

**DRAFT State Premium Subsidy Wrap Option:
Using Expected Contribution Rate Reduction Method**

Background: The Affordable Care Act (ACA) provides financial help for individual market premiums through Advance Premium Tax Credits (APTC). APTC amounts are based on specific contribution rates (a percentage of income). For example, in 2018, a household at 250% of poverty is expected to spend a maximum of 8.1% of its income on premiums. If the cost of a benchmark plan exceeds the expected contribution, APTC covers whatever the family would have to pay above that to purchase a benchmark plan. Individual and families are ineligible for APTC if they are eligible for the District’s Medicaid program. Medicaid eligibility in DC goes to 215% of poverty for childless adults and even higher for parents and children. Those eligible for Medicaid effectively pay nothing, but would pay a substantial premium for private coverage in the 216-400% range of the federal poverty level.

Subsidy Wrap Proposal: A proposed subsidy that would make premiums more affordable for those under 400% of the federal poverty level (FPL), providing greater assistance to those just above Medicaid levels phasing out at 400% FPL. This includes greater assistance to those individuals that are in the Medicaid 5 year bar – Medicaid’s 5 year waiting period for lawful immigrants before they are eligible. This proposed subsidy approach would reduce the contribution percentage of individuals using local funds as reflected below.

FPL Level	ACA Federal Contribution Rate for APTC	DC Adjusted Contribution Rate for DC Subsidy
Less than 133% FPL	2.01%	0%
133 to 150% FPL	3.02% to 4.03%	0%
150 to 200% FPL	4.03% to 6.34%	0%
200 to 250% FPL	6.34% to 8.1%	0 – 1.5%
250 to 300% FPL	8.1% to 9.56%	1.5 – 4.5%
300 to 400% FPL	9.56%	4.5 – 7.5%

Local Subsidy Program Features

- Same eligibility rules and calculation method as Advance Premium Tax Credits
- No additional application
- No reconciliation at the end of the year for the local subsidy

Back of the Envelope Estimated Cost Projections¹

- Current APTC population plus an additional 1,000-person increase = \$2,698,402.15
- Current APTC population plus an additional 2,000-person increase = \$ 4,073,107.10
- Current APTC population plus an additional 3,000-person increase = \$5,447,812.04

¹ ASSUMPTIONS: a) We used proposed 2018 rates since rates have not been finalized. b) We used age/income mixes most likely to gain a state subsidy, based on current DC Health Link enrollment. c) We assume an increase in enrollment based on the more generous subsidies, particularly among those below 250% FPL.

Examples

The impact on a customer's total subsidy amount (APTC + state subsidy) varies based on income and the ages of the household members. This chart highlights how a state subsidy could increase financial help for premium reductions.

	2018 Monthly Premium for Second Lowest Cost Silver Plan (Full Cost)	Consumer Portion of 2018 Monthly Premium for Second Lowest Cost Silver Plan (APTC Only)	Consumer Portion of 2018 Monthly Premium for Second Lowest Cost Silver Plan (APTC + State Subsidy)
A single 32-year-old (\$30,150 annually – 250% FPL)	\$271.38	\$208.37	\$42.55
A family of 3 (ages 45, 42, and 14) (\$71,470 annually – 350% FPL)	\$959.31	\$463.79	\$374.52

BACKGROUND DOCUMENTS

Reference Table 1

Sample 2018 APTC for Single-Member Households (NO STATE SUBSIDY)

	Customer eligible to receive APTC in amount listed
	Customer not eligible to receive any APTC because premium for Second Lowest Cost Silver Plan is less than expected contribution level

