

**SAMPLE MANDATE CALCULATIONS**

**SINGLE TAX FILER (age 30)**

<u>Modified Adjusted Gross Income</u>	<u>% Federal Poverty Level</u>	<u>Annual Individual Mandate Penalty</u>	<u>Annual Lowest Bronze Premium (w/APTC)</u>	<u>Exempt from Federal Individual Mandate</u>	<u>Premium Cost as a % of Income</u>
\$ 12,060.00	100	\$ 695.00	\$ 2,596.56	YES	21.53%
\$ 18,090.00	150	\$ 695.00	\$ 2,596.56	YES	14.35%
\$ 24,120.00	200	\$ 695.00	\$ 2,596.56	YES	10.77%
\$ 30,150.00	250	\$ 695.00	\$ 1,989.12	NO	6.60%
\$ 36,180.00	300	\$ 695.00	\$ 2,596.56	NO	7.18%
\$ 42,210.00	350	\$ 796.50	\$ 2,596.56	NO	6.15%
\$ 48,240.00	400	\$ 947.25	\$ 2,596.56	NO	5.38%
\$ 60,300.00	500	\$ 1,248.75	\$ 2,596.56	NO	4.31%
\$ 72,360.00	600	\$ 1,550.25	\$ 2,596.56	NO	3.59%
\$ 84,420.00	700	\$ 1,851.75	\$ 2,596.56	NO	3.08%
\$ 96,480.00	800	\$ 2,153.25	\$ 2,596.56	NO	2.69%
\$ 108,540.00	900	\$ 2,454.75	\$ 2,596.56	NO	2.39%
\$ 120,600.00	1000	\$ 2,756.25	\$ 2,596.56	NO	2.15%

**SINGLE TAX FILER (age 40)**

<u>Modified Adjusted Gross Income</u>	<u>% Federal Poverty Level</u>	<u>Annual Individual Mandate Penalty</u>	<u>Annual Lowest Bronze Premium (w/APTC)</u>	<u>Exempt from Federal Individual Mandate</u>	<u>Premium Cost as a % of Income</u>
\$ 12,060.00	100	\$ 695.00	\$ 3,249.96	YES	26.95%
\$ 18,090.00	150	\$ 695.00	\$ 3,249.96	YES	17.97%
\$ 24,120.00	200	\$ 695.00	\$ 3,249.96	YES	13.47%
\$ 30,150.00	250	\$ 695.00	\$ 1,875.24	NO	6.22%
\$ 36,180.00	300	\$ 695.00	\$ 2,891.88	NO	7.99%
\$ 42,210.00	350	\$ 796.50	\$ 3,249.96	NO	7.70%
\$ 48,240.00	400	\$ 947.25	\$ 3,249.96	NO	6.74%
\$ 60,300.00	500	\$ 1,248.75	\$ 3,249.96	NO	5.39%
\$ 72,360.00	600	\$ 1,550.25	\$ 3,249.96	NO	4.49%
\$ 84,420.00	700	\$ 1,851.75	\$ 3,249.96	NO	3.85%
\$ 96,480.00	800	\$ 2,153.25	\$ 3,249.96	NO	3.37%
\$ 108,540.00	900	\$ 2,454.75	\$ 3,249.96	NO	2.99%
\$ 120,600.00	1000	\$ 2,756.25	\$ 3,249.96	NO	2.69%

## SAMPLE MANDATE CALCULATIONS

### SINGLE TAX FILER (age 50)

<u>Modified Adjusted Gross Income</u>	<u>% Federal Poverty Level</u>	<u>Annual Individual Mandate Penalty</u>	<u>Annual Lowest Bronze Premium (w/APTC)</u>	<u>Exempt from Federal Individual Mandate</u>	<u>Premium Cost as a % of Income</u>
\$ 12,060.00	100	\$ 695.00	\$ 4,769.88	YES	39.55%
\$ 18,090.00	150	\$ 695.00	\$ 4,769.88	YES	26.37%
\$ 24,120.00	200	\$ 695.00	\$ 4,769.88	YES	19.78%
\$ 30,150.00	250	\$ 695.00	\$ 1,610.04	NO	5.34%
\$ 36,180.00	300	\$ 695.00	\$ 2,626.68	NO	7.26%
\$ 42,210.00	350	\$ 796.50	\$ 3,203.16	NO	7.59%
\$ 48,240.00	400	\$ 947.25	\$ 3,779.64	NO	7.84%
\$ 60,300.00	500	\$ 1,248.75	\$ 4,769.88	NO	7.91%
\$ 72,360.00	600	\$ 1,550.25	\$ 4,769.88	NO	6.59%
\$ 84,420.00	700	\$ 1,851.75	\$ 4,769.88	NO	5.65%
\$ 96,480.00	800	\$ 2,153.25	\$ 4,769.88	NO	4.94%
\$ 108,540.00	900	\$ 2,454.75	\$ 4,769.88	NO	4.39%
\$ 120,600.00	1000	\$ 2,756.25	\$ 4,769.88	NO	3.96%

