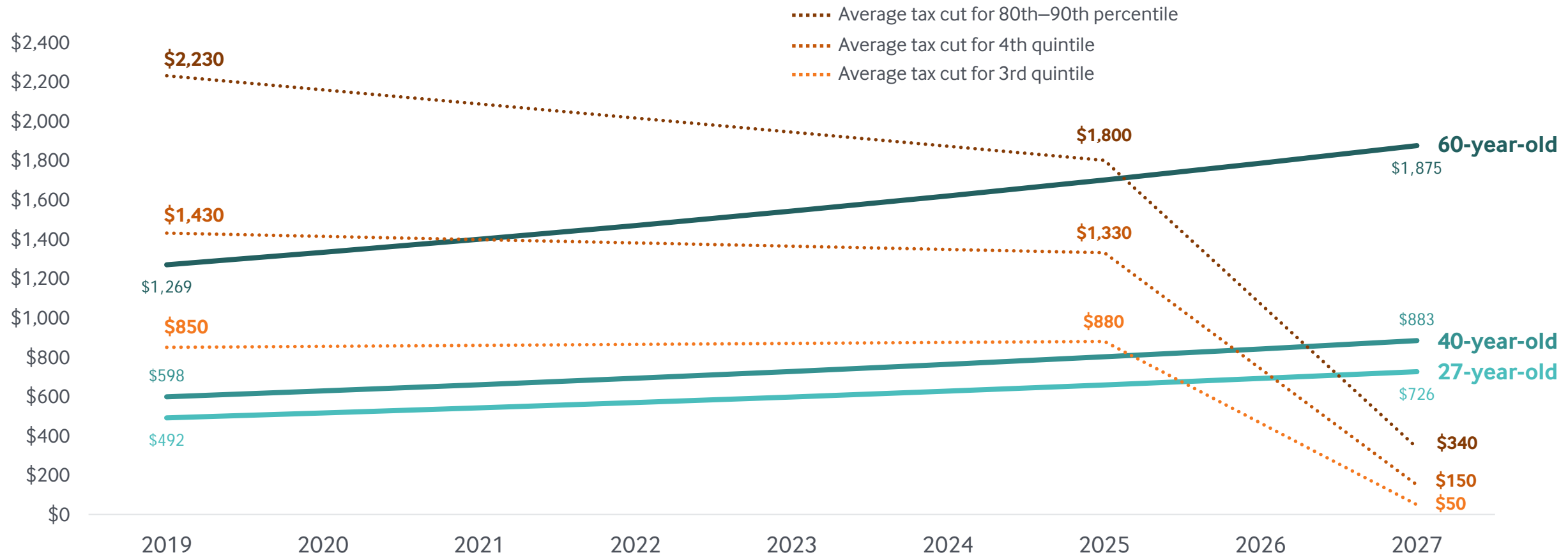


# Additional Amount Spent in Annual Premiums Each Year Due to Repeal of Individual Mandate vs. Average Tax Cut in Senate Bill, 2019–2027

Additional amount spent in annual premiums if the Affordable Care Act individual mandate is repealed, based on lowest-cost silver plan\*