FOR DEMONSTRATION ONLY: Actual APTC calculations may differ slightly.											
ASSUMPTIONS: The Individual is a non-dependent tax filer and meets all other non-financial APTC eligibility											
Federal Poverty Level											
	200	216	225	250	275	300	325	350	375	400	
	26	\$ 109.73	\$ 87.31	\$ 73.91	\$ 33.65	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	27	\$ 109.73	\$ 87.31	\$ 73.91	\$ 33.65	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	28	\$ 115.28	\$ 92.86	\$ 79.45	\$ 39.20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	29	\$ 120.50	\$ 98.08	\$ 84.67	\$ 44.42	\$ 3.89	\$ -	\$ -	\$ -	\$ -	\$ -
	30	\$ 126.69	\$ 104.27	\$ 90.87	\$ 50.62	\$ 10.09	\$ -	\$ -	\$ -	\$ -	\$ -
	31	\$ 133.22	\$ 110.79	\$ 97.39	\$ 57.14	\$ 16.61	\$ -	\$ -	\$ -	\$ -	\$ -
	32	\$ 139.09	\$ 116.67	\$ 103.26	\$ 63.01	\$ 22.48	\$ -	\$ -	\$ -	\$ -	\$ -
	33	\$ 145.30	\$ 122.87	\$ 109.47	\$ 69.22	\$ 28.69	\$ -	\$ -	\$ -	\$ -	\$ -
	34	\$ 151.82	\$ 129.40	\$ 115.99	\$ 75.74	\$ 35.21	\$ -	\$ -	\$ -	\$ -	\$ -
	35	\$ 158.34	\$ 135.92	\$ 122.51	\$ 82.26	\$ 41.73	\$ -	\$ -	\$ -	\$ -	\$ -
	36	\$ 164.87	\$ 142.45	\$ 129.04	\$ 88.79	\$ 48.26	\$ 4.07	\$ -	\$ -	\$ -	\$ -
	37	\$ 171.39	\$ 148.97	\$ 135.56	\$ 95.31	\$ 54.78	\$ 10.59	\$ -	\$ -	\$ -	\$ -
A	38	\$ 174.97	\$ 152.55	\$ 139.15	\$ 98.90	\$ 58.37	\$ 14.17	\$ -	\$ -	\$ -	\$ -
g	39	\$ 178.57	\$ 156.15	\$ 142.74	\$ 102.49	\$ 61.96	\$ 17.77	\$ -	\$ -	\$ -	\$ -
e	40	\$ 190.64	\$ 168.22	\$ 154.81	\$ 114.56	\$ 74.03	\$ 29.84	\$ 5.82	\$ -	\$ -	\$ -
	41	\$ 203.03	\$ 180.61	\$ 167.20	\$ 126.95	\$ 86.43	\$ 42.23	\$ 18.21	\$ -	\$ -	\$ -
	42	\$ 216.08	\$ 193.66	\$ 180.26	\$ 140.01	\$ 99.48	\$ 55.28	\$ 31.27	\$ 7.25	\$ -	\$ -
	43	\$ 229.46	\$ 207.04	\$ 193.63	\$ 153.38	\$ 112.86	\$ 68.66	\$ 44.64	\$ 20.62	\$ -	\$ -
	44	\$ 243.49	\$ 221.06	\$ 207.66	\$ 167.41	\$ 126.88	\$ 82.69	\$ 58.67	\$ 34.65	\$ 10.63	\$ -
	45	\$ 257.83	\$ 235.41	\$ 222.01	\$ 181.76	\$ 141.23	\$ 97.03	\$ 73.01	\$ 49.00	\$ 24.98	\$ 0.96
