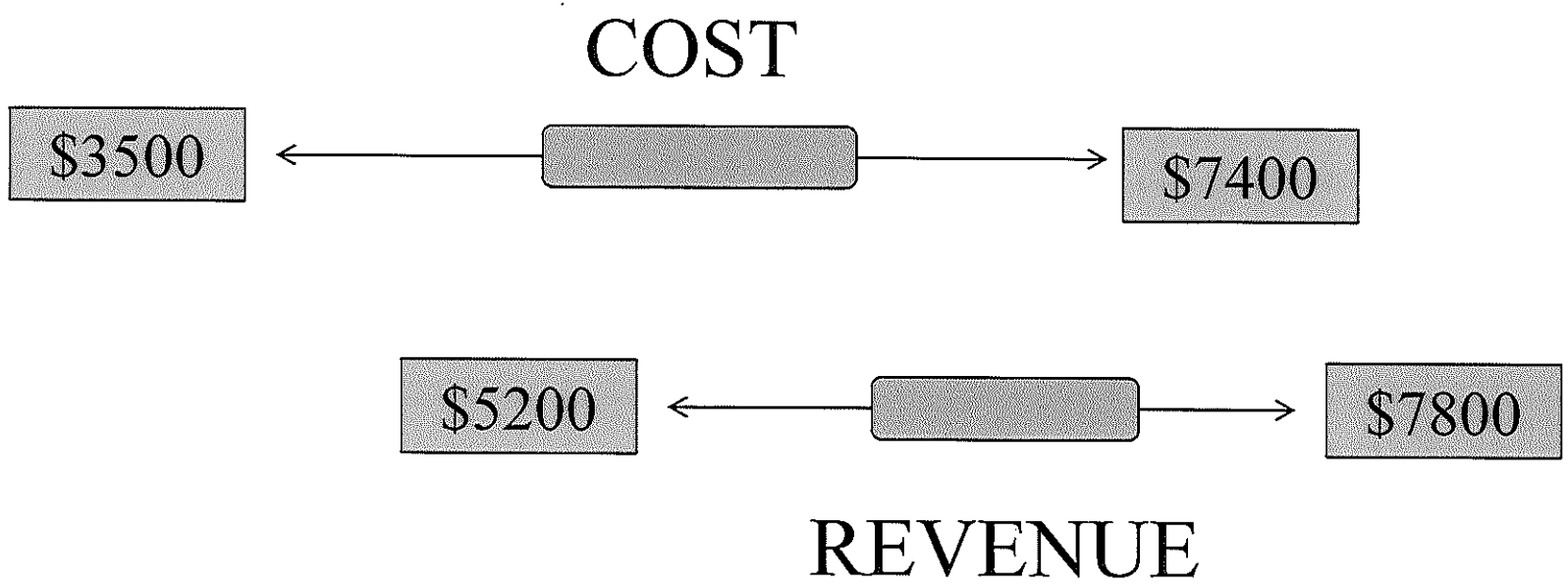
Self-Sufficiency Standards for Selected Family Types in Selected Connecticut Cities, Metro Areas and Regions, 2008

Jurisdiction	Adult	Adult + Infant	Adult + Preschooler + Schoolage	2 Adults + Preschooler + Schoolage
Greater Waterbury	$26,099	$48,122	$62,900	$69,526
Greater Danbury	$26,383	$48,672	$63,530	$69,994
Northwest Corner	$20,485	$40,659	$55,312	$61,958
Bridgeport	$17,362	$38,234	$54,610	$57,899
Upper Fairfield *(high, Adult)*	$29,536	$53,152	$70,257	$76,415
Hartford *(low, Adult)*	$16,146	$34,873	$48,713	$51,847
Hartford Suburbs	$23,472	$43,678	$58,012	$64,915
North Central	$22,576	$42,330	$56,785	$63,814
New Haven	$17,357	$36,271	$50,128	$52,943
Upper Connecticut River *(median, Adult)*	$22,238	$42,105	$56,372	$62,971
Greater New Haven	$23,757	$43,562	$57,859	$64,837
Greater New London	$21,073	$36,995	$48,432	$54,754
Northeast Corner	$18,928	$35,309	$46,496	$52,908

Notes: The Standard is calculated by summing expenses and taxes and subtracting Earned Income, Child, and Child and Dependent Care Tax Credits.
Connecticut regions are based on Connecticut Workforce Development Areas.

Source: *The Real Cost of Living In 2005: The Self-Sufficiency Standard for Connecticut* (http://www.wowonline.org/ourprograms/fess/state-resources/Connecticut.asp), Wider Opportunities for Women and Diana Pearce: Washington, DC. Values inflated to 2008 using Department of Labor Consumer Price Index (CPI).

Federal Poverty Guidelines, 2012

Family Size	100%	138%	185%	200%	235%	300%	350%	400%
1	$ 11,170	$ 15,415	$20,665	$22,340	$26,250	$33,510	$39,095	$44,680
2	$ 15,130	$ 20,879	$27,991	$30,260	$35,556	$45,390	$52,955	$60,520
3	$ 19,090	$ 26,344	$35,317	$38,180	$44,862	$57,270	$66,815	$76,360
4	$ 23,050	$ 31,809	$42,643	$46,100	$54,168	$69,150	$80,675	$92,200
5	$ 27,010	$ 37,274	$49,969	$54,020	$63,474	$81,030	$94,535	$108,040
6	$ 30,970	$ 42,739	$57,295	$61,940	$72,780	$92,910	$108,395	$123,880

Range of SBHP cost and revenue estimates per enrollee