

## Managed Care & HC Facilities

### COMMENT

#### Research Analysts

**Ralph Giacobbe**  
212 538 5691  
ralph.giacobbe@credit-suisse.com

**Chris Carter**  
212 325 8797  
chris.carter@credit-suisse.com

**Allison Ryne**  
212 325 6910  
allison.ryne@credit-suisse.com

**Jonathan Chan**  
212 325 6762  
jonathan.chan.2@credit-suisse.com

### Too Much Free Money – Exchange Uptake Not About Affordability, but About Outreach/IT

- **Bottom Line:** Our deep dive analysis of the 48-state public exchange rates from HHS suggests that affordability may not be a roadblock to achieving the CBO projected 7M exchange lives in 2014. Based on our analysis we estimate ~6.5M people alone will be eligible for a \$0 premium plan. Simply put, we don't see any logical reason why anyone in this population wouldn't take free healthcare coverage vs. remaining uninsured. Therefore the question of exchange uptake, in our opinion, is really whether outreach, education, and logistics/IT is successful in order to hit CBO projections as opposed to a question of affordability. We note that any higher uptake would be positive for hospitals while assessing the impact to managed care remains difficult.
- **HHS Releases Rate Data:** HHS released highly anticipated rate information for 36 states where the federal government will run part or all of the exchange. Additionally, statewide average premiums for the lowest cost silver, second lowest cost silver and lowest cost bronze were revealed for 48 states. With all the attention on reform and the new public exchange marketplace we compiled data for 48 states (excludes HI, KY, MA) based on the statewide average rates published by HHS. ***For additional details please refer to our state-by-state analysis in the body of this report.***
- **CS Analysis:** Based on our analysis of exchange pricing compounded by Census/Kaiser data on the uninsured by income brackets, we estimate that approximately ~6.5M currently uninsured will have a \$0 premium bronze plan available to them. We arrive at this estimate using a bottom-up approach through which we evaluate each individual state and determine the highest income level at which individuals can purchase a \$0 premium bronze plan after subsidies. We also determine the income floor for subsidy eligibility, which is determined by whether a state expands Medicaid (138% FPL) or does not (100% FPL). Finally, we cross reference the range of incomes that can purchase a \$0 premium bronze plan with Census data segmenting the uninsured by income level on a state-by-state basis to arrive at our ~6.5M estimate.

**DISCLOSURE APPENDIX CONTAINS IMPORTANT DISCLOSURES, ANALYST CERTIFICATIONS, INFORMATION ON TRADE ALERTS, ANALYST MODEL PORTFOLIOS AND THE STATUS OF NON-U.S ANALYSTS. FOR OTHER IMPORTANT DISCLOSURES, visit <https://rave.credit-suisse.com/disclosures> or call +1 (877) 291-2683** US Disclosure: Credit Suisse does and seeks to do business with companies covered in its research reports. As a result, investors should be aware that the Firm may have a conflict of interest that could affect the objectivity of this report. Investors should consider this report as only a single factor in making their investment decision.

- **CBO Estimates:** CBO projects 7M in exchange enrollment for 2014, which has been widely cited as the benchmark against which to measure actual exchange enrollment. However, it is important to recognize the moving parts within this projection. For instance, in 2014 the CBO predicts that 1M Americans will shift from current employer-sponsored coverage to exchange coverage. Additionally, 2M people are expected to shift from non-group coverage into public exchanges. This leaves 4M previously uninsured projected to gain coverage. We note that a majority of investors, consultants, and other healthcare experts have been skeptical of reaching the 7M figure with consensus closer to the ~4M-5M range for total exchange enrollment.
- **Details Still Missing:** There are still a number of limitations to the data available and as a result our analysis only considers statewide average rates. Recognizing that the data provides some incremental insight into the number of MCOs offering plans across states and within regions, we continue to lack full clarity as to where plans will be participating. Therefore, we are unable to decipher which MCOs are offering the lowest prices. We expect these outstanding details to begin to unfold after open enrollment begins Oct 1, at which point we may further evaluate the competitive landscape within certain states.
- **Affordability May Not Be an Issue, but Many Other Issues Could Be:** Given our analysis, we simply do not believe that affordability will be the roadblock to the 7M CBO projection. However, we acknowledge other obstacles that could dampen enrollment in exchanges including: 1) the general lack of information and understanding around exchanges to the public, 2) the limited communication and outreach to this point, 3) the potential learning curve or possible reluctance to review coverage options, 4) hiccups with logistics and IT being ready, 5) unwillingness to be part of the public exchange.
- **Thoughts on Hospitals:** For the hospital sector, a high exchange uptake number is perceived to be important. In our view, uptake is not as critical since high utilizers and those with chronic conditions are likely to take coverage, but nonetheless greater coverage would be a positive. Additionally, as we scoured the state data we specifically focused on Florida and Texas, two large states for the publicly traded hospital group. Importantly, neither state will expand Medicaid in 2014, but that means exchange subsidies will be available for individuals down to 100% FPL (note that Medicaid expansion states will pick up coverage for individuals up to 138%). Based on our analysis, this entire population in both states is eligible for \$0 premium plans on the exchange. Considering that exchange rates are well above Medicaid rates, a high uptake in this population bodes well for the publicly traded hospital group, and we would highlight HCA and THC with greatest exposure.
- **Thoughts on MCOs:** It is more difficult to make an assessment on MCOs at this time given the available data. Questions remain around risk pools and the ability of MCOs to price appropriately for a population that they have never managed before. MCO exchange strategies also remain unclear, as we continue to lack full clarity on where insurers will participate. Even once plan level data becomes available it will still be a matter of the risk pool and arguably based on the law of large numbers the higher exchange uptake goes the more likelihood there is for a balanced risk pool to emerge. Other considerations include how MCOs priced relative to that risk pool and the ultimate margin MCOs are able to earn on exchange lives.

## Summary of Analysis

As previously mentioned, based on our analysis of exchange pricing compounded by Census/Kaiser data on the uninsured by income brackets, we estimate that approximately ~6.5M currently uninsured will have a \$0 premium bronze plan available to them.

We arrive at this estimate using a bottom-up approach through which we evaluate each individual state and determine the highest income level at which individuals can purchase a \$0 premium bronze plan after subsidies. We also determine the income floor for subsidy eligibility, which is determined by whether a state expands Medicaid (138% FPL) or does not (100% FPL). We incorporated state decisions to date on expansion of Medicaid for 2014. For those states that are currently undecided, or may expand after 2014, we made the assumption that the state was not expanding. Recall that subsidies are available to those between 100% to 400% of FPL, though individuals between 100% and 139% of FPL in states that are expanding Medicaid will not be subsidy eligible given the availability of Medicaid.

Finally, we cross-reference the range of incomes that can purchase a \$0 premium bronze plan with Census data segmenting the uninsured by income level on a state-by-state basis to arrive at our ~6.5M estimate. Please see Exhibit 1 for a summary of analysis at a state level.

**Exhibit 1: Estimated Uninsured Lives Eligible for \$0 Premium Plan by State**

State	Uninsured Population	State Medicaid Expansion for 2014	Uninsured Lives Eligible to Buy \$0 Premium Plan by FPL			# of Uninsured with Ability to Buy \$0 Premium Plan
			100%-139%	139%-150%	150%-175%	
<b>US</b>	<b>47,921,500</b>		<b>3,302,800</b>	<b>2,144,478</b>	<b>1,103,843</b>	<b>6,551,121</b>
AL	661,800	No	79,700	31,374	0	111,074
AK	125,900	No	17,300	6,468	5,852	29,620
AZ	1,157,100	Yes	0	0	0	0
AR	504,200	Yes	0	28,875	26,125	55,000
CA	7,179,900	Yes	0	366,765	331,835	698,600
CO	710,300	Yes	0	32,529	0	32,529
CT	340,600	Yes	0	16,044	14,516	30,560
DE	93,700	Yes	0	0	0	0
DC	62,900	Yes	0	3,276	2,964	6,240
FL	3,750,200	No	494,600	183,687	0	678,287
GA	1,856,100	No	212,700	0	0	212,700
ID	278,800	No	37,400	18,354	0	55,754
IL	1,856,700	Yes	0	96,978	0	96,978
IN	800,500	No	85,300	46,368	41,952	173,620
IA	329,500	Yes	0	17,262	0	17,262
KS	364,800	No	50,500	20,202	0	70,702
LA	895,800	No	100,100	46,767	42,313	189,180
ME	126,500	No	14,300	8,127	0	22,427
MD	758,500	Yes	0	47,208	42,712	89,920
MI	1,213,400	Yes	0	58,065	0	58,065
MN	492,800	Yes	0	0	0	0
MS	537,900	No	74,600	25,179	22,781	122,560
MO	851,100	No	93,600	42,714	38,646	174,960
MT	176,800	No	19,900	9,177	0	29,077
NE	229,600	No	31,300	14,259	0	45,559
NV	588,000	Yes	0	29,694	0	29,694
NH	146,700	Undecided	13,500	8,652	0	22,152
NJ	1,326,500	Yes	0	0	0	0
NM	411,100	Yes	0	17,388	0	17,388
NY	2,558,100	Yes	0	135,933	0	135,933
NC	1,565,900	No	213,600	85,323	77,197	376,120
ND	74,400	Yes	0	4,515	0	4,515
OH	1,527,500	Undecided	179,100	83,454	0	262,554
OK	635,200	No	77,900	36,792	33,288	147,980
OR	565,400	Yes	0	0	0	0
PA	1,358,700	No	191,400	0	0	191,400
RI	120,500	Yes	0	6,132	5,548	11,680
SC	901,000	No	111,700	48,468	0	160,168
SD	104,400	No	12,800	5,817	0	18,617
TN	869,500	Undecided	134,300	52,059	0	186,359
TX	6,052,800	No	823,500	336,567	304,513	1,464,580
UT	393,300	No	46,500	21,441	0	67,941
VT	55,300	Yes	0	2,751	0	2,751
VA	1,073,200	No	109,800	66,906	60,534	237,240
WA	947,600	Yes	0	52,836	47,804	100,640
WV	255,700	Yes	0	0	0	0
WI	553,600	No	67,600	24,255	0	91,855
WY	97,200	No	9,800	5,817	5,263	20,880

Source: Credit Suisse estimates, Kaiser/Census

# Alabama

## Exhibit 2: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,816	\$230	\$3,586	\$19
125%	14,363	2.0%	287	3,816	287	3,529	24
139%	15,971	3.4%	535	3,816	535	3,281	45
150%	17,235	4.0%	689	3,816	689	3,127	57
175%	20,108	5.2%	1,036	3,816	1,036	2,780	86
200%	22,980	6.3%	1,448	3,816	1,448	2,368	121
225%	25,853	7.2%	1,856	3,816	1,856	1,960	155
250%	28,725	8.1%	2,312	3,816	2,312	1,504	193
275%	31,598	8.8%	2,774	3,816	2,774	1,042	231
300%	34,470	9.5%	3,275	3,816	3,275	541	273
325%	37,343	9.5%	3,548	3,816	3,548	268	296
350%	40,215	9.5%	3,816	3,816	3,816	0	318
375%	43,088	9.5%	3,816	3,816	3,816	0	318
400%	45,960	9.5%	3,816	3,816	3,816	0	318
425%	48,833	NA	3,816	3,816	3,816	0	318

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.4%	\$50	\$3,636	\$50	\$3,586	\$4
125%	14,363	0.7%	107	3,636	107	3,529	9
139%	15,971	2.2%	355	3,636	355	3,281	30
150%	17,235	3.0%	509	3,636	509	3,127	42
175%	20,108	4.3%	856	3,636	856	2,780	71
200%	22,980	5.5%	1,268	3,636	1,268	2,368	106
225%	25,853	6.5%	1,676	3,636	1,676	1,960	140
250%	28,725	7.4%	2,132	3,636	2,132	1,504	178
275%	31,598	8.2%	2,594	3,636	2,594	1,042	216
300%	34,470	9.0%	3,095	3,636	3,095	541	258
325%	37,343	9.0%	3,368	3,636	3,368	268	281
350%	40,215	9.0%	3,636	3,636	3,636	0	303
375%	43,088	8.4%	3,636	3,636	3,636	0	303
400%	45,960	7.9%	3,636	3,636	3,636	0	303
425%	48,833	7.4%	3,636	3,636	3,636	0	303

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$2,964	\$0	\$2,964	\$0
125%	14,363	0.0%	0	2,964	0	2,964	0
139%	15,971	0.0%	0	2,964	0	2,964	0
150%	17,235	0.0%	0	2,964	0	2,964	0
175%	20,108	0.9%	184	2,964	184	2,780	15
200%	22,980	2.6%	596	2,964	596	2,368	50
225%	25,853	3.9%	1,004	2,964	1,004	1,960	84
250%	28,725	5.1%	1,460	2,964	1,460	1,504	122
275%	31,598	6.1%	1,922	2,964	1,922	1,042	160
300%	34,470	7.0%	2,423	2,964	2,423	541	202
325%	37,343	7.2%	2,696	2,964	2,696	268	225
350%	40,215	7.4%	2,964	2,964	2,964	0	247
375%	43,088	6.9%	2,964	2,964	2,964	0	247
400%	45,960	6.4%	2,964	2,964	2,964	0	247
425%	48,833	6.1%	2,964	2,964	2,964	0	247

Source: HHS, Credit Suisse estimates

# Alaska

## Exhibit 3: Individuals Earning up to 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$5,688	\$230	\$5,458	\$19
125%	14,363	2.0%	287	5,688	287	5,401	24
139%	15,971	3.4%	535	5,688	535	5,153	45
150%	17,235	4.0%	689	5,688	689	4,999	57
175%	20,108	5.2%	1,036	5,688	1,036	4,652	86
200%	22,980	6.3%	1,448	5,688	1,448	4,240	121
225%	25,853	7.2%	1,856	5,688	1,856	3,832	155
250%	28,725	8.1%	2,312	5,688	2,312	3,376	193
275%	31,598	8.8%	2,774	5,688	2,774	2,914	231
300%	34,470	9.5%	3,275	5,688	3,275	2,413	273
325%	37,343	9.5%	3,548	5,688	3,548	2,140	296
350%	40,215	9.5%	3,820	5,688	3,820	1,868	318
375%	43,088	9.5%	4,093	5,688	4,093	1,595	341
400%	45,960	9.5%	4,366	5,688	4,366	1,322	364
425%	48,833	NA	5,688	5,688	5,688	0	474

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$5,688	\$230	\$5,458	\$19
125%	14,363	2.0%	287	5,688	287	5,401	24
139%	15,971	3.4%	535	5,688	535	5,153	45
150%	17,235	4.0%	689	5,688	689	4,999	57
175%	20,108	5.2%	1,036	5,688	1,036	4,652	86
200%	22,980	6.3%	1,448	5,688	1,448	4,240	121
225%	25,853	7.2%	1,856	5,688	1,856	3,832	155
250%	28,725	8.1%	2,312	5,688	2,312	3,376	193
275%	31,598	8.8%	2,774	5,688	2,774	2,914	231
300%	34,470	9.5%	3,275	5,688	3,275	2,413	273
325%	37,343	9.5%	3,548	5,688	3,548	2,140	296
350%	40,215	9.5%	3,820	5,688	3,820	1,868	318
375%	43,088	9.5%	4,093	5,688	4,093	1,595	341
400%	45,960	9.5%	4,366	5,688	4,366	1,322	364
425%	48,833	11.6%	5,688	5,688	5,688	0	474

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$4,620	\$0	\$4,620	\$0
125%	14,363	0.0%	0	4,620	0	4,620	0
139%	15,971	0.0%	0	4,620	0	4,620	0
150%	17,235	0.0%	0	4,620	0	4,620	0
175%	20,108	0.0%	0	4,620	0	4,620	0
200%	22,980	1.7%	380	4,620	380	4,240	32
225%	25,853	3.0%	788	4,620	788	3,832	66
250%	28,725	4.3%	1,244	4,620	1,244	3,376	104
275%	31,598	5.4%	1,706	4,620	1,706	2,914	142
300%	34,470	6.4%	2,207	4,620	2,207	2,413	184
325%	37,343	6.6%	2,480	4,620	2,480	2,140	207
350%	40,215	6.8%	2,752	4,620	2,752	1,868	229
375%	43,088	7.0%	3,025	4,620	3,025	1,595	252
400%	45,960	7.2%	3,298	4,620	3,298	1,322	275
425%	48,833	9.5%	4,620	4,620	4,620	0	385

Source: HHS, Credit Suisse estimates

# Arizona

## Exhibit 4: No Individuals will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,024	\$535	\$2,489	\$45
150%	17,235	4.0%	689	3,024	689	2,335	57
175%	20,108	5.2%	1,036	3,024	1,036	1,988	86
200%	22,980	6.3%	1,448	3,024	1,448	1,576	121
225%	25,853	7.2%	1,856	3,024	1,856	1,168	155
250%	28,725	8.1%	2,312	3,024	2,312	712	193
275%	31,598	8.8%	2,774	3,024	2,774	250	231
300%	34,470	9.5%	3,024	3,024	3,024	0	252
325%	37,343	9.5%	3,024	3,024	3,024	0	252
350%	40,215	9.5%	3,024	3,024	3,024	0	252
375%	43,088	9.5%	3,024	3,024	3,024	0	252
400%	45,960	9.5%	3,024	3,024	3,024	0	252
425%	48,833	NA	3,024	3,024	3,024	0	252

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.0%	\$487	\$2,976	\$487	\$2,489	\$41
150%	17,235	3.7%	641	2,976	641	2,335	53
175%	20,108	4.9%	988	2,976	988	1,988	82
200%	22,980	6.1%	1,400	2,976	1,400	1,576	117
225%	25,853	7.0%	1,808	2,976	1,808	1,168	151
250%	28,725	7.9%	2,264	2,976	2,264	712	189
275%	31,598	8.6%	2,726	2,976	2,726	250	227
300%	34,470	8.6%	2,976	2,976	2,976	0	248
325%	37,343	8.0%	2,976	2,976	2,976	0	248
350%	40,215	7.4%	2,976	2,976	2,976	0	248
375%	43,088	6.9%	2,976	2,976	2,976	0	248
400%	45,960	6.5%	2,976	2,976	2,976	0	248
425%	48,833	6.1%	2,976	2,976	2,976	0	248

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.5%	\$79	\$2,568	\$79	\$2,489	\$7
150%	17,235	1.4%	233	2,568	233	2,335	19
175%	20,108	2.9%	580	2,568	580	1,988	48
200%	22,980	4.3%	992	2,568	992	1,576	83
225%	25,853	5.4%	1,400	2,568	1,400	1,168	117
250%	28,725	6.5%	1,856	2,568	1,856	712	155
275%	31,598	7.3%	2,318	2,568	2,318	250	193
300%	34,470	7.4%	2,568	2,568	2,568	0	214
325%	37,343	6.9%	2,568	2,568	2,568	0	214
350%	40,215	6.4%	2,568	2,568	2,568	0	214
375%	43,088	6.0%	2,568	2,568	2,568	0	214
400%	45,960	5.6%	2,568	2,568	2,568	0	214
425%	48,833	5.3%	2,568	2,568	2,568	0	214