	46	\$ 272.84	\$ 250.42	\$ 237.01	\$ 196.76	\$ 156.24	\$ 112.04	\$ 88.02	\$ 64.00	\$ 39.98	\$ 15.96
	47	\$ 288.50	\$ 266.08	\$ 252.68	\$ 212.43	\$ 171.90	\$ 127.70	\$ 103.69	\$ 79.67	\$ 55.65	\$ 31.63
	48	\$ 304.82	\$ 282.40	\$ 268.99	\$ 228.74	\$ 188.21	\$ 144.02	\$ 120.00	\$ 95.98	\$ 71.96	\$ 47.94
	49	\$ 321.78	\$ 299.36	\$ 285.95	\$ 245.70	\$ 205.17	\$ 160.98	\$ 136.96	\$ 112.94	\$ 88.92	\$ 64.90
	50	\$ 339.40	\$ 316.98	\$ 303.57	\$ 263.32	\$ 222.79	\$ 178.60	\$ 154.58	\$ 130.56	\$ 106.54	\$ 82.52
	51	\$ 357.66	\$ 335.24	\$ 321.84	\$ 281.59	\$ 241.06	\$ 196.86	\$ 172.84	\$ 148.83	\$ 124.81	\$ 100.79
	52	\$ 376.58	\$ 354.16	\$ 340.75	\$ 300.50	\$ 259.97	\$ 215.78	\$ 191.76	\$ 167.74	\$ 143.72	\$ 119.70
	53	\$ 396.16	\$ 373.74	\$ 360.33	\$ 320.08	\$ 279.56	\$ 235.36	\$ 211.34	\$ 187.32	\$ 163.30	\$ 139.28
	54	\$ 416.71	\$ 394.29	\$ 380.88	\$ 340.63	\$ 300.10	\$ 255.91	\$ 231.89	\$ 207.87	\$ 183.85	\$ 159.83
	55	\$ 437.91	\$ 415.49	\$ 402.08	\$ 361.83	\$ 321.31	\$ 277.11	\$ 253.09	\$ 229.07	\$ 205.05	\$ 181.03
	56	\$ 460.10	\$ 437.68	\$ 424.27	\$ 384.02	\$ 343.49	\$ 299.30	\$ 275.28	\$ 251.26	\$ 227.24	\$ 203.22
	57	\$ 482.93	\$ 460.51	\$ 447.10	\$ 406.85	\$ 366.33	\$ 322.13	\$ 298.11	\$ 274.09	\$ 250.07	\$ 226.05
	58	\$ 506.75	\$ 484.33	\$ 470.92	\$ 430.67	\$ 390.14	\$ 345.95	\$ 321.93	\$ 297.91	\$ 273.89	\$ 249.87
	59	\$ 531.55	\$ 509.12	\$ 495.72	\$ 455.47	\$ 414.94	\$ 370.75	\$ 346.73	\$ 322.71	\$ 298.69	\$ 274.67
	60	\$ 557.32	\$ 534.89	\$ 521.49	\$ 481.24	\$ 440.71	\$ 396.52	\$ 372.50	\$ 348.48	\$ 324.46	\$ 300.44
	61	\$ 584.07	\$ 561.65	\$ 548.24	\$ 507.99	\$ 467.46	\$ 423.27	\$ 399.25	\$ 375.23	\$ 351.21	\$ 327.19
	62	\$ 584.07	\$ 561.65	\$ 548.24	\$ 507.99	\$ 467.46	\$ 423.27	\$ 399.25	\$ 375.23	\$ 351.21	\$ 327.19
	63	\$ 584.07	\$ 561.65	\$ 548.24	\$ 507.99	\$ 467.46	\$ 423.27	\$ 399.25	\$ 375.23	\$ 351.21	\$ 327.19
	64	\$ 584.07	\$ 561.65	\$ 548.24	\$ 507.99	\$ 467.46	\$ 423.27	\$ 399.25	\$ 375.23	\$ 351.21	\$ 327.19