### SINGLE TAX FILER (age 60)

<u>Modified Adjusted Gross Income</u>	<u>% Federal Poverty Level</u>	<u>Annual Individual Mandate Penalty</u>	<u>Annual Lowest Bronze Premium (w/APTC)</u>	<u>Exempt from Federal Individual Mandate</u>	<u>Premium Cost as a % of Income</u>
\$ 12,060.00	100	\$ 695.00	\$ 6,996.48	YES	58.01%
\$ 18,090.00	150	\$ 695.00	\$ 6,996.48	YES	38.68%
\$ 24,120.00	200	\$ 695.00	\$ 6,996.48	YES	29.01%
\$ 30,150.00	250	\$ 695.00	\$ 1,221.60	NO	4.05%
\$ 36,180.00	300	\$ 695.00	\$ 2,238.24	NO	6.19%
\$ 42,210.00	350	\$ 796.50	\$ 2,814.72	NO	6.67%
\$ 48,240.00	400	\$ 947.25	\$ 3,391.20	NO	7.03%
\$ 60,300.00	500	\$ 1,248.75	\$ 6,996.48	YES	11.60%
\$ 72,360.00	600	\$ 1,550.25	\$ 6,996.48	YES	9.67%
\$ 84,420.00	700	\$ 1,851.75	\$ 6,996.48	YES	8.29%
\$ 96,480.00	800	\$ 2,153.25	\$ 6,996.48	NO	7.25%
\$ 108,540.00	900	\$ 2,454.75	\$ 6,996.48	NO	6.45%
\$ 120,600.00	1000	\$ 2,756.25	\$ 6,996.48	NO	5.80%

#### **ASSUMPTIONS**

- 1) MAGI equals gross income. In other words, there have been no adjustments to gross income and no non-taxable interest, non-taxable Social Security, or foreign income.
- 2) Individuals are filing as single (not Head of Household)
- 3) Average monthly bronze plan cost is placed at \$257/month for individual

SAMPLE MANDATE CALCULATIONS

**FAMILY, JOINT TAX FILERS (2 Parents both age 30 + 2 kids)**

<u>Modified Adjusted Gross Income</u>	<u>% Federal Poverty Level</u>	<u>Annual Individual Mandate Penalty</u>	<u>Annual Lowest Bronze Premium (w/APTC)</u>	<u>Exempt from Federal Individual Mandate</u>	<u>Premium Cost as a % of Income</u>
\$ 24,600.00	100	\$ 2,085.00	\$ 9,552.96	YES	38.83%
\$ 36,900.00	150	\$ 2,085.00	\$ 9,552.96	YES	25.89%
\$ 49,200.00	200	\$ 2,085.00	\$ 9,552.96	YES	19.42%
\$ 61,500.00	250	\$ 2,085.00	\$ 8,435.40	YES	13.72%
\$ 73,800.00	300	\$ 2,085.00	\$ 9,552.96	YES	12.94%
\$ 86,100.00	350	\$ 2,085.00	\$ 6,564.60	NO	7.62%
\$ 98,400.00	400	\$ 2,085.00	\$ 7,740.48	NO	7.87%
\$ 123,000.00	500	\$ 2,557.50	\$ 9,552.96	NO	7.77%
\$ 147,600.00	600	\$ 3,172.50	\$ 9,552.96	NO	6.47%
\$ 172,200.00	700	\$ 3,787.50	\$ 9,552.96	NO	5.55%
\$ 196,800.00	800	\$ 4,402.50	\$ 9,552.96	NO	4.85%
\$ 221,400.00	900	\$ 5,017.50	\$ 9,552.96	NO	4.31%
\$ 246,000.00	1000	\$ 5,632.50	\$ 9,552.96	NO	3.88%