Source: HHS, Credit Suisse estimates

# Arkansas

## Exhibit 5: Individuals Earning Between 139% and 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$4,392	\$535	\$3,857	\$45
150%	17,235	4.0%	689	4,392	689	3,703	57
175%	20,108	5.2%	1,036	4,392	1,036	3,356	86
200%	22,980	6.3%	1,448	4,392	1,448	2,944	121
225%	25,853	7.2%	1,856	4,392	1,856	2,536	155
250%	28,725	8.1%	2,312	4,392	2,312	2,080	193
275%	31,598	8.8%	2,774	4,392	2,774	1,618	231
300%	34,470	9.5%	3,275	4,392	3,275	1,117	273
325%	37,343	9.5%	3,548	4,392	3,548	844	296
350%	40,215	9.5%	3,820	4,392	3,820	572	318
375%	43,088	9.5%	4,093	4,392	4,093	299	341
400%	45,960	9.5%	4,366	4,392	4,366	26	364
425%	48,833	NA	4,392	4,392	4,392	0	366

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	2.2%	\$355	\$4,212	\$355	\$3,857	\$30
150%	17,235	3.0%	509	4,212	509	3,703	42
175%	20,108	4.3%	856	4,212	856	3,356	71
200%	22,980	5.5%	1,268	4,212	1,268	2,944	106
225%	25,853	6.5%	1,676	4,212	1,676	2,536	140
250%	28,725	7.4%	2,132	4,212	2,132	2,080	178
275%	31,598	8.2%	2,594	4,212	2,594	1,618	216
300%	34,470	9.0%	3,095	4,212	3,095	1,117	258
325%	37,343	9.0%	3,368	4,212	3,368	844	281
350%	40,215	9.1%	3,640	4,212	3,640	572	303
375%	43,088	9.1%	3,913	4,212	3,913	299	326
400%	45,960	9.1%	4,186	4,212	4,186	26	349
425%	48,833	8.6%	4,212	4,212	4,212	0	351

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$3,300	\$0	\$3,300	\$0
150%	17,235	0.0%	0	3,300	0	3,300	0
175%	20,108	0.0%	0	3,300	0	3,300	0
200%	22,980	1.5%	356	3,300	356	2,944	30
225%	25,853	3.0%	764	3,300	764	2,536	64
250%	28,725	4.2%	1,220	3,300	1,220	2,080	102
275%	31,598	5.3%	1,682	3,300	1,682	1,618	140
300%	34,470	6.3%	2,183	3,300	2,183	1,117	182
325%	37,343	6.6%	2,456	3,300	2,456	844	205
350%	40,215	6.8%	2,728	3,300	2,728	572	227
375%	43,088	7.0%	3,001	3,300	3,001	299	250
400%	45,960	7.1%	3,274	3,300	3,274	26	273
425%	48,833	6.8%	3,300	3,300	3,300	0	275

Source: HHS, Credit Suisse estimates



# California

## Exhibit 6: Individuals Earning Between 139% and 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$4,476	\$535	\$3,941	\$45
150%	17,235	4.0%	689	4,476	689	3,787	57
175%	20,108	5.2%	1,036	4,476	1,036	3,440	86
200%	22,980	6.3%	1,448	4,476	1,448	3,028	121
225%	25,853	7.2%	1,856	4,476	1,856	2,620	155
250%	28,725	8.1%	2,312	4,476	2,312	2,164	193
275%	31,598	8.8%	2,774	4,476	2,774	1,702	231
300%	34,470	9.5%	3,275	4,476	3,275	1,201	273
325%	37,343	9.5%	3,548	4,476	3,548	928	296
350%	40,215	9.5%	3,820	4,476	3,820	656	318
375%	43,088	9.5%	4,093	4,476	4,093	383	341
400%	45,960	9.5%	4,366	4,476	4,366	110	364
425%	48,833	NA	4,476	4,476	4,476	0	373

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.9%	\$151	\$4,092	\$151	\$3,941	\$13
150%	17,235	1.8%	305	4,092	305	3,787	25
175%	20,108	3.2%	652	4,092	652	3,440	54
200%	22,980	4.6%	1,064	4,092	1,064	3,028	89
225%	25,853	5.7%	1,472	4,092	1,472	2,620	123
250%	28,725	6.7%	1,928	4,092	1,928	2,164	161
275%	31,598	7.6%	2,390	4,092	2,390	1,702	199
300%	34,470	8.4%	2,891	4,092	2,891	1,201	241
325%	37,343	8.5%	3,164	4,092	3,164	928	264
350%	40,215	8.5%	3,436	4,092	3,436	656	286
375%	43,088	8.6%	3,709	4,092	3,709	383	309
400%	45,960	8.7%	3,982	4,092	3,982	110	332
425%	48,833	8.4%	4,092	4,092	4,092	0	341

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$3,336	\$0	\$3,336	\$0
150%	17,235	0.0%	0	3,336	0	3,336	0
175%	20,108	0.0%	0	3,336	0	3,336	0
200%	22,980	1.3%	308	3,336	308	3,028	26
225%	25,853	2.8%	716	3,336	716	2,620	60
250%	28,725	4.1%	1,172	3,336	1,172	2,164	98
275%	31,598	5.2%	1,634	3,336	1,634	1,702	136
300%	34,470	6.2%	2,135	3,336	2,135	1,201	178
325%	37,343	6.4%	2,408	3,336	2,408	928	201
350%	40,215	6.7%	2,680	3,336	2,680	656	223
375%	43,088	6.9%	2,953	3,336	2,953	383	246
400%	45,960	7.0%	3,226	3,336	3,226	110	269
425%	48,833	6.8%	3,336	3,336	3,336	0	278

Source: HHS, Credit Suisse estimates

# Colorado

## Exhibit 7: Individuals Earning Between 139% and 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,660	\$535	\$3,125	\$45
150%	17,235	4.0%	689	3,660	689	2,971	57
175%	20,108	5.2%	1,036	3,660	1,036	2,624	86
200%	22,980	6.3%	1,448	3,660	1,448	2,212	121
225%	25,853	7.2%	1,856	3,660	1,856	1,804	155
250%	28,725	8.1%	2,312	3,660	2,312	1,348	193
275%	31,598	8.8%	2,774	3,660	2,774	886	231
300%	34,470	9.5%	3,275	3,660	3,275	385	273
325%	37,343	9.5%	3,548	3,660	3,548	112	296
350%	40,215	9.5%	3,660	3,660	3,660	0	305
375%	43,088	9.5%	3,660	3,660	3,660	0	305
400%	45,960	9.5%	3,660	3,660	3,660	0	305
425%	48,833	NA	3,660	3,660	3,660	0	305

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,660	\$535	\$3,125	\$45
150%	17,235	4.0%	689	3,660	689	2,971	57
175%	20,108	5.2%	1,036	3,660	1,036	2,624	86
200%	22,980	6.3%	1,448	3,660	1,448	2,212	121
225%	25,853	7.2%	1,856	3,660	1,856	1,804	155
250%	28,725	8.1%	2,312	3,660	2,312	1,348	193
275%	31,598	8.8%	2,774	3,660	2,774	886	231
300%	34,470	9.5%	3,275	3,660	3,275	385	273
325%	37,343	9.5%	3,548	3,660	3,548	112	296
350%	40,215	9.1%	3,660	3,660	3,660	0	305
375%	43,088	8.5%	3,660	3,660	3,660	0	305
400%	45,960	8.0%	3,660	3,660	3,660	0	305
425%	48,833	7.5%	3,660	3,660	3,660	0	305

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$2,784	\$0	\$2,784	\$0
150%	17,235	0.0%	0	2,784	0	2,784	0
175%	20,108	0.8%	160	2,784	160	2,624	13
200%	22,980	2.5%	572	2,784	572	2,212	48
225%	25,853	3.8%	980	2,784	980	1,804	82
250%	28,725	5.0%	1,436	2,784	1,436	1,348	120
275%	31,598	6.0%	1,898	2,784	1,898	886	158
300%	34,470	7.0%	2,399	2,784	2,399	385	200
325%	37,343	7.2%	2,672	2,784	2,672	112	223
350%	40,215	6.9%	2,784	2,784	2,784	0	232
375%	43,088	6.5%	2,784	2,784	2,784	0	232
400%	45,960	6.1%	2,784	2,784	2,784	0	232
425%	48,833	5.7%	2,784	2,784	2,784	0	232

Source: HHS, Credit Suisse estimates

# Connecticut

## Exhibit 8: Individuals Earning Between 139% and 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$5,232	\$535	\$4,697	\$45
150%	17,235	4.0%	689	5,232	689	4,543	57
175%	20,108	5.2%	1,036	5,232	1,036	4,196	86
200%	22,980	6.3%	1,448	5,232	1,448	3,784	121
225%	25,853	7.2%	1,856	5,232	1,856	3,376	155
250%	28,725	8.1%	2,312	5,232	2,312	2,920	193
275%	31,598	8.8%	2,774	5,232	2,774	2,458	231
300%	34,470	9.5%	3,275	5,232	3,275	1,957	273
325%	37,343	9.5%	3,548	5,232	3,548	1,684	296
350%	40,215	9.5%	3,820	5,232	3,820	1,412	318
375%	43,088	9.5%	4,093	5,232	4,093	1,139	341
400%	45,960	9.5%	4,366	5,232	4,366	866	364
425%	48,833	NA	5,232	5,232	5,232	0	436

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.4%	\$67	\$4,764	\$67	\$4,697	\$6
150%	17,235	1.3%	221	4,764	221	4,543	18
175%	20,108	2.8%	568	4,764	568	4,196	47
200%	22,980	4.3%	980	4,764	980	3,784	82
225%	25,853	5.4%	1,388	4,764	1,388	3,376	116
250%	28,725	6.4%	1,844	4,764	1,844	2,920	154
275%	31,598	7.3%	2,306	4,764	2,306	2,458	192
300%	34,470	8.1%	2,807	4,764	2,807	1,957	234
325%	37,343	8.2%	3,080	4,764	3,080	1,684	257
350%	40,215	8.3%	3,352	4,764	3,352	1,412	279
375%	43,088	8.4%	3,625	4,764	3,625	1,139	302
400%	45,960	8.5%	3,898	4,764	3,898	866	325
425%	48,833	9.8%	4,764	4,764	4,764	0	397

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$4,080	\$0	\$4,080	\$0
150%	17,235	0.0%	0	4,080	0	4,080	0
175%	20,108	0.0%	0	4,080	0	4,080	0
200%	22,980	1.3%	296	4,080	296	3,784	25
225%	25,853	2.7%	704	4,080	704	3,376	59
250%	28,725	4.0%	1,160	4,080	1,160	2,920	97
275%	31,598	5.1%	1,622	4,080	1,622	2,458	135
300%	34,470	6.2%	2,123	4,080	2,123	1,957	177
325%	37,343	6.4%	2,396	4,080	2,396	1,684	200
350%	40,215	6.6%	2,668	4,080	2,668	1,412	222
375%	43,088	6.8%	2,941	4,080	2,941	1,139	245
400%	45,960	7.0%	3,214	4,080	3,214	866	268
425%	48,833	8.4%	4,080	4,080	4,080	0	340

Source: HHS, Credit Suisse estimates

# Delaware

## Exhibit 9: Individuals Earning 139% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$4,320	\$535	\$3,785	\$45
150%	17,235	4.0%	689	4,320	689	3,631	57
175%	20,108	5.2%	1,036	4,320	1,036	3,284	86
200%	22,980	6.3%	1,448	4,320	1,448	2,872	121
225%	25,853	7.2%	1,856	4,320	1,856	2,464	155
250%	28,725	8.1%	2,312	4,320	2,312	2,008	193
275%	31,598	8.8%	2,774	4,320	2,774	1,546	231
300%	34,470	9.5%	3,275	4,320	3,275	1,045	273
325%	37,343	9.5%	3,548	4,320	3,548	772	296
350%	40,215	9.5%	3,820	4,320	3,820	500	318
375%	43,088	9.5%	4,093	4,320	4,093	227	341
400%	45,960	9.5%	4,320	4,320	4,320	0	360
425%	48,833	NA	4,320	4,320	4,320	0	360

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.0%	\$487	\$4,272	\$487	\$3,785	\$41
150%	17,235	3.7%	641	4,272	641	3,631	53
175%	20,108	4.9%	988	4,272	988	3,284	82
200%	22,980	6.1%	1,400	4,272	1,400	2,872	117
225%	25,853	7.0%	1,808	4,272	1,808	2,464	151
250%	28,725	7.9%	2,264	4,272	2,264	2,008	189
275%	31,598	8.6%	2,726	4,272	2,726	1,546	227
300%	34,470	9.4%	3,227	4,272	3,227	1,045	269
325%	37,343	9.4%	3,500	4,272	3,500	772	292
350%	40,215	9.4%	3,772	4,272	3,772	500	314
375%	43,088	9.4%	4,045	4,272	4,045	227	337
400%	45,960	9.3%	4,272	4,272	4,272	0	356
425%	48,833	8.7%	4,272	4,272	4,272	0	356

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$3,696	\$0	\$3,696	\$0
150%	17,235	0.4%	65	3,696	65	3,631	5
175%	20,108	2.0%	412	3,696	412	3,284	34
200%	22,980	3.6%	824	3,696	824	2,872	69
225%	25,853	4.8%	1,232	3,696	1,232	2,464	103
250%	28,725	5.9%	1,688	3,696	1,688	2,008	141
275%	31,598	6.8%	2,150	3,696	2,150	1,546	179
300%	34,470	7.7%	2,651	3,696	2,651	1,045	221
325%	37,343	7.8%	2,924	3,696	2,924	772	244
350%	40,215	7.9%	3,196	3,696	3,196	500	266
375%	43,088	8.1%	3,469	3,696	3,469	227	289
400%	45,960	8.0%	3,696	3,696	3,696	0	308
425%	48,833	7.6%	3,696	3,696	3,696	0	308

Source: HHS, Credit Suisse estimates

DC

**Exhibit 10: Individuals Earning Between 139% and 175% FPL will be Eligible for a \$0 Premium Bronze Plan**

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,564	\$535	\$3,029	\$45
150%	17,235	4.0%	689	3,564	689	2,875	57
175%	20,108	5.2%	1,036	3,564	1,036	2,528	86
200%	22,980	6.3%	1,448	3,564	1,448	2,116	121
225%	25,853	7.2%	1,856	3,564	1,856	1,708	155
250%	28,725	8.1%	2,312	3,564	2,312	1,252	193
275%	31,598	8.8%	2,774	3,564	2,774	790	231
300%	34,470	9.5%	3,275	3,564	3,275	289	273
325%	37,343	9.5%	3,548	3,564	3,548	16	296
350%	40,215	9.5%	3,564	3,564	3,564	0	297
375%	43,088	9.5%	3,564	3,564	3,564	0	297
400%	45,960	9.5%	3,564	3,564	3,564	0	297
425%	48,833	NA	3,564	3,564	3,564	0	297

**Lowest Silver Plan**

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.0%	\$487	\$3,516	\$487	\$3,029	\$41
150%	17,235	3.7%	641	3,516	641	2,875	53
175%	20,108	4.9%	988	3,516	988	2,528	82
200%	22,980	6.1%	1,400	3,516	1,400	2,116	117
225%	25,853	7.0%	1,808	3,516	1,808	1,708	151
250%	28,725	7.9%	2,264	3,516	2,264	1,252	189
275%	31,598	8.6%	2,726	3,516	2,726	790	227
300%	34,470	9.4%	3,227	3,516	3,227	289	269
325%	37,343	9.4%	3,500	3,516	3,500	16	292
350%	40,215	8.7%	3,516	3,516	3,516	0	293
375%	43,088	8.2%	3,516	3,516	3,516	0	293
400%	45,960	7.7%	3,516	3,516	3,516	0	293
425%	48,833	7.2%	3,516	3,516	3,516	0	293

**Lowest Bronze Plan**

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$2,448	\$0	\$2,448	\$0
150%	17,235	0.0%	0	2,448	0	2,448	0
175%	20,108	0.0%	0	2,448	0	2,448	0
200%	22,980	1.4%	332	2,448	332	2,116	28
225%	25,853	2.9%	740	2,448	740	1,708	62
250%	28,725	4.2%	1,196	2,448	1,196	1,252	100
275%	31,598	5.2%	1,658	2,448	1,658	790	138
300%	34,470	6.3%	2,159	2,448	2,159	289	180
325%	37,343	6.5%	2,432	2,448	2,432	16	203
350%	40,215	6.1%	2,448	2,448	2,448	0	204
375%	43,088	5.7%	2,448	2,448	2,448	0	204
400%	45,960	5.3%	2,448	2,448	2,448	0	204
425%	48,833	5.0%	2,448	2,448	2,448	0	204

Source: HHS, Credit Suisse estimates

# Florida

## Exhibit 11: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,936	\$230	\$3,706	\$19
125%	14,363	2.0%	287	3,936	287	3,649	24
139%	15,971	3.4%	535	3,936	535	3,401	45
150%	17,235	4.0%	689	3,936	689	3,247	57
175%	20,108	5.2%	1,036	3,936	1,036	2,900	86
200%	22,980	6.3%	1,448	3,936	1,448	2,488	121
225%	25,853	7.2%	1,856	3,936	1,856	2,080	155
250%	28,725	8.1%	2,312	3,936	2,312	1,624	193
275%	31,598	8.8%	2,774	3,936	2,774	1,162	231
300%	34,470	9.5%	3,275	3,936	3,275	661	273
325%	37,343	9.5%	3,548	3,936	3,548	388	296
350%	40,215	9.5%	3,820	3,936	3,820	116	318
375%	43,088	9.5%	3,936	3,936	3,936	0	328
400%	45,960	9.5%	3,936	3,936	3,936	0	328
425%	48,833	NA	3,936	3,936	3,936	0	328

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,648	\$0	\$3,648	\$0
125%	14,363	0.0%	0	3,648	0	3,648	0
139%	15,971	1.5%	247	3,648	247	3,401	21
150%	17,235	2.3%	401	3,648	401	3,247	33
175%	20,108	3.7%	748	3,648	748	2,900	62
200%	22,980	5.0%	1,160	3,648	1,160	2,488	97
225%	25,853	6.1%	1,568	3,648	1,568	2,080	131
250%	28,725	7.0%	2,024	3,648	2,024	1,624	169
275%	31,598	7.9%	2,486	3,648	2,486	1,162	207
300%	34,470	8.7%	2,987	3,648	2,987	661	249
325%	37,343	8.7%	3,260	3,648	3,260	388	272
350%	40,215	8.8%	3,532	3,648	3,532	116	294
375%	43,088	8.5%	3,648	3,648	3,648	0	304
400%	45,960	7.9%	3,648	3,648	3,648	0	304
425%	48,833	7.5%	3,648	3,648	3,648	0	304