Reference Table 2
Sample 2018 APTC + State Subsidy for Single-Member Households

	Customer eligible to receive APTC + State Subsidy in amount listed
	Customer not eligible to receive any APTC or State Subsidy because premium for Second Lowest Cost Silver Plan is less than adjusted expected contribution level

FOR DEMONSTRATION ONLY: Actual APTC calculations may differ slightly.											
ASSUMPTIONS: The Individual is a non-dependent tax filer and meets all other non-financial APTC eligibility											
Federal Poverty Level											
	200	216	225	250	275	300	325	350	375	400	
	26	\$ 237.17	\$ 226.75	\$ 220.21	\$ 199.48	\$ 154.25	\$ 101.49	\$ 65.69	\$ 26.12	\$ -	\$ -
	27	\$ 237.17	\$ 226.75	\$ 220.21	\$ 199.48	\$ 154.25	\$ 101.49	\$ 65.69	\$ 26.12	\$ -	\$ -
	28	\$ 242.72	\$ 232.30	\$ 225.76	\$ 205.03	\$ 159.80	\$ 107.04	\$ 71.24	\$ 31.67	\$ -	\$ -
	29	\$ 247.93	\$ 237.51	\$ 230.97	\$ 210.24	\$ 165.02	\$ 112.26	\$ 76.45	\$ 36.88	\$ -	\$ -
	30	\$ 254.13	\$ 243.71	\$ 237.17	\$ 216.44	\$ 171.22	\$ 118.45	\$ 82.65	\$ 43.08	\$ -	\$ -
	31	\$ 260.65	\$ 250.23	\$ 243.69	\$ 222.96	\$ 177.74	\$ 124.97	\$ 89.17	\$ 49.60	\$ 6.26	\$ -
	32	\$ 266.52	\$ 256.10	\$ 249.56	\$ 228.83	\$ 183.61	\$ 130.85	\$ 95.04	\$ 55.47	\$ 12.13	\$ -
	33	\$ 272.73	\$ 262.31	\$ 255.77	\$ 235.04	\$ 189.82	\$ 137.05	\$ 101.25	\$ 61.68	\$ 18.34	\$ -
	34	\$ 279.25	\$ 268.83	\$ 262.29	\$ 241.56	\$ 196.34	\$ 143.58	\$ 107.77	\$ 68.20	\$ 24.86	\$ -
	35	\$ 285.77	\$ 275.35	\$ 268.81	\$ 248.08	\$ 202.86	\$ 150.10	\$ 114.29	\$ 74.72	\$ 31.38	\$ -
	36	\$ 292.30	\$ 281.88	\$ 275.34	\$ 254.61	\$ 209.39	\$ 156.63	\$ 120.82	\$ 81.25	\$ 37.91	\$ -
	37	\$ 298.82	\$ 288.40	\$ 281.86	\$ 261.14	\$ 215.91	\$ 163.15	\$ 127.35	\$ 87.77	\$ 44.43	\$ -
A g e	38	\$ 302.41	\$ 291.99	\$ 285.45	\$ 264.72	\$ 219.50	\$ 166.73	\$ 130.93	\$ 91.36	\$ 48.02	\$ 254.13
	39	\$ 306.00	\$ 295.58	\$ 289.04	\$ 268.32	\$ 223.09	\$ 170.33	\$ 134.52	\$ 94.95	\$ 51.61	\$ 260.65
	40	\$ 318.07	\$ 307.65	\$ 301.11	\$ 280.39	\$ 235.16	\$ 182.40	\$ 146.59	\$ 107.02	\$ 63.68	\$ 266.52
	41	\$ 330.47	\$ 320.05	\$ 313.51	\$ 292.78	\$ 247.55	\$ 194.79	\$ 158.99	\$ 119.42	\$ 76.08	\$ 272.73
	42	\$ 343.52	\$ 333.10	\$ 326.56	\$ 305.83	\$ 260.61	\$ 207.84	\$ 172.04	\$ 132.47	\$ 89.13	\$ 279.25