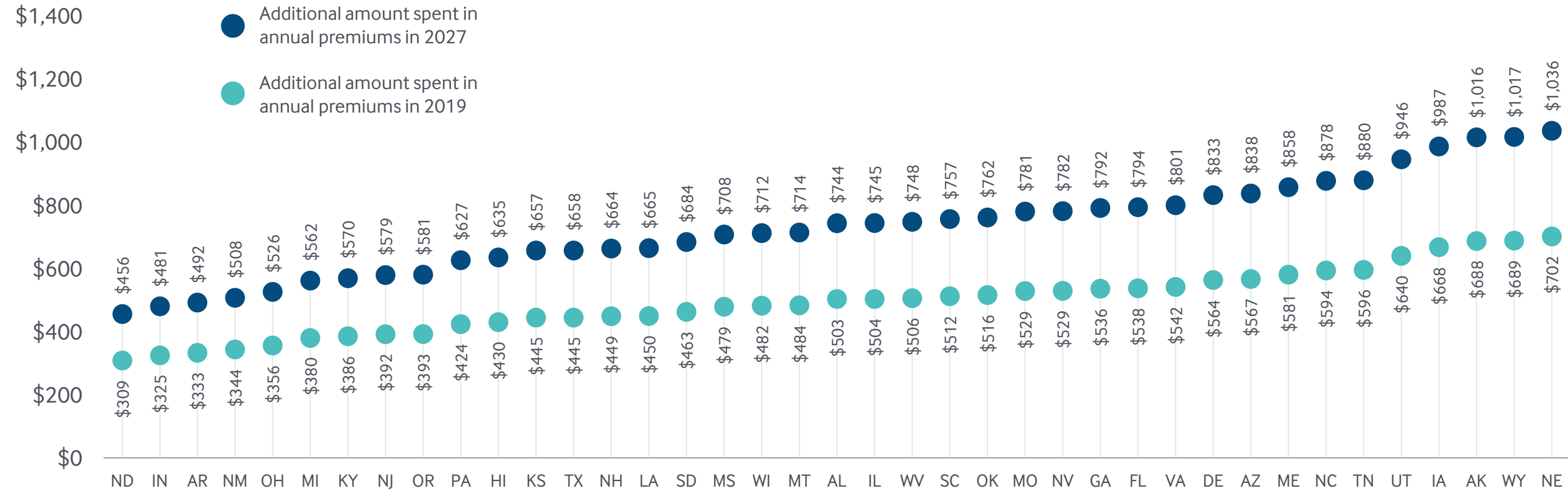


Notes: \* We estimate the additional amount spent in annual premiums in 2019–2027 using 2018 premium data as the baseline. The 2018 premiums are the average of the lowest-cost silver plan in each rating area, unless the lowest-cost gold plan in the rating area has a lower premium than the lowest-cost silver plan. This analysis is limited to the 39 states that use the federally facilitated marketplace. We assume premiums will increase by 5% annually under current law starting in 2020 as projected by CBO. We look at the difference between CBO’s projection of what premiums would look like under current law and what premiums would look like if the Senate bill passes: if the individual mandate is repealed, CBO estimates that premiums would be 10% higher than the baseline estimates in most years of the decade. We assume premiums will be 10% above the baseline in each year 2019–2027.

Data: Data.Healthcare.gov Plan Year 2018 Individual Medical Coverage Landscape; Tax Policy Center, *Distributional Analysis of the Tax Cuts and Jobs Act as Passed by the Senate Finance Committee*, Nov. 2017.

# Additional Amount Spent in Annual Premiums Due to Repeal of Individual Mandate for a 27-Year-Old, 2019 and 2027

Additional amount spent in annual premiums if the Affordable Care Act individual mandate is repealed, based on a 27-year-old's premium for the lowest-cost silver plan\*

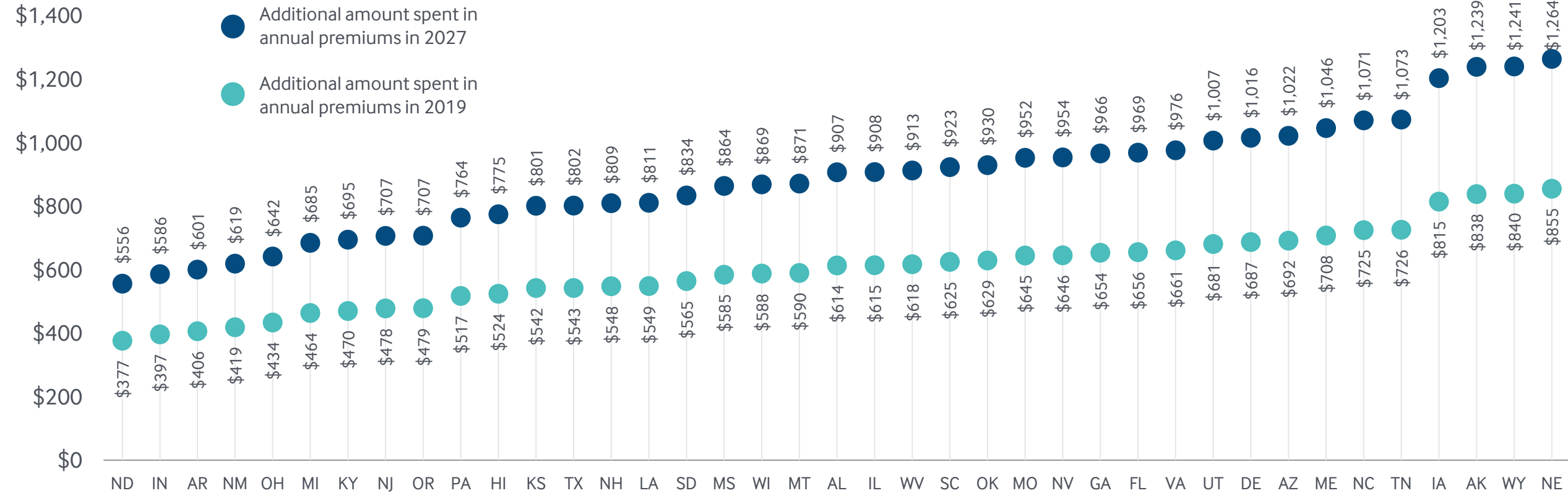


Notes: \* We estimate the additional amount spent in annual premiums in 2019 and 2027 using 2018 premium data as the baseline. The 2018 state premiums are the average of the lowest-cost silver plan in each rating area, unless the lowest-cost gold plan in the rating area has a lower premium than the lowest-cost silver plan. This analysis is limited to the 39 states that use the federally-facilitated marketplace. We assume premiums will increase by 5% annually under current law starting in 2020 as projected by CBO. We look at the difference between CBO's projection of what premiums would look like under current law and what premiums would look like if the Senate bill passes: if the individual mandate is repealed, CBO estimates that premiums would be 10% higher than the baseline estimates in most years of the decade. We assume premiums will be 10% above the baseline in each year 2019–2027.