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,084	\$0	\$3,084	\$0
125%	14,363	0.0%	0	3,084	0	3,084	0
139%	15,971	0.0%	0	3,084	0	3,084	0
150%	17,235	0.0%	0	3,084	0	3,084	0
175%	20,108	0.9%	184	3,084	184	2,900	15
200%	22,980	2.6%	596	3,084	596	2,488	50
225%	25,853	3.9%	1,004	3,084	1,004	2,080	84
250%	28,725	5.1%	1,460	3,084	1,460	1,624	122
275%	31,598	6.1%	1,922	3,084	1,922	1,162	160
300%	34,470	7.0%	2,423	3,084	2,423	661	202
325%	37,343	7.2%	2,696	3,084	2,696	388	225
350%	40,215	7.4%	2,968	3,084	2,968	116	247
375%	43,088	7.2%	3,084	3,084	3,084	0	257
400%	45,960	6.7%	3,084	3,084	3,084	0	257
425%	48,833	6.3%	3,084	3,084	3,084	0	257

Source: HHS, Credit Suisse estimates

# Georgia

## Exhibit 12: Individuals Earning up to 139% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,804	\$230	\$3,574	\$19
125%	14,363	2.0%	287	3,804	287	3,517	24
139%	15,971	3.4%	535	3,804	535	3,269	45
150%	17,235	4.0%	689	3,804	689	3,115	57
175%	20,108	5.2%	1,036	3,804	1,036	2,768	86
200%	22,980	6.3%	1,448	3,804	1,448	2,356	121
225%	25,853	7.2%	1,856	3,804	1,856	1,948	155
250%	28,725	8.1%	2,312	3,804	2,312	1,492	193
275%	31,598	8.8%	2,774	3,804	2,774	1,030	231
300%	34,470	9.5%	3,275	3,804	3,275	529	273
325%	37,343	9.5%	3,548	3,804	3,548	256	296
350%	40,215	9.5%	3,804	3,804	3,804	0	317
375%	43,088	9.5%	3,804	3,804	3,804	0	317
400%	45,960	9.5%	3,804	3,804	3,804	0	317
425%	48,833	NA	3,804	3,804	3,804	0	317

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.6%	\$74	\$3,648	\$74	\$3,574	\$6
125%	14,363	0.9%	131	3,648	131	3,517	11
139%	15,971	2.4%	379	3,648	379	3,269	32
150%	17,235	3.1%	533	3,648	533	3,115	44
175%	20,108	4.4%	880	3,648	880	2,768	73
200%	22,980	5.6%	1,292	3,648	1,292	2,356	108
225%	25,853	6.6%	1,700	3,648	1,700	1,948	142
250%	28,725	7.5%	2,156	3,648	2,156	1,492	180
275%	31,598	8.3%	2,618	3,648	2,618	1,030	218
300%	34,470	9.0%	3,119	3,648	3,119	529	260
325%	37,343	9.1%	3,392	3,648	3,392	256	283
350%	40,215	9.1%	3,648	3,648	3,648	0	304
375%	43,088	8.5%	3,648	3,648	3,648	0	304
400%	45,960	7.9%	3,648	3,648	3,648	0	304
425%	48,833	7.5%	3,648	3,648	3,648	0	304

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,180	\$0	\$3,180	\$0
125%	14,363	0.0%	0	3,180	0	3,180	0
139%	15,971	0.0%	0	3,180	0	3,180	0
150%	17,235	0.4%	65	3,180	65	3,115	5
175%	20,108	2.0%	412	3,180	412	2,768	34
200%	22,980	3.6%	824	3,180	824	2,356	69
225%	25,853	4.8%	1,232	3,180	1,232	1,948	103
250%	28,725	5.9%	1,688	3,180	1,688	1,492	141
275%	31,598	6.8%	2,150	3,180	2,150	1,030	179
300%	34,470	7.7%	2,651	3,180	2,651	529	221
325%	37,343	7.8%	2,924	3,180	2,924	256	244
350%	40,215	7.9%	3,180	3,180	3,180	0	265
375%	43,088	7.4%	3,180	3,180	3,180	0	265
400%	45,960	6.9%	3,180	3,180	3,180	0	265
425%	48,833	6.5%	3,180	3,180	3,180	0	265

Source: HHS, Credit Suisse estimates

# Idaho

## Exhibit 13: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,420	\$230	\$3,190	\$19
125%	14,363	2.0%	287	3,420	287	3,133	24
139%	15,971	3.4%	535	3,420	535	2,885	45
150%	17,235	4.0%	689	3,420	689	2,731	57
175%	20,108	5.2%	1,036	3,420	1,036	2,384	86
200%	22,980	6.3%	1,448	3,420	1,448	1,972	121
225%	25,853	7.2%	1,856	3,420	1,856	1,564	155
250%	28,725	8.1%	2,312	3,420	2,312	1,108	193
275%	31,598	8.8%	2,774	3,420	2,774	646	231
300%	34,470	9.5%	3,275	3,420	3,275	145	273
325%	37,343	9.5%	3,420	3,420	3,420	0	285
350%	40,215	9.5%	3,420	3,420	3,420	0	285
375%	43,088	9.5%	3,420	3,420	3,420	0	285
400%	45,960	9.5%	3,420	3,420	3,420	0	285
425%	48,833	NA	3,420	3,420	3,420	0	285

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	1.1%	\$122	\$3,312	\$122	\$3,190	\$10
125%	14,363	1.2%	179	3,312	179	3,133	15
139%	15,971	2.7%	427	3,312	427	2,885	36
150%	17,235	3.4%	581	3,312	581	2,731	48
175%	20,108	4.6%	928	3,312	928	2,384	77
200%	22,980	5.8%	1,340	3,312	1,340	1,972	112
225%	25,853	6.8%	1,748	3,312	1,748	1,564	146
250%	28,725	7.7%	2,204	3,312	2,204	1,108	184
275%	31,598	8.4%	2,666	3,312	2,666	646	222
300%	34,470	9.2%	3,167	3,312	3,167	145	264
325%	37,343	8.9%	3,312	3,312	3,312	0	276
350%	40,215	8.2%	3,312	3,312	3,312	0	276
375%	43,088	7.7%	3,312	3,312	3,312	0	276
400%	45,960	7.2%	3,312	3,312	3,312	0	276
425%	48,833	6.8%	3,312	3,312	3,312	0	276

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$2,724	\$0	\$2,724	\$0
125%	14,363	0.0%	0	2,724	0	2,724	0
139%	15,971	0.0%	0	2,724	0	2,724	0
150%	17,235	0.0%	0	2,724	0	2,724	0
175%	20,108	1.7%	340	2,724	340	2,384	28
200%	22,980	3.3%	752	2,724	752	1,972	63
225%	25,853	4.5%	1,160	2,724	1,160	1,564	97
250%	28,725	5.6%	1,616	2,724	1,616	1,108	135
275%	31,598	6.6%	2,078	2,724	2,078	646	173
300%	34,470	7.5%	2,579	2,724	2,579	145	215
325%	37,343	7.3%	2,724	2,724	2,724	0	227
350%	40,215	6.8%	2,724	2,724	2,724	0	227
375%	43,088	6.3%	2,724	2,724	2,724	0	227
400%	45,960	5.9%	2,724	2,724	2,724	0	227
425%	48,833	5.6%	2,724	2,724	2,724	0	227

Source: HHS, Credit Suisse estimates



# Illinois

## Exhibit 14: Individuals Earning Between 139% and 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,432	\$535	\$2,897	\$45
150%	17,235	4.0%	689	3,432	689	2,743	57
175%	20,108	5.2%	1,036	3,432	1,036	2,396	86
200%	22,980	6.3%	1,448	3,432	1,448	1,984	121
225%	25,853	7.2%	1,856	3,432	1,856	1,576	155
250%	28,725	8.1%	2,312	3,432	2,312	1,120	193
275%	31,598	8.8%	2,774	3,432	2,774	658	231
300%	34,470	9.5%	3,275	3,432	3,275	157	273
325%	37,343	9.5%	3,432	3,432	3,432	0	286
350%	40,215	9.5%	3,432	3,432	3,432	0	286
375%	43,088	9.5%	3,432	3,432	3,432	0	286
400%	45,960	9.5%	3,432	3,432	3,432	0	286
425%	48,833	NA	3,432	3,432	3,432	0	286

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	2.4%	\$391	\$3,288	\$391	\$2,897	\$33
150%	17,235	3.2%	545	3,288	545	2,743	45
175%	20,108	4.4%	892	3,288	892	2,396	74
200%	22,980	5.7%	1,304	3,288	1,304	1,984	109
225%	25,853	6.6%	1,712	3,288	1,712	1,576	143
250%	28,725	7.5%	2,168	3,288	2,168	1,120	181
275%	31,598	8.3%	2,630	3,288	2,630	658	219
300%	34,470	9.1%	3,131	3,288	3,131	157	261
325%	37,343	8.8%	3,288	3,288	3,288	0	274
350%	40,215	8.2%	3,288	3,288	3,288	0	274
375%	43,088	7.6%	3,288	3,288	3,288	0	274
400%	45,960	7.2%	3,288	3,288	3,288	0	274
425%	48,833	6.7%	3,288	3,288	3,288	0	274

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$2,436	\$0	\$2,436	\$0
150%	17,235	0.0%	0	2,436	0	2,436	0
175%	20,108	0.2%	40	2,436	40	2,396	3
200%	22,980	2.0%	452	2,436	452	1,984	38
225%	25,853	3.3%	860	2,436	860	1,576	72
250%	28,725	4.6%	1,316	2,436	1,316	1,120	110
275%	31,598	5.6%	1,778	2,436	1,778	658	148
300%	34,470	6.6%	2,279	2,436	2,279	157	190
325%	37,343	6.5%	2,436	2,436	2,436	0	203
350%	40,215	6.1%	2,436	2,436	2,436	0	203
375%	43,088	5.7%	2,436	2,436	2,436	0	203
400%	45,960	5.3%	2,436	2,436	2,436	0	203
425%	48,833	5.0%	2,436	2,436	2,436	0	203

Source: HHS, Credit Suisse estimates

# Indiana

## Exhibit 15: Individuals Earning up to 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$4,836	\$230	\$4,606	\$19
125%	14,363	2.0%	287	4,836	287	4,549	24
139%	15,971	3.4%	535	4,836	535	4,301	45
150%	17,235	4.0%	689	4,836	689	4,147	57
175%	20,108	5.2%	1,036	4,836	1,036	3,800	86
200%	22,980	6.3%	1,448	4,836	1,448	3,388	121
225%	25,853	7.2%	1,856	4,836	1,856	2,980	155
250%	28,725	8.1%	2,312	4,836	2,312	2,524	193
275%	31,598	8.8%	2,774	4,836	2,774	2,062	231
300%	34,470	9.5%	3,275	4,836	3,275	1,561	273
325%	37,343	9.5%	3,548	4,836	3,548	1,288	296
350%	40,215	9.5%	3,820	4,836	3,820	1,016	318
375%	43,088	9.5%	4,093	4,836	4,093	743	341
400%	45,960	9.5%	4,366	4,836	4,366	470	364
425%	48,833	NA	4,836	4,836	4,836	0	403

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.9%	\$98	\$4,704	\$98	\$4,606	\$8
125%	14,363	1.1%	155	4,704	155	4,549	13
139%	15,971	2.5%	403	4,704	403	4,301	34
150%	17,235	3.2%	557	4,704	557	4,147	46
175%	20,108	4.5%	904	4,704	904	3,800	75
200%	22,980	5.7%	1,316	4,704	1,316	3,388	110
225%	25,853	6.7%	1,724	4,704	1,724	2,980	144
250%	28,725	7.6%	2,180	4,704	2,180	2,524	182
275%	31,598	8.4%	2,642	4,704	2,642	2,062	220
300%	34,470	9.1%	3,143	4,704	3,143	1,561	262
325%	37,343	9.1%	3,416	4,704	3,416	1,288	285
350%	40,215	9.2%	3,688	4,704	3,688	1,016	307
375%	43,088	9.2%	3,961	4,704	3,961	743	330
400%	45,960	9.2%	4,234	4,704	4,234	470	353
425%	48,833	9.6%	4,704	4,704	4,704	0	392

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,648	\$0	\$3,648	\$0
125%	14,363	0.0%	0	3,648	0	3,648	0
139%	15,971	0.0%	0	3,648	0	3,648	0
150%	17,235	0.0%	0	3,648	0	3,648	0
175%	20,108	0.0%	0	3,648	0	3,648	0
200%	22,980	1.1%	260	3,648	260	3,388	22
225%	25,853	2.6%	668	3,648	668	2,980	56
250%	28,725	3.9%	1,124	3,648	1,124	2,524	94
275%	31,598	5.0%	1,586	3,648	1,586	2,062	132
300%	34,470	6.1%	2,087	3,648	2,087	1,561	174
325%	37,343	6.3%	2,360	3,648	2,360	1,288	197
350%	40,215	6.5%	2,632	3,648	2,632	1,016	219
375%	43,088	6.7%	2,905	3,648	2,905	743	242
400%	45,960	6.9%	3,178	3,648	3,178	470	265
425%	48,833	7.5%	3,648	3,648	3,648	0	304

Source: HHS, Credit Suisse estimates

# Iowa

## Exhibit 16: Individuals Earning Between 139% and 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,444	\$535	\$2,909	\$45
150%	17,235	4.0%	689	3,444	689	2,755	57
175%	20,108	5.2%	1,036	3,444	1,036	2,408	86
200%	22,980	6.3%	1,448	3,444	1,448	1,996	121
225%	25,853	7.2%	1,856	3,444	1,856	1,588	155
250%	28,725	8.1%	2,312	3,444	2,312	1,132	193
275%	31,598	8.8%	2,774	3,444	2,774	670	231
300%	34,470	9.5%	3,275	3,444	3,275	169	273
325%	37,343	9.5%	3,444	3,444	3,444	0	287
350%	40,215	9.5%	3,444	3,444	3,444	0	287
375%	43,088	9.5%	3,444	3,444	3,444	0	287
400%	45,960	9.5%	3,444	3,444	3,444	0	287
425%	48,833	NA	3,444	3,444	3,444	0	287

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	1.8%	\$283	\$3,192	\$283	\$2,909	\$24
150%	17,235	2.5%	437	3,192	437	2,755	36
175%	20,108	3.9%	784	3,192	784	2,408	65
200%	22,980	5.2%	1,196	3,192	1,196	1,996	100
225%	25,853	6.2%	1,604	3,192	1,604	1,588	134
250%	28,725	7.2%	2,060	3,192	2,060	1,132	172
275%	31,598	8.0%	2,522	3,192	2,522	670	210
300%	34,470	8.8%	3,023	3,192	3,023	169	252
325%	37,343	8.5%	3,192	3,192	3,192	0	266
350%	40,215	7.9%	3,192	3,192	3,192	0	266
375%	43,088	7.4%	3,192	3,192	3,192	0	266
400%	45,960	6.9%	3,192	3,192	3,192	0	266
425%	48,833	6.5%	3,192	3,192	3,192	0	266

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$2,544	\$0	\$2,544	\$0
150%	17,235	0.0%	0	2,544	0	2,544	0
175%	20,108	0.7%	136	2,544	136	2,408	11
200%	22,980	2.4%	548	2,544	548	1,996	46
225%	25,853	3.7%	956	2,544	956	1,588	80
250%	28,725	4.9%	1,412	2,544	1,412	1,132	118
275%	31,598	5.9%	1,874	2,544	1,874	670	156
300%	34,470	6.9%	2,375	2,544	2,375	169	198
325%	37,343	6.8%	2,544	2,544	2,544	0	212
350%	40,215	6.3%	2,544	2,544	2,544	0	212
375%	43,088	5.9%	2,544	2,544	2,544	0	212
400%	45,960	5.5%	2,544	2,544	2,544	0	212
425%	48,833	5.2%	2,544	2,544	2,544	0	212

Source: HHS, Credit Suisse estimates

# Kansas

## Exhibit 17: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,120	\$230	\$2,890	\$19
125%	14,363	2.0%	287	3,120	287	2,833	24
139%	15,971	3.4%	535	3,120	535	2,585	45
150%	17,235	4.0%	689	3,120	689	2,431	57
175%	20,108	5.2%	1,036	3,120	1,036	2,084	86
200%	22,980	6.3%	1,448	3,120	1,448	1,672	121
225%	25,853	7.2%	1,856	3,120	1,856	1,264	155
250%	28,725	8.1%	2,312	3,120	2,312	808	193
275%	31,598	8.8%	2,774	3,120	2,774	346	231
300%	34,470	9.5%	3,120	3,120	3,120	0	260
325%	37,343	9.5%	3,120	3,120	3,120	0	260
350%	40,215	9.5%	3,120	3,120	3,120	0	260
375%	43,088	9.5%	3,120	3,120	3,120	0	260
400%	45,960	9.5%	3,120	3,120	3,120	0	260
425%	48,833	NA	3,120	3,120	3,120	0	260

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,120	\$230	\$2,890	\$19
125%	14,363	2.0%	287	3,120	287	2,833	24
139%	15,971	3.4%	535	3,120	535	2,585	45
150%	17,235	4.0%	689	3,120	689	2,431	57
175%	20,108	5.2%	1,036	3,120	1,036	2,084	86
200%	22,980	6.3%	1,448	3,120	1,448	1,672	121
225%	25,853	7.2%	1,856	3,120	1,856	1,264	155
250%	28,725	8.1%	2,312	3,120	2,312	808	193
275%	31,598	8.8%	2,774	3,120	2,774	346	231
300%	34,470	9.1%	3,120	3,120	3,120	0	260
325%	37,343	8.4%	3,120	3,120	3,120	0	260
350%	40,215	7.8%	3,120	3,120	3,120	0	260
375%	43,088	7.2%	3,120	3,120	3,120	0	260
400%	45,960	6.8%	3,120	3,120	3,120	0	260
425%	48,833	6.4%	3,120	3,120	3,120	0	260

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$2,364	\$0	\$2,364	\$0
125%	14,363	0.0%	0	2,364	0	2,364	0
139%	15,971	0.0%	0	2,364	0	2,364	0
150%	17,235	0.0%	0	2,364	0	2,364	0
175%	20,108	1.4%	280	2,364	280	2,084	23
200%	22,980	3.0%	692	2,364	692	1,672	58
225%	25,853	4.3%	1,100	2,364	1,100	1,264	92
250%	28,725	5.4%	1,556	2,364	1,556	808	130
275%	31,598	6.4%	2,018	2,364	2,018	346	168
300%	34,470	6.9%	2,364	2,364	2,364	0	197
325%	37,343	6.3%	2,364	2,364	2,364	0	197
350%	40,215	5.9%	2,364	2,364	2,364	0	197
375%	43,088	5.5%	2,364	2,364	2,364	0	197
400%	45,960	5.1%	2,364	2,364	2,364	0	197
425%	48,833	4.8%	2,364	2,364	2,364	0	197