	43	\$ 356.90	\$ 346.48	\$ 339.94	\$ 319.21	\$ 273.98	\$ 221.22	\$ 185.42	\$ 145.85	\$ 102.50	\$ 285.77
	44	\$ 370.92	\$ 360.50	\$ 353.96	\$ 333.23	\$ 288.01	\$ 235.24	\$ 199.44	\$ 159.87	\$ 116.53	\$ 292.30
	45	\$ 385.27	\$ 374.85	\$ 368.31	\$ 347.58	\$ 302.36	\$ 249.59	\$ 213.79	\$ 174.22	\$ 130.88	\$ 298.82
	46	\$ 400.27	\$ 389.85	\$ 383.32	\$ 362.59	\$ 317.36	\$ 264.60	\$ 228.80	\$ 189.22	\$ 145.88	\$ 302.41
	47	\$ 415.94	\$ 405.52	\$ 398.98	\$ 378.25	\$ 333.03	\$ 280.26	\$ 244.46	\$ 204.89	\$ 161.55	\$ 306.00
	48	\$ 432.25	\$ 421.83	\$ 415.29	\$ 394.56	\$ 349.34	\$ 296.58	\$ 260.77	\$ 221.20	\$ 177.86	\$ 318.07
	49	\$ 449.21	\$ 438.79	\$ 432.25	\$ 411.53	\$ 366.30	\$ 313.54	\$ 277.73	\$ 238.16	\$ 194.82	\$ 330.47
	50	\$ 466.83	\$ 456.41	\$ 449.87	\$ 429.14	\$ 383.92	\$ 331.16	\$ 295.35	\$ 255.78	\$ 212.44	\$ 343.52
	51	\$ 485.10	\$ 474.68	\$ 468.14	\$ 447.41	\$ 402.19	\$ 349.42	\$ 313.62	\$ 274.05	\$ 230.71	\$ 356.90
	52	\$ 504.01	\$ 493.59	\$ 487.05	\$ 466.33	\$ 421.10	\$ 368.34	\$ 332.54	\$ 292.96	\$ 249.62	\$ 370.92
	53	\$ 523.60	\$ 513.18	\$ 506.64	\$ 485.91	\$ 440.68	\$ 387.92	\$ 352.12	\$ 312.55	\$ 269.21	\$ 385.27
	54	\$ 544.14	\$ 533.72	\$ 527.18	\$ 506.45	\$ 461.23	\$ 408.47	\$ 372.66	\$ 333.09	\$ 289.75	\$ 400.27
	55	\$ 565.35	\$ 554.93	\$ 548.39	\$ 527.66	\$ 482.43	\$ 429.67	\$ 393.87	\$ 354.30	\$ 310.96	\$ 415.94
	56	\$ 587.53	\$ 577.11	\$ 570.57	\$ 549.84	\$ 504.62	\$ 451.86	\$ 416.05	\$ 376.48	\$ 333.14	\$ 432.25
	57	\$ 610.37	\$ 599.95	\$ 593.41	\$ 572.68	\$ 527.45	\$ 474.69	\$ 438.89	\$ 399.32	\$ 355.97	\$ 449.21
	58	\$ 634.18	\$ 623.76	\$ 617.22	\$ 596.49	\$ 551.27	\$ 498.51	\$ 462.70	\$ 423.13	\$ 379.79	\$ 466.83
	59	\$ 658.98	\$ 648.56	\$ 642.02	\$ 621.29	\$ 576.07	\$ 523.30	\$ 487.50	\$ 447.93	\$ 404.59	\$ 485.10
	60	\$ 684.75	\$ 674.33	\$ 667.79	\$ 647.06	\$ 601.84	\$ 549.07	\$ 513.27	\$ 473.70	\$ 430.36	\$ 504.01
	61	\$ 711.50	\$ 701.08	\$ 694.54	\$ 673.81	\$ 628.59	\$ 575.83	\$ 540.02	\$ 500.45	\$ 457.11	\$ 523.60
	62	\$ 711.50	\$ 701.08	\$ 694.54	\$ 673.81	\$ 628.59	\$ 575.83	\$ 540.02	\$ 500.45	\$ 457.11	\$ 544.14
	63	\$ 711.50	\$ 701.08	\$ 694.54	\$ 673.81	\$ 628.59	\$ 575.83	\$ 540.02	\$ 500.45	\$ 457.11	\$ 565.35
	64	\$ 711.50	\$ 701.08	\$ 694.54	\$ 673.81	\$ 628.59	\$ 575.83	\$ 540.02	\$ 500.45	\$ 457.11	\$ 587.53