**FAMILY, JOINT TAX FILERS (2 Parents both age 40 + 2 kids)**

<u>Modified Adjusted Gross Income</u>	<u>% Federal Poverty Level</u>	<u>Annual Individual Mandate Penalty</u>	<u>Annual Lowest Bronze Premium (w/APTC)</u>	<u>Exempt from Federal Individual Mandate</u>	<u>Premium Cost as a % of Income</u>
\$ 24,600.00	100	\$ 2,085.00	\$ 10,859.76	YES	44.15%
\$ 36,900.00	150	\$ 2,085.00	\$ 10,859.76	YES	29.43%
\$ 49,200.00	200	\$ 2,085.00	\$ 10,859.76	YES	22.07%
\$ 61,500.00	250	\$ 2,085.00	\$ 8,207.52	YES	13.35%
\$ 73,800.00	300	\$ 2,085.00	\$ 10,281.24	YES	13.93%
\$ 86,100.00	350	\$ 2,085.00	\$ 6,336.72	NO	7.36%
\$ 98,400.00	400	\$ 2,085.00	\$ 7,512.60	NO	7.63%
\$ 123,000.00	500	\$ 2,557.50	\$ 10,859.76	YES	8.83%
\$ 147,600.00	600	\$ 3,172.50	\$ 10,859.76	NO	7.36%
\$ 172,200.00	700	\$ 3,787.50	\$ 10,859.76	NO	6.31%
\$ 196,800.00	800	\$ 4,402.50	\$ 10,859.76	NO	5.52%
\$ 221,400.00	900	\$ 5,017.50	\$ 10,859.76	NO	4.91%
\$ 246,000.00	1000	\$ 5,632.50	\$ 10,859.76	NO	4.41%

## SAMPLE MANDATE CALCULATIONS

### FAMILY, JOINT TAX FILERS (2 Parents both age 50, + 2 kids)

<u>Modified Adjusted Gross Income</u>	<u>% Federal Poverty Level</u>	<u>Annual Individual Mandate Penalty</u>	<u>Annual Lowest Bronze Premium (w/APTC)</u>	<u>Exempt from Federal Individual Mandate</u>	<u>Premium Cost as a % of Income</u>
\$ 24,600.00	100	\$ 2,085.00	\$ 13,899.60	YES	56.50%
\$ 36,900.00	150	\$ 2,085.00	\$ 13,899.60	YES	37.67%
\$ 49,200.00	200	\$ 2,085.00	\$ 13,899.60	YES	28.25%
\$ 61,500.00	250	\$ 2,085.00	\$ 7,677.12	YES	12.48%
\$ 73,800.00	300	\$ 2,085.00	\$ 9,750.96	YES	13.21%
\$ 86,100.00	350	\$ 2,085.00	\$ 5,806.32	NO	6.74%
\$ 98,400.00	400	\$ 2,085.00	\$ 6,982.20	NO	7.10%
\$ 123,000.00	500	\$ 2,557.50	\$ 13,899.60	YES	11.30%
\$ 147,600.00	600	\$ 3,172.50	\$ 13,899.60	YES	9.42%
\$ 172,200.00	700	\$ 3,787.50	\$ 13,899.60	YES	8.07%
\$ 196,800.00	800	\$ 4,402.50	\$ 13,899.60	NO	7.06%
\$ 221,400.00	900	\$ 5,017.50	\$ 13,899.60	NO	6.28%
\$ 246,000.00	1000	\$ 5,632.50	\$ 13,899.60	NO	5.65%