Source: HHS, Credit Suisse estimates

# Louisiana

## Exhibit 18: Individuals Earning up to 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$4,488	\$230	\$4,258	\$19
125%	14,363	2.0%	287	4,488	287	4,201	24
139%	15,971	3.4%	535	4,488	535	3,953	45
150%	17,235	4.0%	689	4,488	689	3,799	57
175%	20,108	5.2%	1,036	4,488	1,036	3,452	86
200%	22,980	6.3%	1,448	4,488	1,448	3,040	121
225%	25,853	7.2%	1,856	4,488	1,856	2,632	155
250%	28,725	8.1%	2,312	4,488	2,312	2,176	193
275%	31,598	8.8%	2,774	4,488	2,774	1,714	231
300%	34,470	9.5%	3,275	4,488	3,275	1,213	273
325%	37,343	9.5%	3,548	4,488	3,548	940	296
350%	40,215	9.5%	3,820	4,488	3,820	668	318
375%	43,088	9.5%	4,093	4,488	4,093	395	341
400%	45,960	9.5%	4,366	4,488	4,366	122	364
425%	48,833	NA	4,488	4,488	4,488	0	374

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.1%	\$14	\$4,272	\$14	\$4,258	\$1
125%	14,363	0.5%	71	4,272	71	4,201	6
139%	15,971	2.0%	319	4,272	319	3,953	27
150%	17,235	2.7%	473	4,272	473	3,799	39
175%	20,108	4.1%	820	4,272	820	3,452	68
200%	22,980	5.4%	1,232	4,272	1,232	3,040	103
225%	25,853	6.3%	1,640	4,272	1,640	2,632	137
250%	28,725	7.3%	2,096	4,272	2,096	2,176	175
275%	31,598	8.1%	2,558	4,272	2,558	1,714	213
300%	34,470	8.9%	3,059	4,272	3,059	1,213	255
325%	37,343	8.9%	3,332	4,272	3,332	940	278
350%	40,215	9.0%	3,604	4,272	3,604	668	300
375%	43,088	9.0%	3,877	4,272	3,877	395	323
400%	45,960	9.0%	4,150	4,272	4,150	122	346
425%	48,833	8.7%	4,272	4,272	4,272	0	356

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,180	\$0	\$3,180	\$0
125%	14,363	0.0%	0	3,180	0	3,180	0
139%	15,971	0.0%	0	3,180	0	3,180	0
150%	17,235	0.0%	0	3,180	0	3,180	0
175%	20,108	0.0%	0	3,180	0	3,180	0
200%	22,980	0.6%	140	3,180	140	3,040	12
225%	25,853	2.1%	548	3,180	548	2,632	46
250%	28,725	3.5%	1,004	3,180	1,004	2,176	84
275%	31,598	4.6%	1,466	3,180	1,466	1,714	122
300%	34,470	5.7%	1,967	3,180	1,967	1,213	164
325%	37,343	6.0%	2,240	3,180	2,240	940	187
350%	40,215	6.2%	2,512	3,180	2,512	668	209
375%	43,088	6.5%	2,785	3,180	2,785	395	232
400%	45,960	6.7%	3,058	3,180	3,058	122	255
425%	48,833	6.5%	3,180	3,180	3,180	0	265

Source: HHS, Credit Suisse estimates

# Maine

## Exhibit 19: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$4,836	\$230	\$4,606	\$19
125%	14,363	2.0%	287	4,836	287	4,549	24
139%	15,971	3.4%	535	4,836	535	4,301	45
150%	17,235	4.0%	689	4,836	689	4,147	57
175%	20,108	5.2%	1,036	4,836	1,036	3,800	86
200%	22,980	6.3%	1,448	4,836	1,448	3,388	121
225%	25,853	7.2%	1,856	4,836	1,856	2,980	155
250%	28,725	8.1%	2,312	4,836	2,312	2,524	193
275%	31,598	8.8%	2,774	4,836	2,774	2,062	231
300%	34,470	9.5%	3,275	4,836	3,275	1,561	273
325%	37,343	9.5%	3,548	4,836	3,548	1,288	296
350%	40,215	9.5%	3,820	4,836	3,820	1,016	318
375%	43,088	9.5%	4,093	4,836	4,093	743	341
400%	45,960	9.5%	4,366	4,836	4,366	470	364
425%	48,833	NA	4,836	4,836	4,836	0	403

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.4%	\$50	\$4,656	\$50	\$4,606	\$4
125%	14,363	0.7%	107	4,656	107	4,549	9
139%	15,971	2.2%	355	4,656	355	4,301	30
150%	17,235	3.0%	509	4,656	509	4,147	42
175%	20,108	4.3%	856	4,656	856	3,800	71
200%	22,980	5.5%	1,268	4,656	1,268	3,388	106
225%	25,853	6.5%	1,676	4,656	1,676	2,980	140
250%	28,725	7.4%	2,132	4,656	2,132	2,524	178
275%	31,598	8.2%	2,594	4,656	2,594	2,062	216
300%	34,470	9.0%	3,095	4,656	3,095	1,561	258
325%	37,343	9.0%	3,368	4,656	3,368	1,288	281
350%	40,215	9.1%	3,640	4,656	3,640	1,016	303
375%	43,088	9.1%	3,913	4,656	3,913	743	326
400%	45,960	9.1%	4,186	4,656	4,186	470	349
425%	48,833	9.5%	4,656	4,656	4,656	0	388

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,936	\$0	\$3,936	\$0
125%	14,363	0.0%	0	3,936	0	3,936	0
139%	15,971	0.0%	0	3,936	0	3,936	0
150%	17,235	0.0%	0	3,936	0	3,936	0
175%	20,108	0.7%	136	3,936	136	3,800	11
200%	22,980	2.4%	548	3,936	548	3,388	46
225%	25,853	3.7%	956	3,936	956	2,980	80
250%	28,725	4.9%	1,412	3,936	1,412	2,524	118
275%	31,598	5.9%	1,874	3,936	1,874	2,062	156
300%	34,470	6.9%	2,375	3,936	2,375	1,561	198
325%	37,343	7.1%	2,648	3,936	2,648	1,288	221
350%	40,215	7.3%	2,920	3,936	2,920	1,016	243
375%	43,088	7.4%	3,193	3,936	3,193	743	266
400%	45,960	7.5%	3,466	3,936	3,466	470	289
425%	48,833	8.1%	3,936	3,936	3,936	0	328

Source: HHS, Credit Suisse estimates

# Maryland

## Exhibit 20: Individuals Earning Between 139% and 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,588	\$535	\$3,053	\$45
150%	17,235	4.0%	689	3,588	689	2,899	57
175%	20,108	5.2%	1,036	3,588	1,036	2,552	86
200%	22,980	6.3%	1,448	3,588	1,448	2,140	121
225%	25,853	7.2%	1,856	3,588	1,856	1,732	155
250%	28,725	8.1%	2,312	3,588	2,312	1,276	193
275%	31,598	8.8%	2,774	3,588	2,774	814	231
300%	34,470	9.5%	3,275	3,588	3,275	313	273
325%	37,343	9.5%	3,548	3,588	3,548	40	296
350%	40,215	9.5%	3,588	3,588	3,588	0	299
375%	43,088	9.5%	3,588	3,588	3,588	0	299
400%	45,960	9.5%	3,588	3,588	3,588	0	299
425%	48,833	NA	3,588	3,588	3,588	0	299

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.9%	\$139	\$3,192	\$139	\$3,053	\$12
150%	17,235	1.7%	293	3,192	293	2,899	24
175%	20,108	3.2%	640	3,192	640	2,552	53
200%	22,980	4.6%	1,052	3,192	1,052	2,140	88
225%	25,853	5.6%	1,460	3,192	1,460	1,732	122
250%	28,725	6.7%	1,916	3,192	1,916	1,276	160
275%	31,598	7.5%	2,378	3,192	2,378	814	198
300%	34,470	8.4%	2,879	3,192	2,879	313	240
325%	37,343	8.4%	3,152	3,192	3,152	40	263
350%	40,215	7.9%	3,192	3,192	3,192	0	266
375%	43,088	7.4%	3,192	3,192	3,192	0	266
400%	45,960	6.9%	3,192	3,192	3,192	0	266
425%	48,833	6.5%	3,192	3,192	3,192	0	266

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$2,364	\$0	\$2,364	\$0
150%	17,235	0.0%	0	2,364	0	2,364	0
175%	20,108	0.0%	0	2,364	0	2,364	0
200%	22,980	1.0%	224	2,364	224	2,140	19
225%	25,853	2.4%	632	2,364	632	1,732	53
250%	28,725	3.8%	1,088	2,364	1,088	1,276	91
275%	31,598	4.9%	1,550	2,364	1,550	814	129
300%	34,470	5.9%	2,051	2,364	2,051	313	171
325%	37,343	6.2%	2,324	2,364	2,324	40	194
350%	40,215	5.9%	2,364	2,364	2,364	0	197
375%	43,088	5.5%	2,364	2,364	2,364	0	197
400%	45,960	5.1%	2,364	2,364	2,364	0	197
425%	48,833	4.8%	2,364	2,364	2,364	0	197

Source: HHS, Credit Suisse estimates

# Michigan

## Exhibit 21: Individuals Earning Between 139% and 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,672	\$535	\$3,137	\$45
150%	17,235	4.0%	689	3,672	689	2,983	57
175%	20,108	5.2%	1,036	3,672	1,036	2,636	86
200%	22,980	6.3%	1,448	3,672	1,448	2,224	121
225%	25,853	7.2%	1,856	3,672	1,856	1,816	155
250%	28,725	8.1%	2,312	3,672	2,312	1,360	193
275%	31,598	8.8%	2,774	3,672	2,774	898	231
300%	34,470	9.5%	3,275	3,672	3,275	397	273
325%	37,343	9.5%	3,548	3,672	3,548	124	296
350%	40,215	9.5%	3,672	3,672	3,672	0	306
375%	43,088	9.5%	3,672	3,672	3,672	0	306
400%	45,960	9.5%	3,672	3,672	3,672	0	306
425%	48,833	NA	3,672	3,672	3,672	0	306

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.7%	\$115	\$3,252	\$115	\$3,137	\$10
150%	17,235	1.6%	269	3,252	269	2,983	22
175%	20,108	3.1%	616	3,252	616	2,636	51
200%	22,980	4.5%	1,028	3,252	1,028	2,224	86
225%	25,853	5.6%	1,436	3,252	1,436	1,816	120
250%	28,725	6.6%	1,892	3,252	1,892	1,360	158
275%	31,598	7.5%	2,354	3,252	2,354	898	196
300%	34,470	8.3%	2,855	3,252	2,855	397	238
325%	37,343	8.4%	3,128	3,252	3,128	124	261
350%	40,215	8.1%	3,252	3,252	3,252	0	271
375%	43,088	7.5%	3,252	3,252	3,252	0	271
400%	45,960	7.1%	3,252	3,252	3,252	0	271
425%	48,833	6.7%	3,252	3,252	3,252	0	271

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$2,664	\$0	\$2,664	\$0
150%	17,235	0.0%	0	2,664	0	2,664	0
175%	20,108	0.1%	28	2,664	28	2,636	2
200%	22,980	1.9%	440	2,664	440	2,224	37
225%	25,853	3.3%	848	2,664	848	1,816	71
250%	28,725	4.5%	1,304	2,664	1,304	1,360	109
275%	31,598	5.6%	1,766	2,664	1,766	898	147
300%	34,470	6.6%	2,267	2,664	2,267	397	189
325%	37,343	6.8%	2,540	2,664	2,540	124	212
350%	40,215	6.6%	2,664	2,664	2,664	0	222
375%	43,088	6.2%	2,664	2,664	2,664	0	222
400%	45,960	5.8%	2,664	2,664	2,664	0	222
425%	48,833	5.5%	2,664	2,664	2,664	0	222

Source: HHS, Credit Suisse estimates



# Minnesota

## Exhibit 22: Individuals Earning 139% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$2,304	\$535	\$1,769	\$45
150%	17,235	4.0%	689	2,304	689	1,615	57
175%	20,108	5.2%	1,036	2,304	1,036	1,268	86
200%	22,980	6.3%	1,448	2,304	1,448	856	121
225%	25,853	7.2%	1,856	2,304	1,856	448	155
250%	28,725	8.1%	2,304	2,304	2,304	0	192
275%	31,598	8.8%	2,304	2,304	2,304	0	192
300%	34,470	9.5%	2,304	2,304	2,304	0	192
325%	37,343	9.5%	2,304	2,304	2,304	0	192
350%	40,215	9.5%	2,304	2,304	2,304	0	192
375%	43,088	9.5%	2,304	2,304	2,304	0	192
400%	45,960	9.5%	2,304	2,304	2,304	0	192
425%	48,833	NA	2,304	2,304	2,304	0	192

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$2,304	\$535	\$1,769	\$45
150%	17,235	4.0%	689	2,304	689	1,615	57
175%	20,108	5.2%	1,036	2,304	1,036	1,268	86
200%	22,980	6.3%	1,448	2,304	1,448	856	121
225%	25,853	7.2%	1,856	2,304	1,856	448	155
250%	28,725	8.0%	2,304	2,304	2,304	0	192
275%	31,598	7.3%	2,304	2,304	2,304	0	192
300%	34,470	6.7%	2,304	2,304	2,304	0	192
325%	37,343	6.2%	2,304	2,304	2,304	0	192
350%	40,215	5.7%	2,304	2,304	2,304	0	192
375%	43,088	5.3%	2,304	2,304	2,304	0	192
400%	45,960	5.0%	2,304	2,304	2,304	0	192
425%	48,833	4.7%	2,304	2,304	2,304	0	192

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$1,728	\$0	\$1,728	\$0
150%	17,235	0.7%	113	1,728	113	1,615	9
175%	20,108	2.3%	460	1,728	460	1,268	38
200%	22,980	3.8%	872	1,728	872	856	73
225%	25,853	5.0%	1,280	1,728	1,280	448	107
250%	28,725	6.0%	1,728	1,728	1,728	0	144
275%	31,598	5.5%	1,728	1,728	1,728	0	144
300%	34,470	5.0%	1,728	1,728	1,728	0	144
325%	37,343	4.6%	1,728	1,728	1,728	0	144
350%	40,215	4.3%	1,728	1,728	1,728	0	144
375%	43,088	4.0%	1,728	1,728	1,728	0	144
400%	45,960	3.8%	1,728	1,728	1,728	0	144
425%	48,833	3.5%	1,728	1,728	1,728	0	144

Source: HHS, Credit Suisse estimates

# Missouri

## Exhibit 23: Individuals Earning up to 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$4,008	\$230	\$3,778	\$19
125%	14,363	2.0%	287	4,008	287	3,721	24
139%	15,971	3.4%	535	4,008	535	3,473	45
150%	17,235	4.0%	689	4,008	689	3,319	57
175%	20,108	5.2%	1,036	4,008	1,036	2,972	86
200%	22,980	6.3%	1,448	4,008	1,448	2,560	121
225%	25,853	7.2%	1,856	4,008	1,856	2,152	155
250%	28,725	8.1%	2,312	4,008	2,312	1,696	193
275%	31,598	8.8%	2,774	4,008	2,774	1,234	231
300%	34,470	9.5%	3,275	4,008	3,275	733	273
325%	37,343	9.5%	3,548	4,008	3,548	460	296
350%	40,215	9.5%	3,820	4,008	3,820	188	318
375%	43,088	9.5%	4,008	4,008	4,008	0	334
400%	45,960	9.5%	4,008	4,008	4,008	0	334
425%	48,833	NA	4,008	4,008	4,008	0	334

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.3%	\$38	\$3,816	\$38	\$3,778	\$3
125%	14,363	0.7%	95	3,816	95	3,721	8
139%	15,971	2.1%	343	3,816	343	3,473	29
150%	17,235	2.9%	497	3,816	497	3,319	41
175%	20,108	4.2%	844	3,816	844	2,972	70
200%	22,980	5.5%	1,256	3,816	1,256	2,560	105
225%	25,853	6.4%	1,664	3,816	1,664	2,152	139
250%	28,725	7.4%	2,120	3,816	2,120	1,696	177
275%	31,598	8.2%	2,582	3,816	2,582	1,234	215
300%	34,470	8.9%	3,083	3,816	3,083	733	257
325%	37,343	9.0%	3,356	3,816	3,356	460	280
350%	40,215	9.0%	3,628	3,816	3,628	188	302
375%	43,088	8.9%	3,816	3,816	3,816	0	318
400%	45,960	8.3%	3,816	3,816	3,816	0	318
425%	48,833	7.8%	3,816	3,816	3,816	0	318

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$2,940	\$0	\$2,940	\$0
125%	14,363	0.0%	0	2,940	0	2,940	0
139%	15,971	0.0%	0	2,940	0	2,940	0
150%	17,235	0.0%	0	2,940	0	2,940	0
175%	20,108	0.0%	0	2,940	0	2,940	0
200%	22,980	1.7%	380	2,940	380	2,560	32
225%	25,853	3.0%	788	2,940	788	2,152	66
250%	28,725	4.3%	1,244	2,940	1,244	1,696	104
275%	31,598	5.4%	1,706	2,940	1,706	1,234	142
300%	34,470	6.4%	2,207	2,940	2,207	733	184
325%	37,343	6.6%	2,480	2,940	2,480	460	207
350%	40,215	6.8%	2,752	2,940	2,752	188	229
375%	43,088	6.8%	2,940	2,940	2,940	0	245
400%	45,960	6.4%	2,940	2,940	2,940	0	245
425%	48,833	6.0%	2,940	2,940	2,940	0	245

Source: HHS, Credit Suisse estimates

# Montana

## Exhibit 24: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,792	\$230	\$3,562	\$19
125%	14,363	2.0%	287	3,792	287	3,505	24
139%	15,971	3.4%	535	3,792	535	3,257	45
150%	17,235	4.0%	689	3,792	689	3,103	57
175%	20,108	5.2%	1,036	3,792	1,036	2,756	86
200%	22,980	6.3%	1,448	3,792	1,448	2,344	121
225%	25,853	7.2%	1,856	3,792	1,856	1,936	155
250%	28,725	8.1%	2,312	3,792	2,312	1,480	193
275%	31,598	8.8%	2,774	3,792	2,774	1,018	231
300%	34,470	9.5%	3,275	3,792	3,275	517	273
325%	37,343	9.5%	3,548	3,792	3,548	244	296
350%	40,215	9.5%	3,792	3,792	3,792	0	316
375%	43,088	9.5%	3,792	3,792	3,792	0	316
400%	45,960	9.5%	3,792	3,792	3,792	0	316
425%	48,833	NA	3,792	3,792	3,792	0	316

