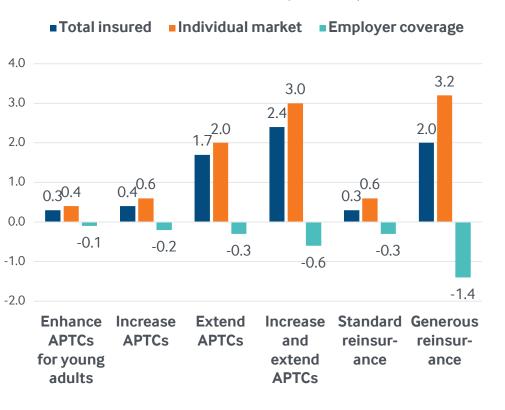
Changes in Health Insurance Enrollment Under Policies to Expand Coverage Relative to Current Law, 2020, Individuals Under Age 65 (in millions)

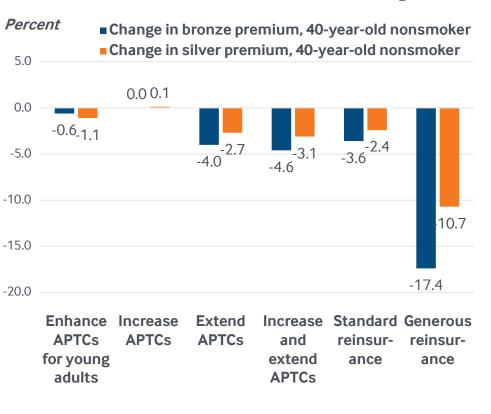


Data: Estimates based on the RAND COMPARE microsimulation model.

Notes: APTCs = advance premium tax credits. Total insured is the number of individuals with insurance coverage from any source, including employer-sponsored coverage, individual market plans, Medicaid, and other public coverage. Individual market plans include plans purchased on and off the marketplaces. Off-marketplace plans are purchased directly from insurers rather than through the marketplaces; individuals purchasing these plans are not eligible for tax credits. The decreases in employer coverage reflect movement to other sources of coverage; in aggregate, the number insured through any source increases. The changes in individual market and employer coverage may not sum to changes in total insured because of minor changes in other insurance categories that are not shown in the exhibit. For example, there is a 0.2 million increase in Medicaid enrollment in the generous reinsurance scenario. We assume insurers increase silver premiums to offset the costs of cost-sharing reductions without federal payments, short-term plans are available for 12-month periods, and the individual mandate penalty is eliminated.



Changes in Individual Market Bronze and Silver Premiums for a 40-Year-Old Nonsmoker, Under Policies to Expand Coverage Relative to Current Law, 2020



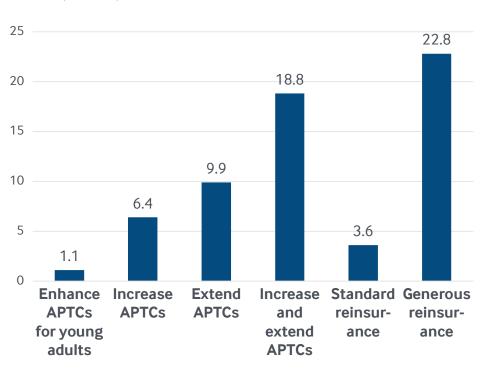
Data: Estimates based on the RAND COMPARE microsimulation model.

Notes: APTCs = advance premium tax credits. We assume insurers increase silver premiums to offset the costs of cost-sharing reductions (CSRs) without federal payments, short-term plans are available for 12-month periods, and the individual mandate penalty is eliminated.



Additional Taxpayer Cost (in \$ billions) Under Policies to Expand Coverage, 2020

Dollars (billions)



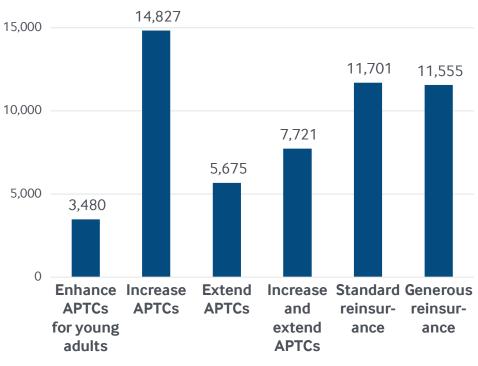
Data: Estimates based on the RAND COMPARE microsimulation model.

Note: APTCs = advance premium tax credits.



Additional Taxpayer Cost per New Enrollee Under Policies to Expand Coverage, 2020





Data: Estimates based on the RAND COMPARE microsimulation model.

Notes: APTCs = advance premium tax credits. The additional taxpayer cost per new enrollee is calculated as the total additional taxpayer cost divided by the number of new enrollees.