### FAMILY, JOINT TAX FILERS (2 Parents both age 60, + 2 kids)

<u>Modified Adjusted Gross Income</u>	<u>% Federal Poverty Level</u>	<u>Annual Individual Mandate Penalty</u>	<u>Annual Lowest Bronze Premium (w/APTC)</u>	<u>Exempt from Federal Individual Mandate</u>	<u>Premium Cost as a % of Income</u>
\$ 24,600.00	100	\$ 2,085.00	\$ 18,352.80	YES	74.60%
\$ 36,900.00	150	\$ 2,085.00	\$ 18,352.80	YES	49.74%
\$ 49,200.00	200	\$ 2,085.00	\$ 18,352.80	YES	37.30%
\$ 61,500.00	250	\$ 2,085.00	\$ 6,900.36	YES	11.22%
\$ 73,800.00	300	\$ 2,085.00	\$ 8,974.08	YES	12.16%
\$ 86,100.00	350	\$ 2,085.00	\$ 5,029.56	NO	5.84%
\$ 98,400.00	400	\$ 2,085.00	\$ 6,205.44	NO	6.31%
\$ 123,000.00	500	\$ 2,557.50	\$ 18,352.80	YES	14.92%
\$ 147,600.00	600	\$ 3,172.50	\$ 18,352.80	YES	12.43%
\$ 172,200.00	700	\$ 3,787.50	\$ 18,352.80	YES	10.66%
\$ 196,800.00	800	\$ 4,402.50	\$ 18,352.80	YES	9.33%
\$ 221,400.00	900	\$ 5,017.50	\$ 18,352.80	YES	8.29%
\$ 246,000.00	1000	\$ 5,632.50	\$ 18,352.80	NO	7.46%

#### ASSUMPTIONS

- 1) MAGI equals gross income. In other words, there have been no adjustments to gross income and no non-taxable interest, non-taxable Social Security, or foreign income.
- 2) Average monthly bronze plan cost is placed at \$257/month for individual, \$1,285/month for families.

SAMPLE MANDATE CALCULATIONS

**COUPLE, JOINT TAX FILERS (both age 30)**

<u>Modified Adjusted Gross Income</u>	<u>% Federal Poverty Level</u>	<u>Annual Individual Mandate Penalty</u>	<u>Annual Lowest Bronze Premium (w/APTC)</u>	<u>Exempt from Federal Individual Mandate</u>	<u>Premium Cost as a % of Income</u>
\$ 16,240.00	100	\$ 1,390.00	\$ 5,193.12	YES	31.98%
\$ 24,360.00	150	\$ 1,390.00	\$ 5,193.12	YES	21.32%
\$ 32,480.00	200	\$ 1,390.00	\$ 5,193.12	YES	15.99%
\$ 40,600.00	250	\$ 1,390.00	\$ 2,382.60	NO	5.87%
\$ 48,720.00	300	\$ 1,390.00	\$ 3,751.68	NO	7.70%
\$ 56,840.00	350	\$ 1,390.00	\$ 4,527.96	NO	7.97%
\$ 64,960.00	400	\$ 1,390.00	\$ 5,193.12	NO	7.99%
\$ 81,200.00	500	\$ 1,512.50	\$ 5,193.12	NO	6.40%
\$ 97,440.00	600	\$ 1,918.50	\$ 5,193.12	NO	5.33%
\$ 113,680.00	700	\$ 2,324.50	\$ 5,193.12	NO	4.57%
\$ 129,920.00	800	\$ 2,730.50	\$ 5,193.12	NO	4.00%
\$ 146,160.00	900	\$ 3,136.50	\$ 5,193.12	NO	3.55%
\$ 162,400.00	1000	\$ 3,542.50	\$ 5,193.12	NO	3.20%

**COUPLE, JOINT TAX FILERS (both age 40)**

<u>Modified Adjusted Gross Income</u>	<u>% Federal Poverty Level</u>	<u>Annual Individual Mandate Penalty</u>	<u>Annual Lowest Bronze Premium (w/APTC)</u>	<u>Exempt from Federal Individual Mandate</u>	<u>Premium Cost as a % of Income</u>
\$ 16,240.00	100	\$ 1,390.00	\$ 6,499.92	YES	40.02%
\$ 24,360.00	150	\$ 1,390.00	\$ 6,499.92	YES	26.68%
\$ 32,480.00	200	\$ 1,390.00	\$ 6,499.92	YES	20.01%
\$ 40,600.00	250	\$ 1,390.00	\$ 2,154.72	NO	5.31%
\$ 48,720.00	300	\$ 1,390.00	\$ 3,523.80	NO	7.23%
\$ 56,840.00	350	\$ 1,390.00	\$ 4,300.08	NO	7.57%
\$ 64,960.00	400	\$ 1,390.00	\$ 5,076.36	NO	7.81%
\$ 81,200.00	500	\$ 1,512.50	\$ 6,499.92	NO	8.00%
\$ 97,440.00	600	\$ 1,918.50	\$ 6,499.92	NO	6.67%
\$ 113,680.00	700	\$ 2,324.50	\$ 6,499.92	NO	5.72%
\$ 129,920.00	800	\$ 2,730.50	\$ 6,499.92	NO	5.00%
\$ 146,160.00	900	\$ 3,136.50	\$ 6,499.92	NO	4.45%
\$ 162,400.00	1000	\$ 3,542.50	\$ 6,499.92	NO	4.00%