Data: Data.Healthcare.gov Plan Year 2018 Individual Medical Coverage Landscape.

# Additional Amount Spent in Annual Premiums Due to Repeal of Individual Mandate for a 40-Year-Old, 2019 and 2027

Additional amount spent in annual premiums if the Affordable Care Act individual mandate is repealed, based on a 40-year-old's premium for the lowest-cost silver plan\*

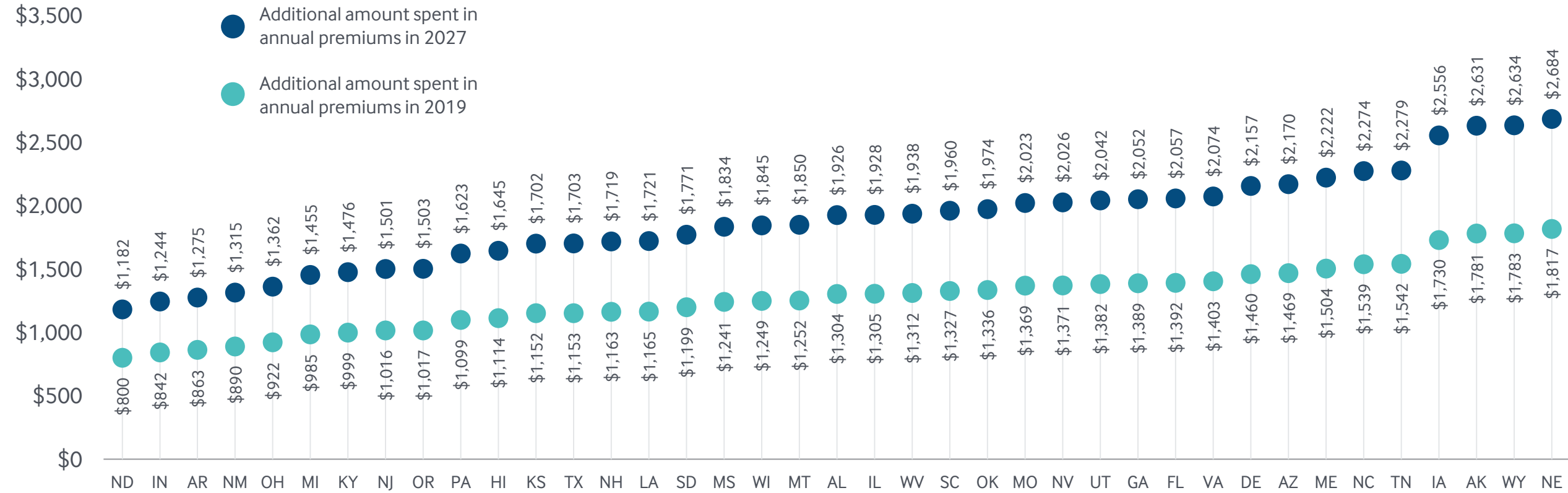


Notes: \* We estimate the additional amount spent in annual premiums in 2019 and 2027 using 2018 premium data as the baseline. The 2018 state premiums are the average of the lowest-cost silver plan in each rating area, unless the lowest-cost gold plan in the rating area has a lower premium than the lowest-cost silver plan. This analysis is limited to the 39 states that use the federally-facilitated marketplace. We assume premiums will increase by 5% annually under current law starting in 2020 as projected by CBO. We look at the difference between CBO's projection of what premiums would look like under current law and what premiums would look like if the Senate bill passes: if the individual mandate is repealed, CBO estimates that premiums would be 10% higher than the baseline estimates in most years of the decade. We assume premiums will be 10% above the baseline in each year 2019–2027.

Data: Data.Healthcare.gov Plan Year 2018 Individual Medical Coverage Landscape.

# Additional Amount Spent in Annual Premiums Due to Repeal of Individual Mandate for a 60-Year-Old, 2019 and 2027

Additional amount spent in annual premiums if the Affordable Care Act individual mandate is repealed, based on a 60-year-old's premium for the lowest-cost silver plan\*



Notes: \* We estimate the additional amount spent in annual premiums in 2019 and 2027 using 2018 premium data as the baseline. The 2018 state premiums are the average of the lowest-cost silver plan in each rating area, unless the lowest-cost gold plan in the rating area has a lower premium than the lowest-cost silver plan. This analysis is limited to the 39 states that use the federally-facilitated marketplace. We assume premiums will increase by 5% annually under current law starting in 2020 as projected by CBO. We look at the difference between CBO's projection of what premiums would look like under current law and what premiums would look like if the Senate bill passes: if the individual mandate is repealed, CBO estimates that premiums would be 10% higher than the baseline estimates in most years of the decade. We assume premiums will be 10% above the baseline in each year 2019–2027.

Data: Data.Healthcare.gov Plan Year 2018 Individual Medical Coverage Landscape.