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	1.3%	\$146	\$3,708	\$146	\$3,562	\$12
125%	14,363	1.4%	203	3,708	203	3,505	17
139%	15,971	2.8%	451	3,708	451	3,257	38
150%	17,235	3.5%	605	3,708	605	3,103	50
175%	20,108	4.7%	952	3,708	952	2,756	79
200%	22,980	5.9%	1,364	3,708	1,364	2,344	114
225%	25,853	6.9%	1,772	3,708	1,772	1,936	148
250%	28,725	7.8%	2,228	3,708	2,228	1,480	186
275%	31,598	8.5%	2,690	3,708	2,690	1,018	224
300%	34,470	9.3%	3,191	3,708	3,191	517	266
325%	37,343	9.3%	3,464	3,708	3,464	244	289
350%	40,215	9.2%	3,708	3,708	3,708	0	309
375%	43,088	8.6%	3,708	3,708	3,708	0	309
400%	45,960	8.1%	3,708	3,708	3,708	0	309
425%	48,833	7.6%	3,708	3,708	3,708	0	309

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,012	\$0	\$3,012	\$0
125%	14,363	0.0%	0	3,012	0	3,012	0
139%	15,971	0.0%	0	3,012	0	3,012	0
150%	17,235	0.0%	0	3,012	0	3,012	0
175%	20,108	1.3%	256	3,012	256	2,756	21
200%	22,980	2.9%	668	3,012	668	2,344	56
225%	25,853	4.2%	1,076	3,012	1,076	1,936	90
250%	28,725	5.3%	1,532	3,012	1,532	1,480	128
275%	31,598	6.3%	1,994	3,012	1,994	1,018	166
300%	34,470	7.2%	2,495	3,012	2,495	517	208
325%	37,343	7.4%	2,768	3,012	2,768	244	231
350%	40,215	7.5%	3,012	3,012	3,012	0	251
375%	43,088	7.0%	3,012	3,012	3,012	0	251
400%	45,960	6.6%	3,012	3,012	3,012	0	251
425%	48,833	6.2%	3,012	3,012	3,012	0	251

Source: HHS, Credit Suisse estimates

# Nebraska

## Exhibit 25: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,744	\$230	\$3,514	\$19
125%	14,363	2.0%	287	3,744	287	3,457	24
139%	15,971	3.4%	535	3,744	535	3,209	45
150%	17,235	4.0%	689	3,744	689	3,055	57
175%	20,108	5.2%	1,036	3,744	1,036	2,708	86
200%	22,980	6.3%	1,448	3,744	1,448	2,296	121
225%	25,853	7.2%	1,856	3,744	1,856	1,888	155
250%	28,725	8.1%	2,312	3,744	2,312	1,432	193
275%	31,598	8.8%	2,774	3,744	2,774	970	231
300%	34,470	9.5%	3,275	3,744	3,275	469	273
325%	37,343	9.5%	3,548	3,744	3,548	196	296
350%	40,215	9.5%	3,744	3,744	3,744	0	312
375%	43,088	9.5%	3,744	3,744	3,744	0	312
400%	45,960	9.5%	3,744	3,744	3,744	0	312
425%	48,833	NA	3,744	3,744	3,744	0	312

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.5%	\$62	\$3,576	\$62	\$3,514	\$5
125%	14,363	0.8%	119	3,576	119	3,457	10
139%	15,971	2.3%	367	3,576	367	3,209	31
150%	17,235	3.0%	521	3,576	521	3,055	43
175%	20,108	4.3%	868	3,576	868	2,708	72
200%	22,980	5.6%	1,280	3,576	1,280	2,296	107
225%	25,853	6.5%	1,688	3,576	1,688	1,888	141
250%	28,725	7.5%	2,144	3,576	2,144	1,432	179
275%	31,598	8.2%	2,606	3,576	2,606	970	217
300%	34,470	9.0%	3,107	3,576	3,107	469	259
325%	37,343	9.1%	3,380	3,576	3,380	196	282
350%	40,215	8.9%	3,576	3,576	3,576	0	298
375%	43,088	8.3%	3,576	3,576	3,576	0	298
400%	45,960	7.8%	3,576	3,576	3,576	0	298
425%	48,833	7.3%	3,576	3,576	3,576	0	298

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$2,892	\$0	\$2,892	\$0
125%	14,363	0.0%	0	2,892	0	2,892	0
139%	15,971	0.0%	0	2,892	0	2,892	0
150%	17,235	0.0%	0	2,892	0	2,892	0
175%	20,108	0.9%	184	2,892	184	2,708	15
200%	22,980	2.6%	596	2,892	596	2,296	50
225%	25,853	3.9%	1,004	2,892	1,004	1,888	84
250%	28,725	5.1%	1,460	2,892	1,460	1,432	122
275%	31,598	6.1%	1,922	2,892	1,922	970	160
300%	34,470	7.0%	2,423	2,892	2,423	469	202
325%	37,343	7.2%	2,696	2,892	2,696	196	225
350%	40,215	7.2%	2,892	2,892	2,892	0	241
375%	43,088	6.7%	2,892	2,892	2,892	0	241
400%	45,960	6.3%	2,892	2,892	2,892	0	241
425%	48,833	5.9%	2,892	2,892	2,892	0	241

Source: HHS, Credit Suisse estimates

# Nevada

## Exhibit 26: Individuals Earning Between 139% and 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,564	\$535	\$3,029	\$45
150%	17,235	4.0%	689	3,564	689	2,875	57
175%	20,108	5.2%	1,036	3,564	1,036	2,528	86
200%	22,980	6.3%	1,448	3,564	1,448	2,116	121
225%	25,853	7.2%	1,856	3,564	1,856	1,708	155
250%	28,725	8.1%	2,312	3,564	2,312	1,252	193
275%	31,598	8.8%	2,774	3,564	2,774	790	231
300%	34,470	9.5%	3,275	3,564	3,275	289	273
325%	37,343	9.5%	3,548	3,564	3,548	16	296
350%	40,215	9.5%	3,564	3,564	3,564	0	297
375%	43,088	9.5%	3,564	3,564	3,564	0	297
400%	45,960	9.5%	3,564	3,564	3,564	0	297
425%	48,833	NA	3,564	3,564	3,564	0	297

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.2%	\$511	\$3,540	\$511	\$3,029	\$43
150%	17,235	3.9%	665	3,540	665	2,875	55
175%	20,108	5.0%	1,012	3,540	1,012	2,528	84
200%	22,980	6.2%	1,424	3,540	1,424	2,116	119
225%	25,853	7.1%	1,832	3,540	1,832	1,708	153
250%	28,725	8.0%	2,288	3,540	2,288	1,252	191
275%	31,598	8.7%	2,750	3,540	2,750	790	229
300%	34,470	9.4%	3,251	3,540	3,251	289	271
325%	37,343	9.4%	3,524	3,540	3,524	16	294
350%	40,215	8.8%	3,540	3,540	3,540	0	295
375%	43,088	8.2%	3,540	3,540	3,540	0	295
400%	45,960	7.7%	3,540	3,540	3,540	0	295
425%	48,833	7.2%	3,540	3,540	3,540	0	295

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$2,724	\$0	\$2,724	\$0
150%	17,235	0.0%	0	2,724	0	2,724	0
175%	20,108	1.0%	196	2,724	196	2,528	16
200%	22,980	2.6%	608	2,724	608	2,116	51
225%	25,853	3.9%	1,016	2,724	1,016	1,708	85
250%	28,725	5.1%	1,472	2,724	1,472	1,252	123
275%	31,598	6.1%	1,934	2,724	1,934	790	161
300%	34,470	7.1%	2,435	2,724	2,435	289	203
325%	37,343	7.3%	2,708	2,724	2,708	16	226
350%	40,215	6.8%	2,724	2,724	2,724	0	227
375%	43,088	6.3%	2,724	2,724	2,724	0	227
400%	45,960	5.9%	2,724	2,724	2,724	0	227
425%	48,833	5.6%	2,724	2,724	2,724	0	227

Source: HHS, Credit Suisse estimates

# New Hampshire

## Exhibit 27: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$4,320	\$230	\$4,090	\$19
125%	14,363	2.0%	287	4,320	287	4,033	24
139%	15,971	3.4%	535	4,320	535	3,785	45
150%	17,235	4.0%	689	4,320	689	3,631	57
175%	20,108	5.2%	1,036	4,320	1,036	3,284	86
200%	22,980	6.3%	1,448	4,320	1,448	2,872	121
225%	25,853	7.2%	1,856	4,320	1,856	2,464	155
250%	28,725	8.1%	2,312	4,320	2,312	2,008	193
275%	31,598	8.8%	2,774	4,320	2,774	1,546	231
300%	34,470	9.5%	3,275	4,320	3,275	1,045	273
325%	37,343	9.5%	3,548	4,320	3,548	772	296
350%	40,215	9.5%	3,820	4,320	3,820	500	318
375%	43,088	9.5%	4,093	4,320	4,093	227	341
400%	45,960	9.5%	4,320	4,320	4,320	0	360
425%	48,833	NA	4,320	4,320	4,320	0	360

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	1.9%	\$218	\$4,308	\$218	\$4,090	\$18
125%	14,363	1.9%	275	4,308	275	4,033	23
139%	15,971	3.3%	523	4,308	523	3,785	44
150%	17,235	3.9%	677	4,308	677	3,631	56
175%	20,108	5.1%	1,024	4,308	1,024	3,284	85
200%	22,980	6.2%	1,436	4,308	1,436	2,872	120
225%	25,853	7.1%	1,844	4,308	1,844	2,464	154
250%	28,725	8.0%	2,300	4,308	2,300	2,008	192
275%	31,598	8.7%	2,762	4,308	2,762	1,546	230
300%	34,470	9.5%	3,263	4,308	3,263	1,045	272
325%	37,343	9.5%	3,536	4,308	3,536	772	295
350%	40,215	9.5%	3,808	4,308	3,808	500	317
375%	43,088	9.5%	4,081	4,308	4,081	227	340
400%	45,960	9.4%	4,308	4,308	4,308	0	359
425%	48,833	8.8%	4,308	4,308	4,308	0	359

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,384	\$0	\$3,384	\$0
125%	14,363	0.0%	0	3,384	0	3,384	0
139%	15,971	0.0%	0	3,384	0	3,384	0
150%	17,235	0.0%	0	3,384	0	3,384	0
175%	20,108	0.5%	100	3,384	100	3,284	8
200%	22,980	2.2%	512	3,384	512	2,872	43
225%	25,853	3.6%	920	3,384	920	2,464	77
250%	28,725	4.8%	1,376	3,384	1,376	2,008	115
275%	31,598	5.8%	1,838	3,384	1,838	1,546	153
300%	34,470	6.8%	2,339	3,384	2,339	1,045	195
325%	37,343	7.0%	2,612	3,384	2,612	772	218
350%	40,215	7.2%	2,884	3,384	2,884	500	240
375%	43,088	7.3%	3,157	3,384	3,157	227	263
400%	45,960	7.4%	3,384	3,384	3,384	0	282
425%	48,833	6.9%	3,384	3,384	3,384	0	282

Source: HHS, Credit Suisse estimates

# New Jersey

## Exhibit 28: Individuals Earning 139% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$4,620	\$535	\$4,085	\$45
150%	17,235	4.0%	689	4,620	689	3,931	57
175%	20,108	5.2%	1,036	4,620	1,036	3,584	86
200%	22,980	6.3%	1,448	4,620	1,448	3,172	121
225%	25,853	7.2%	1,856	4,620	1,856	2,764	155
250%	28,725	8.1%	2,312	4,620	2,312	2,308	193
275%	31,598	8.8%	2,774	4,620	2,774	1,846	231
300%	34,470	9.5%	3,275	4,620	3,275	1,345	273
325%	37,343	9.5%	3,548	4,620	3,548	1,072	296
350%	40,215	9.5%	3,820	4,620	3,820	800	318
375%	43,088	9.5%	4,093	4,620	4,093	527	341
400%	45,960	9.5%	4,366	4,620	4,366	254	364
425%	48,833	NA	4,620	4,620	4,620	0	385

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.1%	\$499	\$4,584	\$499	\$4,085	\$42
150%	17,235	3.8%	653	4,584	653	3,931	54
175%	20,108	5.0%	1,000	4,584	1,000	3,584	83
200%	22,980	6.1%	1,412	4,584	1,412	3,172	118
225%	25,853	7.0%	1,820	4,584	1,820	2,764	152
250%	28,725	7.9%	2,276	4,584	2,276	2,308	190
275%	31,598	8.7%	2,738	4,584	2,738	1,846	228
300%	34,470	9.4%	3,239	4,584	3,239	1,345	270
325%	37,343	9.4%	3,512	4,584	3,512	1,072	293
350%	40,215	9.4%	3,784	4,584	3,784	800	315
375%	43,088	9.4%	4,057	4,584	4,057	527	338
400%	45,960	9.4%	4,330	4,584	4,330	254	361
425%	48,833	9.4%	4,584	4,584	4,584	0	382

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$3,984	\$0	\$3,984	\$0
150%	17,235	0.3%	53	3,984	53	3,931	4
175%	20,108	2.0%	400	3,984	400	3,584	33
200%	22,980	3.5%	812	3,984	812	3,172	68
225%	25,853	4.7%	1,220	3,984	1,220	2,764	102
250%	28,725	5.8%	1,676	3,984	1,676	2,308	140
275%	31,598	6.8%	2,138	3,984	2,138	1,846	178
300%	34,470	7.7%	2,639	3,984	2,639	1,345	220
325%	37,343	7.8%	2,912	3,984	2,912	1,072	243
350%	40,215	7.9%	3,184	3,984	3,184	800	265
375%	43,088	8.0%	3,457	3,984	3,457	527	288
400%	45,960	8.1%	3,730	3,984	3,730	254	311
425%	48,833	8.2%	3,984	3,984	3,984	0	332

Source: HHS, Credit Suisse estimates

# New Mexico

## Exhibit 29: Individuals Earning Between 139% and 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,384	\$535	\$2,849	\$45
150%	17,235	4.0%	689	3,384	689	2,695	57
175%	20,108	5.2%	1,036	3,384	1,036	2,348	86
200%	22,980	6.3%	1,448	3,384	1,448	1,936	121
225%	25,853	7.2%	1,856	3,384	1,856	1,528	155
250%	28,725	8.1%	2,312	3,384	2,312	1,072	193
275%	31,598	8.8%	2,774	3,384	2,774	610	231
300%	34,470	9.5%	3,275	3,384	3,275	109	273
325%	37,343	9.5%	3,384	3,384	3,384	0	282
350%	40,215	9.5%	3,384	3,384	3,384	0	282
375%	43,088	9.5%	3,384	3,384	3,384	0	282
400%	45,960	9.5%	3,384	3,384	3,384	0	282
425%	48,833	NA	3,384	3,384	3,384	0	282

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	2.8%	\$451	\$3,300	\$451	\$2,849	\$38
150%	17,235	3.5%	605	3,300	605	2,695	50
175%	20,108	4.7%	952	3,300	952	2,348	79
200%	22,980	5.9%	1,364	3,300	1,364	1,936	114
225%	25,853	6.9%	1,772	3,300	1,772	1,528	148
250%	28,725	7.8%	2,228	3,300	2,228	1,072	186
275%	31,598	8.5%	2,690	3,300	2,690	610	224
300%	34,470	9.3%	3,191	3,300	3,191	109	266
325%	37,343	8.8%	3,300	3,300	3,300	0	275
350%	40,215	8.2%	3,300	3,300	3,300	0	275
375%	43,088	7.7%	3,300	3,300	3,300	0	275
400%	45,960	7.2%	3,300	3,300	3,300	0	275
425%	48,833	6.8%	3,300	3,300	3,300	0	275

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$2,604	\$0	\$2,604	\$0
150%	17,235	0.0%	0	2,604	0	2,604	0
175%	20,108	1.3%	256	2,604	256	2,348	21
200%	22,980	2.9%	668	2,604	668	1,936	56
225%	25,853	4.2%	1,076	2,604	1,076	1,528	90
250%	28,725	5.3%	1,532	2,604	1,532	1,072	128
275%	31,598	6.3%	1,994	2,604	1,994	610	166
300%	34,470	7.2%	2,495	2,604	2,495	109	208
325%	37,343	7.0%	2,604	2,604	2,604	0	217
350%	40,215	6.5%	2,604	2,604	2,604	0	217
375%	43,088	6.0%	2,604	2,604	2,604	0	217
400%	45,960	5.7%	2,604	2,604	2,604	0	217
425%	48,833	5.3%	2,604	2,604	2,604	0	217

Source: HHS, Credit Suisse estimates



# New York

**Exhibit 30: Individuals Earning Between 139% and 150% FPL will be Eligible for a \$0 Premium Bronze Plan**  
**Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan**

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$4,188	\$535	\$3,653	\$45
150%	17,235	4.0%	689	4,188	689	3,499	57
175%	20,108	5.2%	1,036	4,188	1,036	3,152	86
200%	22,980	6.3%	1,448	4,188	1,448	2,740	121
225%	25,853	7.2%	1,856	4,188	1,856	2,332	155
250%	28,725	8.1%	2,312	4,188	2,312	1,876	193
275%	31,598	8.8%	2,774	4,188	2,774	1,414	231
300%	34,470	9.5%	3,275	4,188	3,275	913	273
325%	37,343	9.5%	3,548	4,188	3,548	640	296
350%	40,215	9.5%	3,820	4,188	3,820	368	318
375%	43,088	9.5%	4,093	4,188	4,093	95	341
400%	45,960	9.5%	4,188	4,188	4,188	0	349
425%	48,833	NA	4,188	4,188	4,188	0	349

**Lowest Silver Plan**

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	1.1%	\$175	\$3,828	\$175	\$3,653	\$15
150%	17,235	1.9%	329	3,828	329	3,499	27
175%	20,108	3.4%	676	3,828	676	3,152	56
200%	22,980	4.7%	1,088	3,828	1,088	2,740	91
225%	25,853	5.8%	1,496	3,828	1,496	2,332	125
250%	28,725	6.8%	1,952	3,828	1,952	1,876	163
275%	31,598	7.6%	2,414	3,828	2,414	1,414	201
300%	34,470	8.5%	2,915	3,828	2,915	913	243
325%	37,343	8.5%	3,188	3,828	3,188	640	266
350%	40,215	8.6%	3,460	3,828	3,460	368	288
375%	43,088	8.7%	3,733	3,828	3,733	95	311
400%	45,960	8.3%	3,828	3,828	3,828	0	319
425%	48,833	7.8%	3,828	3,828	3,828	0	319

**Lowest Bronze Plan**

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$3,312	\$0	\$3,312	\$0
150%	17,235	0.0%	0	3,312	0	3,312	0
175%	20,108	0.8%	160	3,312	160	3,152	13
200%	22,980	2.5%	572	3,312	572	2,740	48
225%	25,853	3.8%	980	3,312	980	2,332	82
250%	28,725	5.0%	1,436	3,312	1,436	1,876	120
275%	31,598	6.0%	1,898	3,312	1,898	1,414	158
300%	34,470	7.0%	2,399	3,312	2,399	913	200
325%	37,343	7.2%	2,672	3,312	2,672	640	223
350%	40,215	7.3%	2,944	3,312	2,944	368	245
375%	43,088	7.5%	3,217	3,312	3,217	95	268
400%	45,960	7.2%	3,312	3,312	3,312	0	276
425%	48,833	6.8%	3,312	3,312	3,312	0	276