## SAMPLE MANDATE CALCULATIONS

### COUPLE, JOINT TAX FILERS (both age 50)

<u>Modified Adjusted Gross Income</u>	<u>% Federal Poverty Level</u>	<u>Annual Individual Mandate Penalty</u>	<u>Annual Lowest Bronze Premium (w/APTC)</u>	<u>Exempt from Federal Individual Mandate</u>	<u>Premium Cost as a % of Income</u>
\$ 16,240.00	100	\$ 1,390.00	\$ 9,539.76	YES	58.74%
\$ 24,360.00	150	\$ 1,390.00	\$ 9,539.76	YES	39.16%
\$ 32,480.00	200	\$ 1,390.00	\$ 9,539.76	YES	29.37%
\$ 40,600.00	250	\$ 1,390.00	\$ 1,624.44	NO	4.00%
\$ 48,720.00	300	\$ 1,390.00	\$ 2,993.40	NO	6.14%
\$ 56,840.00	350	\$ 1,390.00	\$ 3,769.68	NO	6.63%
\$ 64,960.00	400	\$ 1,390.00	\$ 4,545.96	NO	7.00%
\$ 81,200.00	500	\$ 1,512.50	\$ 9,539.76	YES	11.75%
\$ 97,440.00	600	\$ 1,918.50	\$ 9,539.76	YES	9.79%
\$ 113,680.00	700	\$ 2,324.50	\$ 9,539.76	YES	8.39%
\$ 129,920.00	800	\$ 2,730.50	\$ 9,539.76	NO	7.34%
\$ 146,160.00	900	\$ 3,136.50	\$ 9,539.76	NO	6.53%
\$ 162,400.00	1000	\$ 3,542.50	\$ 9,539.76	NO	5.87%

### COUPLE, JOINT TAX FILERS (both age 60)

<u>Modified Adjusted Gross Income</u>	<u>% Federal Poverty Level</u>	<u>Annual Individual Mandate Penalty</u>	<u>Annual Lowest Bronze Premium (w/APTC)</u>	<u>Exempt from Federal Individual Mandate</u>	<u>Premium Cost as a % of Income</u>
\$ 16,240.00	100	\$ 1,390.00	\$ 13,992.96	YES	86.16%
\$ 24,360.00	150	\$ 1,390.00	\$ 13,992.96	YES	57.44%
\$ 32,480.00	200	\$ 1,390.00	\$ 13,992.96	YES	43.08%
\$ 40,600.00	250	\$ 1,390.00	\$ 847.56	NO	2.09%
\$ 48,720.00	300	\$ 1,390.00	\$ 2,216.64	NO	4.55%
\$ 56,840.00	350	\$ 1,390.00	\$ 2,992.92	NO	5.27%
\$ 64,960.00	400	\$ 1,390.00	\$ 3,769.20	NO	5.80%
\$ 81,200.00	500	\$ 1,512.50	\$ 13,992.96	YES	17.23%
\$ 97,440.00	600	\$ 1,918.50	\$ 13,992.96	YES	14.36%
\$ 113,680.00	700	\$ 2,324.50	\$ 13,992.96	YES	12.31%
\$ 129,920.00	800	\$ 2,730.50	\$ 13,992.96	YES	10.77%
\$ 146,160.00	900	\$ 3,136.50	\$ 13,992.96	YES	9.57%
\$ 162,400.00	1000	\$ 3,542.50	\$ 13,992.96	YES	8.62%

#### **ASSUMPTIONS**

- 1) MAGI equals gross income. In other words, there have been no adjustments to gross income and no non-taxable interest, non-taxable Social Security, or foreign income.
- 2) Average monthly bronze plan cost is placed at \$257/month for individual, \$1,285/month for families.