Reference Table 3
Sample 2018 Monthly Consumer Premium for Second Lowest Cost Silver Plan
After APTC + State Subsidy²

		Federal Poverty Level									
		200	216	225	250	275	300	325	350	375	400
	26	\$ 4.32	\$ 14.74	\$ 21.28	\$ 42.01	\$ 87.24	\$ 140.00	\$ 175.80	\$ 215.37	\$ 241.49	\$ 241.49
	27	\$ 4.32	\$ 14.74	\$ 21.28	\$ 42.01	\$ 87.24	\$ 140.00	\$ 175.80	\$ 215.37	\$ 241.49	\$ 241.49
	28	\$ 4.42	\$ 14.84	\$ 21.38	\$ 42.11	\$ 87.34	\$ 140.10	\$ 175.90	\$ 215.47	\$ 247.14	\$ 247.14
	29	\$ 4.52	\$ 14.94	\$ 21.48	\$ 42.21	\$ 87.43	\$ 140.19	\$ 176.00	\$ 215.57	\$ 252.45	\$ 252.45
	30	\$ 4.63	\$ 15.05	\$ 21.59	\$ 42.32	\$ 87.54	\$ 140.31	\$ 176.11	\$ 215.68	\$ 258.76	\$ 258.76
	31	\$ 4.75	\$ 15.17	\$ 21.71	\$ 42.44	\$ 87.66	\$ 140.43	\$ 176.23	\$ 215.80	\$ 259.14	\$ 265.40
	32	\$ 4.86	\$ 15.28	\$ 21.82	\$ 42.55	\$ 87.77	\$ 140.53	\$ 176.34	\$ 215.91	\$ 259.25	\$ 271.38
	33	\$ 4.97	\$ 15.39	\$ 21.93	\$ 42.66	\$ 87.88	\$ 140.65	\$ 176.45	\$ 216.02	\$ 259.36	\$ 277.70
	34	\$ 5.09	\$ 15.51	\$ 22.05	\$ 42.78	\$ 88.00	\$ 140.76	\$ 176.57	\$ 216.14	\$ 259.48	\$ 284.34
	35	\$ 5.21	\$ 15.63	\$ 22.17	\$ 42.90	\$ 88.12	\$ 140.88	\$ 176.69	\$ 216.26	\$ 259.60	\$ 290.98
	36	\$ 5.33	\$ 15.75	\$ 22.29	\$ 43.02	\$ 88.24	\$ 141.00	\$ 176.81	\$ 216.38	\$ 259.72	\$ 297.63
	37	\$ 5.45	\$ 15.87	\$ 22.41	\$ 43.13	\$ 88.36	\$ 141.12	\$ 176.92	\$ 216.50	\$ 259.84	\$ 304.27
A g e	38	\$ 5.51	\$ 15.93	\$ 22.47	\$ 43.20	\$ 88.42	\$ 141.19	\$ 176.99	\$ 216.56	\$ 259.90	\$ 307.01
	39	\$ 5.58	\$ 16.00	\$ 22.54	\$ 43.26	\$ 88.49	\$ 141.25	\$ 177.06	\$ 216.63	\$ 259.97	\$ 307.08
	40	\$ 5.80	\$ 16.22	\$ 22.76	\$ 43.48	\$ 88.71	\$ 141.47	\$ 177.28	\$ 216.85	\$ 260.19	\$ 307.30
	41	\$ 6.02	\$ 16.44	\$ 22.98	\$ 43.71	\$ 88.94	\$ 141.70	\$ 177.50	\$ 217.07	\$ 260.41	\$ 307.52
	42	\$ 6.26	\$ 16.68	\$ 23.22	\$ 43.95	\$ 89.17	\$ 141.94	\$ 177.74	\$ 217.31	\$ 260.65	\$ 307.76
	43	\$ 6.50	\$ 16.92	\$ 23.46	\$ 44.19	\$ 89.42	\$ 142.18	\$ 177.98	\$ 217.55	\$ 260.90	\$ 308.00
	44	\$ 6.76	\$ 17.18	\$ 23.72	\$ 44.45	\$ 89.67	\$ 142.44	\$ 178.24	\$ 217.81	\$ 261.15	\$ 308.26