Source: HHS, Credit Suisse estimates

# North Carolina

## Exhibit 31: Individuals Earning up to 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$4,428	\$230	\$4,198	\$19
125%	14,363	2.0%	287	4,428	287	4,141	24
139%	15,971	3.4%	535	4,428	535	3,893	45
150%	17,235	4.0%	689	4,428	689	3,739	57
175%	20,108	5.2%	1,036	4,428	1,036	3,392	86
200%	22,980	6.3%	1,448	4,428	1,448	2,980	121
225%	25,853	7.2%	1,856	4,428	1,856	2,572	155
250%	28,725	8.1%	2,312	4,428	2,312	2,116	193
275%	31,598	8.8%	2,774	4,428	2,774	1,654	231
300%	34,470	9.5%	3,275	4,428	3,275	1,153	273
325%	37,343	9.5%	3,548	4,428	3,548	880	296
350%	40,215	9.5%	3,820	4,428	3,820	608	318
375%	43,088	9.5%	4,093	4,428	4,093	335	341
400%	45,960	9.5%	4,366	4,428	4,366	62	364
425%	48,833	NA	4,428	4,428	4,428	0	369

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	1.2%	\$134	\$4,332	\$134	\$4,198	\$11
125%	14,363	1.3%	191	4,332	191	4,141	16
139%	15,971	2.7%	439	4,332	439	3,893	37
150%	17,235	3.4%	593	4,332	593	3,739	49
175%	20,108	4.7%	940	4,332	940	3,392	78
200%	22,980	5.9%	1,352	4,332	1,352	2,980	113
225%	25,853	6.8%	1,760	4,332	1,760	2,572	147
250%	28,725	7.7%	2,216	4,332	2,216	2,116	185
275%	31,598	8.5%	2,678	4,332	2,678	1,654	223
300%	34,470	9.2%	3,179	4,332	3,179	1,153	265
325%	37,343	9.2%	3,452	4,332	3,452	880	288
350%	40,215	9.3%	3,724	4,332	3,724	608	310
375%	43,088	9.3%	3,997	4,332	3,997	335	333
400%	45,960	9.3%	4,270	4,332	4,270	62	356
425%	48,833	8.9%	4,332	4,332	4,332	0	361

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,384	\$0	\$3,384	\$0
125%	14,363	0.0%	0	3,384	0	3,384	0
139%	15,971	0.0%	0	3,384	0	3,384	0
150%	17,235	0.0%	0	3,384	0	3,384	0
175%	20,108	0.0%	0	3,384	0	3,384	0
200%	22,980	1.8%	404	3,384	404	2,980	34
225%	25,853	3.1%	812	3,384	812	2,572	68
250%	28,725	4.4%	1,268	3,384	1,268	2,116	106
275%	31,598	5.5%	1,730	3,384	1,730	1,654	144
300%	34,470	6.5%	2,231	3,384	2,231	1,153	186
325%	37,343	6.7%	2,504	3,384	2,504	880	209
350%	40,215	6.9%	2,776	3,384	2,776	608	231
375%	43,088	7.1%	3,049	3,384	3,049	335	254
400%	45,960	7.2%	3,322	3,384	3,322	62	277
425%	48,833	6.9%	3,384	3,384	3,384	0	282

Source: HHS, Credit Suisse estimates

# North Dakota

## Exhibit 32: Individuals Earning Between 139% and 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$4,236	\$535	\$3,701	\$45
150%	17,235	4.0%	689	4,236	689	3,547	57
175%	20,108	5.2%	1,036	4,236	1,036	3,200	86
200%	22,980	6.3%	1,448	4,236	1,448	2,788	121
225%	25,853	7.2%	1,856	4,236	1,856	2,380	155
250%	28,725	8.1%	2,312	4,236	2,312	1,924	193
275%	31,598	8.8%	2,774	4,236	2,774	1,462	231
300%	34,470	9.5%	3,275	4,236	3,275	961	273
325%	37,343	9.5%	3,548	4,236	3,548	688	296
350%	40,215	9.5%	3,820	4,236	3,820	416	318
375%	43,088	9.5%	4,093	4,236	4,093	143	341
400%	45,960	9.5%	4,236	4,236	4,236	0	353
425%	48,833	NA	4,236	4,236	4,236	0	353

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.1%	\$499	\$4,200	\$499	\$3,701	\$42
150%	17,235	3.8%	653	4,200	653	3,547	54
175%	20,108	5.0%	1,000	4,200	1,000	3,200	83
200%	22,980	6.1%	1,412	4,200	1,412	2,788	118
225%	25,853	7.0%	1,820	4,200	1,820	2,380	152
250%	28,725	7.9%	2,276	4,200	2,276	1,924	190
275%	31,598	8.7%	2,738	4,200	2,738	1,462	228
300%	34,470	9.4%	3,239	4,200	3,239	961	270
325%	37,343	9.4%	3,512	4,200	3,512	688	293
350%	40,215	9.4%	3,784	4,200	3,784	416	315
375%	43,088	9.4%	4,057	4,200	4,057	143	338
400%	45,960	9.1%	4,200	4,200	4,200	0	350
425%	48,833	8.6%	4,200	4,200	4,200	0	350

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$3,372	\$0	\$3,372	\$0
150%	17,235	0.0%	0	3,372	0	3,372	0
175%	20,108	0.9%	172	3,372	172	3,200	14
200%	22,980	2.5%	584	3,372	584	2,788	49
225%	25,853	3.8%	992	3,372	992	2,380	83
250%	28,725	5.0%	1,448	3,372	1,448	1,924	121
275%	31,598	6.0%	1,910	3,372	1,910	1,462	159
300%	34,470	7.0%	2,411	3,372	2,411	961	201
325%	37,343	7.2%	2,684	3,372	2,684	688	224
350%	40,215	7.4%	2,956	3,372	2,956	416	246
375%	43,088	7.5%	3,229	3,372	3,229	143	269
400%	45,960	7.3%	3,372	3,372	3,372	0	281
425%	48,833	6.9%	3,372	3,372	3,372	0	281

Source: HHS, Credit Suisse estimates

# Ohio

## Exhibit 33: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,852	\$230	\$3,622	\$19
125%	14,363	2.0%	287	3,852	287	3,565	24
139%	15,971	3.4%	535	3,852	535	3,317	45
150%	17,235	4.0%	689	3,852	689	3,163	57
175%	20,108	5.2%	1,036	3,852	1,036	2,816	86
200%	22,980	6.3%	1,448	3,852	1,448	2,404	121
225%	25,853	7.2%	1,856	3,852	1,856	1,996	155
250%	28,725	8.1%	2,312	3,852	2,312	1,540	193
275%	31,598	8.8%	2,774	3,852	2,774	1,078	231
300%	34,470	9.5%	3,275	3,852	3,275	577	273
325%	37,343	9.5%	3,548	3,852	3,548	304	296
350%	40,215	9.5%	3,820	3,852	3,820	32	318
375%	43,088	9.5%	3,852	3,852	3,852	0	321
400%	45,960	9.5%	3,852	3,852	3,852	0	321
425%	48,833	NA	3,852	3,852	3,852	0	321

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.2%	\$26	\$3,648	\$26	\$3,622	\$2
125%	14,363	0.6%	83	3,648	83	3,565	7
139%	15,971	2.1%	331	3,648	331	3,317	28
150%	17,235	2.8%	485	3,648	485	3,163	40
175%	20,108	4.1%	832	3,648	832	2,816	69
200%	22,980	5.4%	1,244	3,648	1,244	2,404	104
225%	25,853	6.4%	1,652	3,648	1,652	1,996	138
250%	28,725	7.3%	2,108	3,648	2,108	1,540	176
275%	31,598	8.1%	2,570	3,648	2,570	1,078	214
300%	34,470	8.9%	3,071	3,648	3,071	577	256
325%	37,343	9.0%	3,344	3,648	3,344	304	279
350%	40,215	9.0%	3,616	3,648	3,616	32	301
375%	43,088	8.5%	3,648	3,648	3,648	0	304
400%	45,960	7.9%	3,648	3,648	3,648	0	304
425%	48,833	7.5%	3,648	3,648	3,648	0	304

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,156	\$0	\$3,156	\$0
125%	14,363	0.0%	0	3,156	0	3,156	0
139%	15,971	0.0%	0	3,156	0	3,156	0
150%	17,235	0.0%	0	3,156	0	3,156	0
175%	20,108	1.7%	340	3,156	340	2,816	28
200%	22,980	3.3%	752	3,156	752	2,404	63
225%	25,853	4.5%	1,160	3,156	1,160	1,996	97
250%	28,725	5.6%	1,616	3,156	1,616	1,540	135
275%	31,598	6.6%	2,078	3,156	2,078	1,078	173
300%	34,470	7.5%	2,579	3,156	2,579	577	215
325%	37,343	7.6%	2,852	3,156	2,852	304	238
350%	40,215	7.8%	3,124	3,156	3,124	32	260
375%	43,088	7.3%	3,156	3,156	3,156	0	263
400%	45,960	6.9%	3,156	3,156	3,156	0	263
425%	48,833	6.5%	3,156	3,156	3,156	0	263

Source: HHS, Credit Suisse estimates

# Oklahoma

## Exhibit 34: Individuals Earning up to 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,192	\$230	\$2,962	\$19
125%	14,363	2.0%	287	3,192	287	2,905	24
139%	15,971	3.4%	535	3,192	535	2,657	45
150%	17,235	4.0%	689	3,192	689	2,503	57
175%	20,108	5.2%	1,036	3,192	1,036	2,156	86
200%	22,980	6.3%	1,448	3,192	1,448	1,744	121
225%	25,853	7.2%	1,856	3,192	1,856	1,336	155
250%	28,725	8.1%	2,312	3,192	2,312	880	193
275%	31,598	8.8%	2,774	3,192	2,774	418	231
300%	34,470	9.5%	3,192	3,192	3,192	0	266
325%	37,343	9.5%	3,192	3,192	3,192	0	266
350%	40,215	9.5%	3,192	3,192	3,192	0	266
375%	43,088	9.5%	3,192	3,192	3,192	0	266
400%	45,960	9.5%	3,192	3,192	3,192	0	266
425%	48,833	NA	3,192	3,192	3,192	0	266

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	1.0%	\$110	\$3,072	\$110	\$2,962	\$9
125%	14,363	1.2%	167	3,072	167	2,905	14
139%	15,971	2.6%	415	3,072	415	2,657	35
150%	17,235	3.3%	569	3,072	569	2,503	47
175%	20,108	4.6%	916	3,072	916	2,156	76
200%	22,980	5.8%	1,328	3,072	1,328	1,744	111
225%	25,853	6.7%	1,736	3,072	1,736	1,336	145
250%	28,725	7.6%	2,192	3,072	2,192	880	183
275%	31,598	8.4%	2,654	3,072	2,654	418	221
300%	34,470	8.9%	3,072	3,072	3,072	0	256
325%	37,343	8.2%	3,072	3,072	3,072	0	256
350%	40,215	7.6%	3,072	3,072	3,072	0	256
375%	43,088	7.1%	3,072	3,072	3,072	0	256
400%	45,960	6.7%	3,072	3,072	3,072	0	256
425%	48,833	6.3%	3,072	3,072	3,072	0	256

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$2,088	\$0	\$2,088	\$0
125%	14,363	0.0%	0	2,088	0	2,088	0
139%	15,971	0.0%	0	2,088	0	2,088	0
150%	17,235	0.0%	0	2,088	0	2,088	0
175%	20,108	0.0%	0	2,088	0	2,088	0
200%	22,980	1.5%	344	2,088	344	1,744	29
225%	25,853	2.9%	752	2,088	752	1,336	63
250%	28,725	4.2%	1,208	2,088	1,208	880	101
275%	31,598	5.3%	1,670	2,088	1,670	418	139
300%	34,470	6.1%	2,088	2,088	2,088	0	174
325%	37,343	5.6%	2,088	2,088	2,088	0	174
350%	40,215	5.2%	2,088	2,088	2,088	0	174
375%	43,088	4.8%	2,088	2,088	2,088	0	174
400%	45,960	4.5%	2,088	2,088	2,088	0	174
425%	48,833	4.3%	2,088	2,088	2,088	0	174

Source: HHS, Credit Suisse estimates

# Oregon

## Exhibit 35: Individuals Earning 139% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,000	\$535	\$2,465	\$45
150%	17,235	4.0%	689	3,000	689	2,311	57
175%	20,108	5.2%	1,036	3,000	1,036	1,964	86
200%	22,980	6.3%	1,448	3,000	1,448	1,552	121
225%	25,853	7.2%	1,856	3,000	1,856	1,144	155
250%	28,725	8.1%	2,312	3,000	2,312	688	193
275%	31,598	8.8%	2,774	3,000	2,774	226	231
300%	34,470	9.5%	3,000	3,000	3,000	0	250
325%	37,343	9.5%	3,000	3,000	3,000	0	250
350%	40,215	9.5%	3,000	3,000	3,000	0	250
375%	43,088	9.5%	3,000	3,000	3,000	0	250
400%	45,960	9.5%	3,000	3,000	3,000	0	250
425%	48,833	NA	3,000	3,000	3,000	0	250

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	2.7%	\$427	\$2,892	\$427	\$2,465	\$36
150%	17,235	3.4%	581	2,892	581	2,311	48
175%	20,108	4.6%	928	2,892	928	1,964	77
200%	22,980	5.8%	1,340	2,892	1,340	1,552	112
225%	25,853	6.8%	1,748	2,892	1,748	1,144	146
250%	28,725	7.7%	2,204	2,892	2,204	688	184
275%	31,598	8.4%	2,666	2,892	2,666	226	222
300%	34,470	8.4%	2,892	2,892	2,892	0	241
325%	37,343	7.7%	2,892	2,892	2,892	0	241
350%	40,215	7.2%	2,892	2,892	2,892	0	241
375%	43,088	6.7%	2,892	2,892	2,892	0	241
400%	45,960	6.3%	2,892	2,892	2,892	0	241
425%	48,833	5.9%	2,892	2,892	2,892	0	241

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$2,460	\$0	\$2,460	\$0
150%	17,235	0.9%	149	2,460	149	2,311	12
175%	20,108	2.5%	496	2,460	496	1,964	41
200%	22,980	4.0%	908	2,460	908	1,552	76
225%	25,853	5.1%	1,316	2,460	1,316	1,144	110
250%	28,725	6.2%	1,772	2,460	1,772	688	148
275%	31,598	7.1%	2,234	2,460	2,234	226	186
300%	34,470	7.1%	2,460	2,460	2,460	0	205
325%	37,343	6.6%	2,460	2,460	2,460	0	205
350%	40,215	6.1%	2,460	2,460	2,460	0	205
375%	43,088	5.7%	2,460	2,460	2,460	0	205
400%	45,960	5.4%	2,460	2,460	2,460	0	205
425%	48,833	5.0%	2,460	2,460	2,460	0	205

Source: HHS, Credit Suisse estimates

# Pennsylvania

## Exhibit 36: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,432	\$230	\$3,202	\$19
125%	14,363	2.0%	287	3,432	287	3,145	24
139%	15,971	3.4%	535	3,432	535	2,897	45
150%	17,235	4.0%	689	3,432	689	2,743	57
175%	20,108	5.2%	1,036	3,432	1,036	2,396	86
200%	22,980	6.3%	1,448	3,432	1,448	1,984	121
225%	25,853	7.2%	1,856	3,432	1,856	1,576	155
250%	28,725	8.1%	2,312	3,432	2,312	1,120	193
275%	31,598	8.8%	2,774	3,432	2,774	658	231
300%	34,470	9.5%	3,275	3,432	3,275	157	273
325%	37,343	9.5%	3,432	3,432	3,432	0	286
350%	40,215	9.5%	3,432	3,432	3,432	0	286
375%	43,088	9.5%	3,432	3,432	3,432	0	286
400%	45,960	9.5%	3,432	3,432	3,432	0	286
425%	48,833	NA	3,432	3,432	3,432	0	286

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,108	\$0	\$3,108	\$0
125%	14,363	0.0%	0	3,108	0	3,108	0
139%	15,971	1.3%	211	3,108	211	2,897	18
150%	17,235	2.1%	365	3,108	365	2,743	30
175%	20,108	3.5%	712	3,108	712	2,396	59
200%	22,980	4.9%	1,124	3,108	1,124	1,984	94
225%	25,853	5.9%	1,532	3,108	1,532	1,576	128
250%	28,725	6.9%	1,988	3,108	1,988	1,120	166
275%	31,598	7.8%	2,450	3,108	2,450	658	204
300%	34,470	8.6%	2,951	3,108	2,951	157	246
325%	37,343	8.3%	3,108	3,108	3,108	0	259
350%	40,215	7.7%	3,108	3,108	3,108	0	259
375%	43,088	7.2%	3,108	3,108	3,108	0	259
400%	45,960	6.8%	3,108	3,108	3,108	0	259
425%	48,833	6.4%	3,108	3,108	3,108	0	259

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$2,748	\$0	\$2,748	\$0
125%	14,363	0.0%	0	2,748	0	2,748	0
139%	15,971	0.0%	0	2,748	0	2,748	0
150%	17,235	0.0%	5	2,748	5	2,743	0
175%	20,108	1.7%	352	2,748	352	2,396	29
200%	22,980	3.3%	764	2,748	764	1,984	64
225%	25,853	4.5%	1,172	2,748	1,172	1,576	98
250%	28,725	5.7%	1,628	2,748	1,628	1,120	136
275%	31,598	6.6%	2,090	2,748	2,090	658	174
300%	34,470	7.5%	2,591	2,748	2,591	157	216
325%	37,343	7.4%	2,748	2,748	2,748	0	229
350%	40,215	6.8%	2,748	2,748	2,748	0	229
375%	43,088	6.4%	2,748	2,748	2,748	0	229
400%	45,960	6.0%	2,748	2,748	2,748	0	229
425%	48,833	5.6%	2,748	2,748	2,748	0	229

Source: HHS, Credit Suisse estimates

# Rhode Island

## Exhibit 37: Individuals Earning Between 139% and 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$4,392	\$535	\$3,857	\$45
150%	17,235	4.0%	689	4,392	689	3,703	57
175%	20,108	5.2%	1,036	4,392	1,036	3,356	86
200%	22,980	6.3%	1,448	4,392	1,448	2,944	121
225%	25,853	7.2%	1,856	4,392	1,856	2,536	155
250%	28,725	8.1%	2,312	4,392	2,312	2,080	193
275%	31,598	8.8%	2,774	4,392	2,774	1,618	231
300%	34,470	9.5%	3,275	4,392	3,275	1,117	273
325%	37,343	9.5%	3,548	4,392	3,548	844	296
350%	40,215	9.5%	3,820	4,392	3,820	572	318
375%	43,088	9.5%	4,093	4,392	4,093	299	341
400%	45,960	9.5%	4,366	4,392	4,366	26	364
425%	48,833	NA	4,392	4,392	4,392	0	366

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	1.5%	\$235	\$4,092	\$235	\$3,857	\$20
150%	17,235	2.3%	389	4,092	389	3,703	32
175%	20,108	3.7%	736	4,092	736	3,356	61
200%	22,980	5.0%	1,148	4,092	1,148	2,944	96
225%	25,853	6.0%	1,556	4,092	1,556	2,536	130
250%	28,725	7.0%	2,012	4,092	2,012	2,080	168
275%	31,598	7.8%	2,474	4,092	2,474	1,618	206
300%	34,470	8.6%	2,975	4,092	2,975	1,117	248
325%	37,343	8.7%	3,248	4,092	3,248	844	271
350%	40,215	8.8%	3,520	4,092	3,520	572	293
375%	43,088	8.8%	3,793	4,092	3,793	299	316
400%	45,960	8.8%	4,066	4,092	4,066	26	339
425%	48,833	8.4%	4,092	4,092	4,092	0	341

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$3,168	\$0	\$3,168	\$0
150%	17,235	0.0%	0	3,168	0	3,168	0
175%	20,108	0.0%	0	3,168	0	3,168	0
200%	22,980	1.0%	224	3,168	224	2,944	19
225%	25,853	2.4%	632	3,168	632	2,536	53
250%	28,725	3.8%	1,088	3,168	1,088	2,080	91
275%	31,598	4.9%	1,550	3,168	1,550	1,618	129
300%	34,470	5.9%	2,051	3,168	2,051	1,117	171
325%	37,343	6.2%	2,324	3,168	2,324	844	194
350%	40,215	6.5%	2,596	3,168	2,596	572	216
375%	43,088	6.7%	2,869	3,168	2,869	299	239
400%	45,960	6.8%	3,142	3,168	3,142	26	262
425%	48,833	6.5%	3,168	3,168	3,168	0	264

Source: HHS, Credit Suisse estimates



# South Carolina

## Exhibit 38: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$4,068	\$230	\$3,838	\$19
125%	14,363	2.0%	287	4,068	287	3,781	24
139%	15,971	3.4%	535	4,068	535	3,533	45
150%	17,235	4.0%	689	4,068	689	3,379	57
175%	20,108	5.2%	1,036	4,068	1,036	3,032	86
200%	22,980	6.3%	1,448	4,068	1,448	2,620	121
225%	25,853	7.2%	1,856	4,068	1,856	2,212	155
250%	28,725	8.1%	2,312	4,068	2,312	1,756	193
275%	31,598	8.8%	2,774	4,068	2,774	1,294	231
300%	34,470	9.5%	3,275	4,068	3,275	793	273
325%	37,343	9.5%	3,548	4,068	3,548	520	296
350%	40,215	9.5%	3,820	4,068	3,820	248	318
375%	43,088	9.5%	4,068	4,068	4,068	0	339
400%	45,960	9.5%	4,068	4,068	4,068	0	339
425%	48,833	NA	4,068	4,068	4,068	0	339

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	1.4%	\$158	\$3,996	\$158	\$3,838	\$13
125%	14,363	1.5%	215	3,996	215	3,781	18
139%	15,971	2.9%	463	3,996	463	3,533	39
150%	17,235	3.6%	617	3,996	617	3,379	51
175%	20,108	4.8%	964	3,996	964	3,032	80
200%	22,980	6.0%	1,376	3,996	1,376	2,620	115
225%	25,853	6.9%	1,784	3,996	1,784	2,212	149
250%	28,725	7.8%	2,240	3,996	2,240	1,756	187
275%	31,598	8.6%	2,702	3,996	2,702	1,294	225
300%	34,470	9.3%	3,203	3,996	3,203	793	267
325%	37,343	9.3%	3,476	3,996	3,476	520	290
350%	40,215	9.3%	3,748	3,996	3,748	248	312
375%	43,088	9.3%	3,996	3,996	3,996	0	333
400%	45,960	8.7%	3,996	3,996	3,996	0	333
425%	48,833	8.2%	3,996	3,996	3,996	0	333

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,204	\$0	\$3,204	\$0
125%	14,363	0.0%	0	3,204	0	3,204	0
139%	15,971	0.0%	0	3,204	0	3,204	0
150%	17,235	0.0%	0	3,204	0	3,204	0
175%	20,108	0.9%	172	3,204	172	3,032	14
200%	22,980	2.5%	584	3,204	584	2,620	49
225%	25,853	3.8%	992	3,204	992	2,212	83
250%	28,725	5.0%	1,448	3,204	1,448	1,756	121
275%	31,598	6.0%	1,910	3,204	1,910	1,294	159
300%	34,470	7.0%	2,411	3,204	2,411	793	201
325%	37,343	7.2%	2,684	3,204	2,684	520	224
350%	40,215	7.4%	2,956	3,204	2,956	248	246
375%	43,088	7.4%	3,204	3,204	3,204	0	267
400%	45,960	7.0%	3,204	3,204	3,204	0	267
425%	48,833	6.6%	3,204	3,204	3,204	0	267

Source: HHS, Credit Suisse estimates

# South Dakota

## Exhibit 39: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$4,284	\$230	\$4,054	\$19
125%	14,363	2.0%	287	4,284	287	3,997	24
139%	15,971	3.4%	535	4,284	535	3,749	45
150%	17,235	4.0%	689	4,284	689	3,595	57
175%	20,108	5.2%	1,036	4,284	1,036	3,248	86
200%	22,980	6.3%	1,448	4,284	1,448	2,836	121
225%	25,853	7.2%	1,856	4,284	1,856	2,428	155
250%	28,725	8.1%	2,312	4,284	2,312	1,972	193
275%	31,598	8.8%	2,774	4,284	2,774	1,510	231
300%	34,470	9.5%	3,275	4,284	3,275	1,009	273
325%	37,343	9.5%	3,548	4,284	3,548	736	296
350%	40,215	9.5%	3,820	4,284	3,820	464	318
375%	43,088	9.5%	4,093	4,284	4,093	191	341
400%	45,960	9.5%	4,284	4,284	4,284	0	357
425%	48,833	NA	4,284	4,284	4,284	0	357

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.3%	\$38	\$4,092	\$38	\$4,054	\$3
125%	14,363	0.7%	95	4,092	95	3,997	8
139%	15,971	2.1%	343	4,092	343	3,749	29
150%	17,235	2.9%	497	4,092	497	3,595	41
175%	20,108	4.2%	844	4,092	844	3,248	70
200%	22,980	5.5%	1,256	4,092	1,256	2,836	105
225%	25,853	6.4%	1,664	4,092	1,664	2,428	139
250%	28,725	7.4%	2,120	4,092	2,120	1,972	177
275%	31,598	8.2%	2,582	4,092	2,582	1,510	215
300%	34,470	8.9%	3,083	4,092	3,083	1,009	257
325%	37,343	9.0%	3,356	4,092	3,356	736	280
350%	40,215	9.0%	3,628	4,092	3,628	464	302
375%	43,088	9.1%	3,901	4,092	3,901	191	325
400%	45,960	8.9%	4,092	4,092	4,092	0	341
425%	48,833	8.4%	4,092	4,092	4,092	0	341

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,576	\$0	\$3,576	\$0
125%	14,363	0.0%	0	3,576	0	3,576	0
139%	15,971	0.0%	0	3,576	0	3,576	0
150%	17,235	0.0%	0	3,576	0	3,576	0
175%	20,108	1.6%	328	3,576	328	3,248	27
200%	22,980	3.2%	740	3,576	740	2,836	62
225%	25,853	4.4%	1,148	3,576	1,148	2,428	96
250%	28,725	5.6%	1,604	3,576	1,604	1,972	134
275%	31,598	6.5%	2,066	3,576	2,066	1,510	172
300%	34,470	7.4%	2,567	3,576	2,567	1,009	214
325%	37,343	7.6%	2,840	3,576	2,840	736	237
350%	40,215	7.7%	3,112	3,576	3,112	464	259
375%	43,088	7.9%	3,385	3,576	3,385	191	282
400%	45,960	7.8%	3,576	3,576	3,576	0	298
425%	48,833	7.3%	3,576	3,576	3,576	0	298

Source: HHS, Credit Suisse estimates

# Tennessee

## Exhibit 40: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$2,940	\$230	\$2,710	\$19
125%	14,363	2.0%	287	2,940	287	2,653	24
139%	15,971	3.4%	535	2,940	535	2,405	45
150%	17,235	4.0%	689	2,940	689	2,251	57
175%	20,108	5.2%	1,036	2,940	1,036	1,904	86
200%	22,980	6.3%	1,448	2,940	1,448	1,492	121
225%	25,853	7.2%	1,856	2,940	1,856	1,084	155
250%	28,725	8.1%	2,312	2,940	2,312	628	193
275%	31,598	8.8%	2,774	2,940	2,774	166	231
300%	34,470	9.5%	2,940	2,940	2,940	0	245
325%	37,343	9.5%	2,940	2,940	2,940	0	245
350%	40,215	9.5%	2,940	2,940	2,940	0	245
375%	43,088	9.5%	2,940	2,940	2,940	0	245
400%	45,960	9.5%	2,940	2,940	2,940	0	245
425%	48,833	NA	2,940	2,940	2,940	0	245

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	1.0%	\$110	\$2,820	\$110	\$2,710	\$9
125%	14,363	1.2%	167	2,820	167	2,653	14
139%	15,971	2.6%	415	2,820	415	2,405	35
150%	17,235	3.3%	569	2,820	569	2,251	47
175%	20,108	4.6%	916	2,820	916	1,904	76
200%	22,980	5.8%	1,328	2,820	1,328	1,492	111
225%	25,853	6.7%	1,736	2,820	1,736	1,084	145
250%	28,725	7.6%	2,192	2,820	2,192	628	183
275%	31,598	8.4%	2,654	2,820	2,654	166	221
300%	34,470	8.2%	2,820	2,820	2,820	0	235
325%	37,343	7.6%	2,820	2,820	2,820	0	235
350%	40,215	7.0%	2,820	2,820	2,820	0	235
375%	43,088	6.5%	2,820	2,820	2,820	0	235
400%	45,960	6.1%	2,820	2,820	2,820	0	235
425%	48,833	5.8%	2,820	2,820	2,820	0	235

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$2,172	\$0	\$2,172	\$0
125%	14,363	0.0%	0	2,172	0	2,172	0
139%	15,971	0.0%	0	2,172	0	2,172	0
150%	17,235	0.0%	0	2,172	0	2,172	0
175%	20,108	1.3%	268	2,172	268	1,904	22
200%	22,980	3.0%	680	2,172	680	1,492	57
225%	25,853	4.2%	1,088	2,172	1,088	1,084	91
250%	28,725	5.4%	1,544	2,172	1,544	628	129
275%	31,598	6.3%	2,006	2,172	2,006	166	167
300%	34,470	6.3%	2,172	2,172	2,172	0	181
325%	37,343	5.8%	2,172	2,172	2,172	0	181
350%	40,215	5.4%	2,172	2,172	2,172	0	181
375%	43,088	5.0%	2,172	2,172	2,172	0	181
400%	45,960	4.7%	2,172	2,172	2,172	0	181
425%	48,833	4.4%	2,172	2,172	2,172	0	181

Source: HHS, Credit Suisse estimates

# Texas

## Exhibit 41: Individuals Earning up to 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,660	\$230	\$3,430	\$19
125%	14,363	2.0%	287	3,660	287	3,373	24
139%	15,971	3.4%	535	3,660	535	3,125	45
150%	17,235	4.0%	689	3,660	689	2,971	57
175%	20,108	5.2%	1,036	3,660	1,036	2,624	86
200%	22,980	6.3%	1,448	3,660	1,448	2,212	121
225%	25,853	7.2%	1,856	3,660	1,856	1,804	155
250%	28,725	8.1%	2,312	3,660	2,312	1,348	193
275%	31,598	8.8%	2,774	3,660	2,774	886	231
300%	34,470	9.5%	3,275	3,660	3,275	385	273
325%	37,343	9.5%	3,548	3,660	3,548	112	296
350%	40,215	9.5%	3,660	3,660	3,660	0	305
375%	43,088	9.5%	3,660	3,660	3,660	0	305
400%	45,960	9.5%	3,660	3,660	3,660	0	305
425%	48,833	NA	3,660	3,660	3,660	0	305

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.1%	\$14	\$3,444	\$14	\$3,430	\$1
125%	14,363	0.5%	71	3,444	71	3,373	6
139%	15,971	2.0%	319	3,444	319	3,125	27
150%	17,235	2.7%	473	3,444	473	2,971	39
175%	20,108	4.1%	820	3,444	820	2,624	68
200%	22,980	5.4%	1,232	3,444	1,232	2,212	103
225%	25,853	6.3%	1,640	3,444	1,640	1,804	137
250%	28,725	7.3%	2,096	3,444	2,096	1,348	175
275%	31,598	8.1%	2,558	3,444	2,558	886	213
300%	34,470	8.9%	3,059	3,444	3,059	385	255
325%	37,343	8.9%	3,332	3,444	3,332	112	278
350%	40,215	8.6%	3,444	3,444	3,444	0	287
375%	43,088	8.0%	3,444	3,444	3,444	0	287
400%	45,960	7.5%	3,444	3,444	3,444	0	287
425%	48,833	7.1%	3,444	3,444	3,444	0	287

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$2,532	\$0	\$2,532	\$0
125%	14,363	0.0%	0	2,532	0	2,532	0
139%	15,971	0.0%	0	2,532	0	2,532	0
150%	17,235	0.0%	0	2,532	0	2,532	0
175%	20,108	0.0%	0	2,532	0	2,532	0
200%	22,980	1.4%	320	2,532	320	2,212	27
225%	25,853	2.8%	728	2,532	728	1,804	61
250%	28,725	4.1%	1,184	2,532	1,184	1,348	99
275%	31,598	5.2%	1,646	2,532	1,646	886	137
300%	34,470	6.2%	2,147	2,532	2,147	385	179
325%	37,343	6.5%	2,420	2,532	2,420	112	202
350%	40,215	6.3%	2,532	2,532	2,532	0	211
375%	43,088	5.9%	2,532	2,532	2,532	0	211
400%	45,960	5.5%	2,532	2,532	2,532	0	211
425%	48,833	5.2%	2,532	2,532	2,532	0	211

Source: HHS, Credit Suisse estimates

# Utah

## Exhibit 42: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$3,192	\$230	\$2,962	\$19
125%	14,363	2.0%	287	3,192	287	2,905	24
139%	15,971	3.4%	535	3,192	535	2,657	45
150%	17,235	4.0%	689	3,192	689	2,503	57
175%	20,108	5.2%	1,036	3,192	1,036	2,156	86
200%	22,980	6.3%	1,448	3,192	1,448	1,744	121
225%	25,853	7.2%	1,856	3,192	1,856	1,336	155
250%	28,725	8.1%	2,312	3,192	2,312	880	193
275%	31,598	8.8%	2,774	3,192	2,774	418	231
300%	34,470	9.5%	3,192	3,192	3,192	0	266
325%	37,343	9.5%	3,192	3,192	3,192	0	266
350%	40,215	9.5%	3,192	3,192	3,192	0	266
375%	43,088	9.5%	3,192	3,192	3,192	0	266
400%	45,960	9.5%	3,192	3,192	3,192	0	266
425%	48,833	NA	3,192	3,192	3,192	0	266

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$2,868	\$0	\$2,868	\$0
125%	14,363	0.0%	0	2,868	0	2,868	0
139%	15,971	1.3%	211	2,868	211	2,657	18
150%	17,235	2.1%	365	2,868	365	2,503	30
175%	20,108	3.5%	712	2,868	712	2,156	59
200%	22,980	4.9%	1,124	2,868	1,124	1,744	94
225%	25,853	5.9%	1,532	2,868	1,532	1,336	128
250%	28,725	6.9%	1,988	2,868	1,988	880	166
275%	31,598	7.8%	2,450	2,868	2,450	418	204
300%	34,470	8.3%	2,868	2,868	2,868	0	239
325%	37,343	7.7%	2,868	2,868	2,868	0	239
350%	40,215	7.1%	2,868	2,868	2,868	0	239
375%	43,088	6.7%	2,868	2,868	2,868	0	239
400%	45,960	6.2%	2,868	2,868	2,868	0	239
425%	48,833	5.9%	2,868	2,868	2,868	0	239

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$2,412	\$0	\$2,412	\$0
125%	14,363	0.0%	0	2,412	0	2,412	0
139%	15,971	0.0%	0	2,412	0	2,412	0
150%	17,235	0.0%	0	2,412	0	2,412	0
175%	20,108	1.3%	256	2,412	256	2,156	21
200%	22,980	2.9%	668	2,412	668	1,744	56
225%	25,853	4.2%	1,076	2,412	1,076	1,336	90
250%	28,725	5.3%	1,532	2,412	1,532	880	128
275%	31,598	6.3%	1,994	2,412	1,994	418	166
300%	34,470	7.0%	2,412	2,412	2,412	0	201
325%	37,343	6.5%	2,412	2,412	2,412	0	201
350%	40,215	6.0%	2,412	2,412	2,412	0	201
375%	43,088	5.6%	2,412	2,412	2,412	0	201
400%	45,960	5.2%	2,412	2,412	2,412	0	201
425%	48,833	4.9%	2,412	2,412	2,412	0	201

Source: HHS, Credit Suisse estimates

# Vermont

## Exhibit 43: Individuals Earning Between 139% and 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$4,956	\$535	\$4,421	\$45
150%	17,235	4.0%	689	4,956	689	4,267	57
175%	20,108	5.2%	1,036	4,956	1,036	3,920	86
200%	22,980	6.3%	1,448	4,956	1,448	3,508	121
225%	25,853	7.2%	1,856	4,956	1,856	3,100	155
250%	28,725	8.1%	2,312	4,956	2,312	2,644	193
275%	31,598	8.8%	2,774	4,956	2,774	2,182	231
300%	34,470	9.5%	3,275	4,956	3,275	1,681	273
325%	37,343	9.5%	3,548	4,956	3,548	1,408	296
350%	40,215	9.5%	3,820	4,956	3,820	1,136	318
375%	43,088	9.5%	4,093	4,956	4,093	863	341
400%	45,960	9.5%	4,366	4,956	4,366	590	364
425%	48,833	NA	4,956	4,956	4,956	0	413