	45	\$ 7.02	\$ 17.44	\$ 23.98	\$ 44.71	\$ 89.93	\$ 142.70	\$ 178.50	\$ 218.07	\$ 261.41	\$ 308.52
	46	\$ 7.30	\$ 17.72	\$ 24.25	\$ 44.98	\$ 90.21	\$ 142.97	\$ 178.77	\$ 218.35	\$ 261.69	\$ 308.80
	47	\$ 7.58	\$ 18.00	\$ 24.54	\$ 45.27	\$ 90.49	\$ 143.26	\$ 179.06	\$ 218.63	\$ 261.97	\$ 309.08
	48	\$ 7.88	\$ 18.30	\$ 24.84	\$ 45.57	\$ 90.79	\$ 143.55	\$ 179.36	\$ 218.93	\$ 262.27	\$ 309.38
	49	\$ 8.19	\$ 18.61	\$ 25.15	\$ 45.87	\$ 91.10	\$ 143.86	\$ 179.67	\$ 219.24	\$ 262.58	\$ 309.69
	50	\$ 8.51	\$ 18.93	\$ 25.47	\$ 46.20	\$ 91.42	\$ 144.18	\$ 179.99	\$ 219.56	\$ 262.90	\$ 310.01
	51	\$ 8.84	\$ 19.26	\$ 25.80	\$ 46.53	\$ 91.75	\$ 144.52	\$ 180.32	\$ 219.89	\$ 263.23	\$ 310.34
	52	\$ 9.19	\$ 19.61	\$ 26.15	\$ 46.87	\$ 92.10	\$ 144.86	\$ 180.66	\$ 220.24	\$ 263.58	\$ 310.69
	53	\$ 9.54	\$ 19.96	\$ 26.50	\$ 47.23	\$ 92.46	\$ 145.22	\$ 181.02	\$ 220.59	\$ 263.93	\$ 311.04
	54	\$ 9.92	\$ 20.34	\$ 26.88	\$ 47.61	\$ 92.83	\$ 145.59	\$ 181.40	\$ 220.97	\$ 264.31	\$ 311.42
	55	\$ 10.30	\$ 20.72	\$ 27.26	\$ 47.99	\$ 93.22	\$ 145.98	\$ 181.78	\$ 221.35	\$ 264.69	\$ 311.80
	56	\$ 10.71	\$ 21.13	\$ 27.67	\$ 48.40	\$ 93.62	\$ 146.38	\$ 182.19	\$ 221.76	\$ 265.10	\$ 312.21
	57	\$ 11.12	\$ 21.54	\$ 28.08	\$ 48.81	\$ 94.04	\$ 146.80	\$ 182.60	\$ 222.17	\$ 265.52	\$ 312.62
	58	\$ 11.56	\$ 21.98	\$ 28.52	\$ 49.25	\$ 94.47	\$ 147.23	\$ 183.04	\$ 222.61	\$ 265.95	\$ 313.06
	59	\$ 12.01	\$ 22.43	\$ 28.97	\$ 49.70	\$ 94.92	\$ 147.69	\$ 183.49	\$ 223.06	\$ 266.40	\$ 313.51
	60	\$ 12.48	\$ 22.90	\$ 29.44	\$ 50.17	\$ 95.39	\$ 148.16	\$ 183.96	\$ 223.53	\$ 266.87	\$ 313.98
	61	\$ 12.97	\$ 23.39	\$ 29.93	\$ 50.66	\$ 95.88	\$ 148.64	\$ 184.45	\$ 224.02	\$ 267.36	\$ 314.47
	62	\$ 12.97	\$ 23.39	\$ 29.93	\$ 50.66	\$ 95.88	\$ 148.64	\$ 184.45	\$ 224.02	\$ 267.36	\$ 314.47
	63	\$ 12.97	\$ 23.39	\$ 29.93	\$ 50.66	\$ 95.88	\$ 148.64	\$ 184.45	\$ 224.02	\$ 267.36	\$ 314.47
	64	\$ 12.97	\$ 23.39	\$ 29.93	\$ 50.66	\$ 95.88	\$ 148.64	\$ 184.45	\$ 224.02	\$ 267.36	\$ 314.47

² ASSUMPTIONS: a) Used proposed 2018 rates since rates have not been finalized.