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	2.0%	\$319	\$4,740	\$319	\$4,421	\$27
150%	17,235	2.7%	473	4,740	473	4,267	39
175%	20,108	4.1%	820	4,740	820	3,920	68
200%	22,980	5.4%	1,232	4,740	1,232	3,508	103
225%	25,853	6.3%	1,640	4,740	1,640	3,100	137
250%	28,725	7.3%	2,096	4,740	2,096	2,644	175
275%	31,598	8.1%	2,558	4,740	2,558	2,182	213
300%	34,470	8.9%	3,059	4,740	3,059	1,681	255
325%	37,343	8.9%	3,332	4,740	3,332	1,408	278
350%	40,215	9.0%	3,604	4,740	3,604	1,136	300
375%	43,088	9.0%	3,877	4,740	3,877	863	323
400%	45,960	9.0%	4,150	4,740	4,150	590	346
425%	48,833	9.7%	4,740	4,740	4,740	0	395

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$4,032	\$0	\$4,032	\$0
150%	17,235	0.0%	0	4,032	0	4,032	0
175%	20,108	0.6%	112	4,032	112	3,920	9
200%	22,980	2.3%	524	4,032	524	3,508	44
225%	25,853	3.6%	932	4,032	932	3,100	78
250%	28,725	4.8%	1,388	4,032	1,388	2,644	116
275%	31,598	5.9%	1,850	4,032	1,850	2,182	154
300%	34,470	6.8%	2,351	4,032	2,351	1,681	196
325%	37,343	7.0%	2,624	4,032	2,624	1,408	219
350%	40,215	7.2%	2,896	4,032	2,896	1,136	241
375%	43,088	7.4%	3,169	4,032	3,169	863	264
400%	45,960	7.5%	3,442	4,032	3,442	590	287
425%	48,833	8.3%	4,032	4,032	4,032	0	336

Source: HHS, Credit Suisse estimates

# Virginia

## Exhibit 44: Individuals Earning up to 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$4,020	\$230	\$3,790	\$19
125%	14,363	2.0%	287	4,020	287	3,733	24
139%	15,971	3.4%	535	4,020	535	3,485	45
150%	17,235	4.0%	689	4,020	689	3,331	57
175%	20,108	5.2%	1,036	4,020	1,036	2,984	86
200%	22,980	6.3%	1,448	4,020	1,448	2,572	121
225%	25,853	7.2%	1,856	4,020	1,856	2,164	155
250%	28,725	8.1%	2,312	4,020	2,312	1,708	193
275%	31,598	8.8%	2,774	4,020	2,774	1,246	231
300%	34,470	9.5%	3,275	4,020	3,275	745	273
325%	37,343	9.5%	3,548	4,020	3,548	472	296
350%	40,215	9.5%	3,820	4,020	3,820	200	318
375%	43,088	9.5%	4,020	4,020	4,020	0	335
400%	45,960	9.5%	4,020	4,020	4,020	0	335
425%	48,833	NA	4,020	4,020	4,020	0	335

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.7%	\$86	\$3,876	\$86	\$3,790	\$7
125%	14,363	1.0%	143	3,876	143	3,733	12
139%	15,971	2.4%	391	3,876	391	3,485	33
150%	17,235	3.2%	545	3,876	545	3,331	45
175%	20,108	4.4%	892	3,876	892	2,984	74
200%	22,980	5.7%	1,304	3,876	1,304	2,572	109
225%	25,853	6.6%	1,712	3,876	1,712	2,164	143
250%	28,725	7.5%	2,168	3,876	2,168	1,708	181
275%	31,598	8.3%	2,630	3,876	2,630	1,246	219
300%	34,470	9.1%	3,131	3,876	3,131	745	261
325%	37,343	9.1%	3,404	3,876	3,404	472	284
350%	40,215	9.1%	3,676	3,876	3,676	200	306
375%	43,088	9.0%	3,876	3,876	3,876	0	323
400%	45,960	8.4%	3,876	3,876	3,876	0	323
425%	48,833	7.9%	3,876	3,876	3,876	0	323

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$2,844	\$0	\$2,844	\$0
125%	14,363	0.0%	0	2,844	0	2,844	0
139%	15,971	0.0%	0	2,844	0	2,844	0
150%	17,235	0.0%	0	2,844	0	2,844	0
175%	20,108	0.0%	0	2,844	0	2,844	0
200%	22,980	1.2%	272	2,844	272	2,572	23
225%	25,853	2.6%	680	2,844	680	2,164	57
250%	28,725	4.0%	1,136	2,844	1,136	1,708	95
275%	31,598	5.1%	1,598	2,844	1,598	1,246	133
300%	34,470	6.1%	2,099	2,844	2,099	745	175
325%	37,343	6.4%	2,372	2,844	2,372	472	198
350%	40,215	6.6%	2,644	2,844	2,644	200	220
375%	43,088	6.6%	2,844	2,844	2,844	0	237
400%	45,960	6.2%	2,844	2,844	2,844	0	237
425%	48,833	5.8%	2,844	2,844	2,844	0	237

Source: HHS, Credit Suisse estimates

# Washington

## Exhibit 45: Individuals Earning Between 139% and 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$4,224	\$535	\$3,689	\$45
150%	17,235	4.0%	689	4,224	689	3,535	57
175%	20,108	5.2%	1,036	4,224	1,036	3,188	86
200%	22,980	6.3%	1,448	4,224	1,448	2,776	121
225%	25,853	7.2%	1,856	4,224	1,856	2,368	155
250%	28,725	8.1%	2,312	4,224	2,312	1,912	193
275%	31,598	8.8%	2,774	4,224	2,774	1,450	231
300%	34,470	9.5%	3,275	4,224	3,275	949	273
325%	37,343	9.5%	3,548	4,224	3,548	676	296
350%	40,215	9.5%	3,820	4,224	3,820	404	318
375%	43,088	9.5%	4,093	4,224	4,093	131	341
400%	45,960	9.5%	4,224	4,224	4,224	0	352
425%	48,833	NA	4,224	4,224	4,224	0	352

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.2%	\$511	\$4,200	\$511	\$3,689	\$43
150%	17,235	3.9%	665	4,200	665	3,535	55
175%	20,108	5.0%	1,012	4,200	1,012	3,188	84
200%	22,980	6.2%	1,424	4,200	1,424	2,776	119
225%	25,853	7.1%	1,832	4,200	1,832	2,368	153
250%	28,725	8.0%	2,288	4,200	2,288	1,912	191
275%	31,598	8.7%	2,750	4,200	2,750	1,450	229
300%	34,470	9.4%	3,251	4,200	3,251	949	271
325%	37,343	9.4%	3,524	4,200	3,524	676	294
350%	40,215	9.4%	3,796	4,200	3,796	404	316
375%	43,088	9.4%	4,069	4,200	4,069	131	339
400%	45,960	9.1%	4,200	4,200	4,200	0	350
425%	48,833	8.6%	4,200	4,200	4,200	0	350

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$3,168	\$0	\$3,168	\$0
150%	17,235	0.0%	0	3,168	0	3,168	0
175%	20,108	0.0%	0	3,168	0	3,168	0
200%	22,980	1.7%	392	3,168	392	2,776	33
225%	25,853	3.1%	800	3,168	800	2,368	67
250%	28,725	4.4%	1,256	3,168	1,256	1,912	105
275%	31,598	5.4%	1,718	3,168	1,718	1,450	143
300%	34,470	6.4%	2,219	3,168	2,219	949	185
325%	37,343	6.7%	2,492	3,168	2,492	676	208
350%	40,215	6.9%	2,764	3,168	2,764	404	230
375%	43,088	7.0%	3,037	3,168	3,037	131	253
400%	45,960	6.9%	3,168	3,168	3,168	0	264
425%	48,833	6.5%	3,168	3,168	3,168	0	264

Source: HHS, Credit Suisse estimates



# West Virginia

## Exhibit 46: Individuals Earning 139% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,972	\$535	\$3,437	\$45
150%	17,235	4.0%	689	3,972	689	3,283	57
175%	20,108	5.2%	1,036	3,972	1,036	2,936	86
200%	22,980	6.3%	1,448	3,972	1,448	2,524	121
225%	25,853	7.2%	1,856	3,972	1,856	2,116	155
250%	28,725	8.1%	2,312	3,972	2,312	1,660	193
275%	31,598	8.8%	2,774	3,972	2,774	1,198	231
300%	34,470	9.5%	3,275	3,972	3,275	697	273
325%	37,343	9.5%	3,548	3,972	3,548	424	296
350%	40,215	9.5%	3,820	3,972	3,820	152	318
375%	43,088	9.5%	3,972	3,972	3,972	0	331
400%	45,960	9.5%	3,972	3,972	3,972	0	331
425%	48,833	NA	3,972	3,972	3,972	0	331

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	3.4%	\$535	\$3,972	\$535	\$3,437	\$45
150%	17,235	4.0%	689	3,972	689	3,283	57
175%	20,108	5.2%	1,036	3,972	1,036	2,936	86
200%	22,980	6.3%	1,448	3,972	1,448	2,524	121
225%	25,853	7.2%	1,856	3,972	1,856	2,116	155
250%	28,725	8.1%	2,312	3,972	2,312	1,660	193
275%	31,598	8.8%	2,774	3,972	2,774	1,198	231
300%	34,470	9.5%	3,275	3,972	3,275	697	273
325%	37,343	9.5%	3,548	3,972	3,548	424	296
350%	40,215	9.5%	3,820	3,972	3,820	152	318
375%	43,088	9.2%	3,972	3,972	3,972	0	331
400%	45,960	8.6%	3,972	3,972	3,972	0	331
425%	48,833	8.1%	3,972	3,972	3,972	0	331

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
125%	14,363	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid	Medicaid
139%	15,971	0.0%	\$0	\$3,360	\$0	\$3,360	\$0
150%	17,235	0.4%	77	3,360	77	3,283	6
175%	20,108	2.1%	424	3,360	424	2,936	35
200%	22,980	3.6%	836	3,360	836	2,524	70
225%	25,853	4.8%	1,244	3,360	1,244	2,116	104
250%	28,725	5.9%	1,700	3,360	1,700	1,660	142
275%	31,598	6.8%	2,162	3,360	2,162	1,198	180
300%	34,470	7.7%	2,663	3,360	2,663	697	222
325%	37,343	7.9%	2,936	3,360	2,936	424	245
350%	40,215	8.0%	3,208	3,360	3,208	152	267
375%	43,088	7.8%	3,360	3,360	3,360	0	280
400%	45,960	7.3%	3,360	3,360	3,360	0	280
425%	48,833	6.9%	3,360	3,360	3,360	0	280

Source: HHS, Credit Suisse estimates

# Wisconsin

## Exhibit 47: Individuals Earning up to 150% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$4,332	\$230	\$4,102	\$19
125%	14,363	2.0%	287	4,332	287	4,045	24
139%	15,971	3.4%	535	4,332	535	3,797	45
150%	17,235	4.0%	689	4,332	689	3,643	57
175%	20,108	5.2%	1,036	4,332	1,036	3,296	86
200%	22,980	6.3%	1,448	4,332	1,448	2,884	121
225%	25,853	7.2%	1,856	4,332	1,856	2,476	155
250%	28,725	8.1%	2,312	4,332	2,312	2,020	193
275%	31,598	8.8%	2,774	4,332	2,774	1,558	231
300%	34,470	9.5%	3,275	4,332	3,275	1,057	273
325%	37,343	9.5%	3,548	4,332	3,548	784	296
350%	40,215	9.5%	3,820	4,332	3,820	512	318
375%	43,088	9.5%	4,093	4,332	4,093	239	341
400%	45,960	9.5%	4,332	4,332	4,332	0	361
425%	48,833	NA	4,332	4,332	4,332	0	361

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.2%	\$26	\$4,128	\$26	\$4,102	\$2
125%	14,363	0.6%	83	4,128	83	4,045	7
139%	15,971	2.1%	331	4,128	331	3,797	28
150%	17,235	2.8%	485	4,128	485	3,643	40
175%	20,108	4.1%	832	4,128	832	3,296	69
200%	22,980	5.4%	1,244	4,128	1,244	2,884	104
225%	25,853	6.4%	1,652	4,128	1,652	2,476	138
250%	28,725	7.3%	2,108	4,128	2,108	2,020	176
275%	31,598	8.1%	2,570	4,128	2,570	1,558	214
300%	34,470	8.9%	3,071	4,128	3,071	1,057	256
325%	37,343	9.0%	3,344	4,128	3,344	784	279
350%	40,215	9.0%	3,616	4,128	3,616	512	301
375%	43,088	9.0%	3,889	4,128	3,889	239	324
400%	45,960	9.0%	4,128	4,128	4,128	0	344
425%	48,833	8.5%	4,128	4,128	4,128	0	344

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$3,444	\$0	\$3,444	\$0
125%	14,363	0.0%	0	3,444	0	3,444	0
139%	15,971	0.0%	0	3,444	0	3,444	0
150%	17,235	0.0%	0	3,444	0	3,444	0
175%	20,108	0.7%	148	3,444	148	3,296	12
200%	22,980	2.4%	560	3,444	560	2,884	47
225%	25,853	3.7%	968	3,444	968	2,476	81
250%	28,725	5.0%	1,424	3,444	1,424	2,020	119
275%	31,598	6.0%	1,886	3,444	1,886	1,558	157
300%	34,470	6.9%	2,387	3,444	2,387	1,057	199
325%	37,343	7.1%	2,660	3,444	2,660	784	222
350%	40,215	7.3%	2,932	3,444	2,932	512	244
375%	43,088	7.4%	3,205	3,444	3,205	239	267
400%	45,960	7.5%	3,444	3,444	3,444	0	287
425%	48,833	7.1%	3,444	3,444	3,444	0	287

Source: HHS, Credit Suisse estimates

# Wyoming

## Exhibit 48: Individuals Earning up to 175% FPL will be Eligible for a \$0 Premium Bronze Plan

Baseline Government Subsidy by Income Level is Tied to the Second Lowest Cost Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Max Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	2.0%	\$230	\$6,192	\$230	\$5,962	\$19
125%	14,363	2.0%	287	6,192	287	5,905	24
139%	15,971	3.4%	535	6,192	535	5,657	45
150%	17,235	4.0%	689	6,192	689	5,503	57
175%	20,108	5.2%	1,036	6,192	1,036	5,156	86
200%	22,980	6.3%	1,448	6,192	1,448	4,744	121
225%	25,853	7.2%	1,856	6,192	1,856	4,336	155
250%	28,725	8.1%	2,312	6,192	2,312	3,880	193
275%	31,598	8.8%	2,774	6,192	2,774	3,418	231
300%	34,470	9.5%	3,275	6,192	3,275	2,917	273
325%	37,343	9.5%	3,548	6,192	3,548	2,644	296
350%	40,215	9.5%	3,820	6,192	3,820	2,372	318
375%	43,088	9.5%	4,093	6,192	4,093	2,099	341
400%	45,960	9.5%	4,366	6,192	4,366	1,826	364
425%	48,833	NA	6,192	6,192	6,192	0	516

### Lowest Silver Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$5,868	\$0	\$5,868	\$0
125%	14,363	0.0%	0	5,868	0	5,868	0
139%	15,971	1.3%	211	5,868	211	5,657	18
150%	17,235	2.1%	365	5,868	365	5,503	30
175%	20,108	3.5%	712	5,868	712	5,156	59
200%	22,980	4.9%	1,124	5,868	1,124	4,744	94
225%	25,853	5.9%	1,532	5,868	1,532	4,336	128
250%	28,725	6.9%	1,988	5,868	1,988	3,880	166
275%	31,598	7.8%	2,450	5,868	2,450	3,418	204
300%	34,470	8.6%	2,951	5,868	2,951	2,917	246
325%	37,343	8.6%	3,224	5,868	3,224	2,644	269
350%	40,215	8.7%	3,496	5,868	3,496	2,372	291
375%	43,088	8.7%	3,769	5,868	3,769	2,099	314
400%	45,960	8.8%	4,042	5,868	4,042	1,826	337
425%	48,833	12.0%	5,868	5,868	5,868	0	489

### Lowest Bronze Plan

Salary		Individual				Government Subsidy	Individual PMPM
% FPL	Annual Income at Respective FPL Level	Burden as % of Income	Individual's Premium Pmt	Total Cost of Health Ins.	Individual's Premium Pmt		
100%	\$11,490	0.0%	\$0	\$5,100	\$0	\$5,100	\$0
125%	14,363	0.0%	0	5,100	0	5,100	0
139%	15,971	0.0%	0	5,100	0	5,100	0
150%	17,235	0.0%	0	5,100	0	5,100	0
175%	20,108	0.0%	0	5,100	0	5,100	0
200%	22,980	1.5%	356	5,100	356	4,744	30
225%	25,853	3.0%	764	5,100	764	4,336	64
250%	28,725	4.2%	1,220	5,100	1,220	3,880	102
275%	31,598	5.3%	1,682	5,100	1,682	3,418	140
300%	34,470	6.3%	2,183	5,100	2,183	2,917	182
325%	37,343	6.6%	2,456	5,100	2,456	2,644	205
350%	40,215	6.8%	2,728	5,100	2,728	2,372	227
375%	43,088	7.0%	3,001	5,100	3,001	2,099	250
400%	45,960	7.1%	3,274	5,100	3,274	1,826	273
425%	48,833	10.4%	5,100	5,100	5,100	0	425

Source: HHS, Credit Suisse estimates



**Companies Mentioned** (Price as of 25-Sep-2013)

**Aetna Inc.** (AET.N, \$64.91)  
**Amedisys Inc.** (AMED.OQ, \$16.79)  
**Centene Corporation** (CNC.N, \$63.95)  
**Cigna Corp.** (CI.N, \$78.32)  
**Community Health Systems Inc.** (CYH.N, \$39.18)  
**Envision Healthcare Corp.** (EVHC.N, \$26.48)  
**ExamWorks Group Inc.** (EXAM.N, \$25.73)  
**Gentiva Health Services Inc.** (GTIV.OQ, \$11.84)  
**HCA Holdings Inc.** (HCA.N, \$42.01)  
**Health Management Associates** (HMA.N, \$12.68)  
**Health Net Inc.** (HNT.N, \$31.5)  
**Humana Inc.** (HUM.N, \$94.74)  
**IPC The Hospitalist Company, Inc.** (IPCM.OQ, \$49.18)  
**LHC Group** (LHCG.OQ, \$23.32)  
**LifePoint Hospitals Inc.** (LPNT.OQ, \$45.89)  
**Mednax, Inc.** (MD.N, \$99.44)  
**Molina Healthcare Inc** (MOH.N, \$35.28)  
**Skilled Healthcare Group Inc.** (SKH.N, \$4.28)  
**Team Health Holdings Inc.** (TMH.N, \$36.87)  
**Tenet Healthcare Corporation** (THC.N, \$40.32)  
**Triple-S Management Corp.** (GTS.N, \$18.92)  
**United Health Group** (UNH.N, \$71.98)  
**Universal Health Services Inc.** (UHS.N, \$73.69)  
**WellPoint Inc.** (WLP.N, \$83.63)

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## Disclosure Appendix

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Restricted	3%	

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