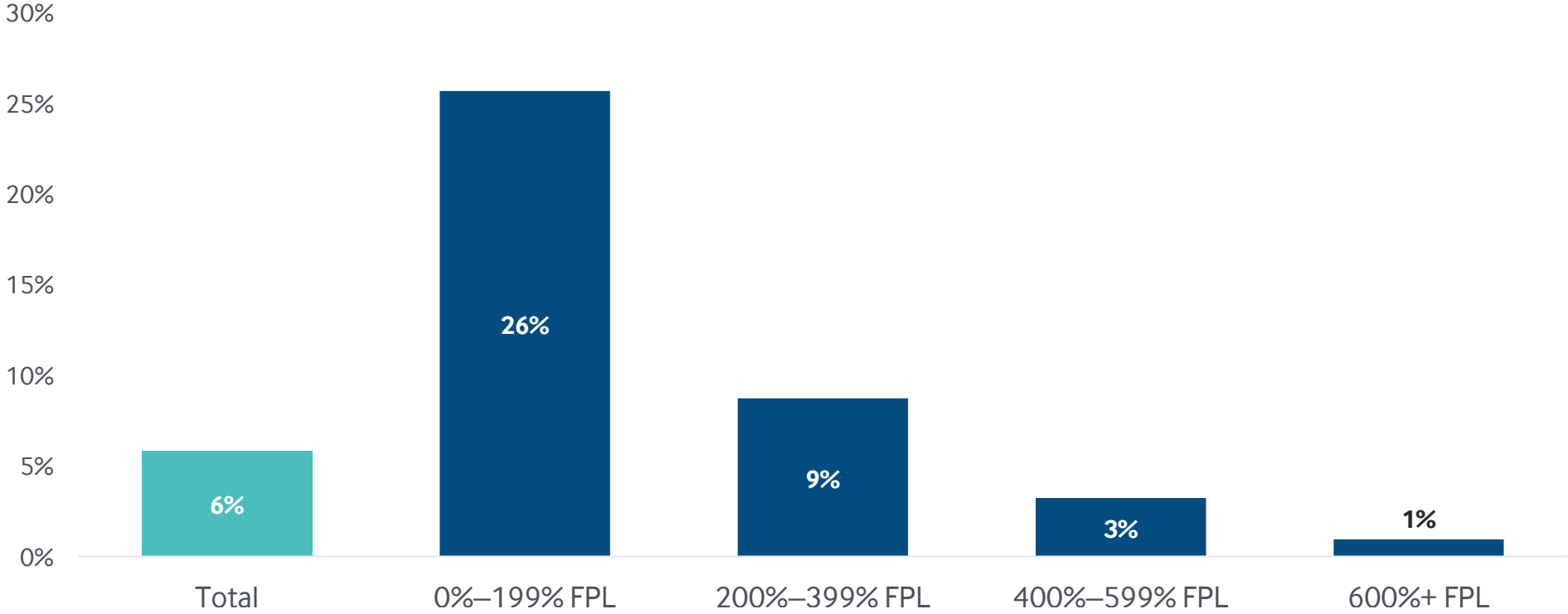


# Percentage of People in Employer Plans with High Premium Burdens Relative to Income, by Poverty Level

Percentage of people with employer coverage where more than 8.5 percent of household income goes toward after-tax premium contributions



Notes: FPL = federal poverty level. People below 138% FPL in states that have expanded Medicaid are excluded from the analysis sample. See "How We Conducted This Study."  
Data: Analysis of U.S. Census Bureau Current Population Survey, Annual Social and Economic Supplement, Sept. 2019 and 2020 data releases (2018 and 2019 data years).

# Marketplace Premium Contributions as a Share of Income, 2021 and Enhanced Subsidies

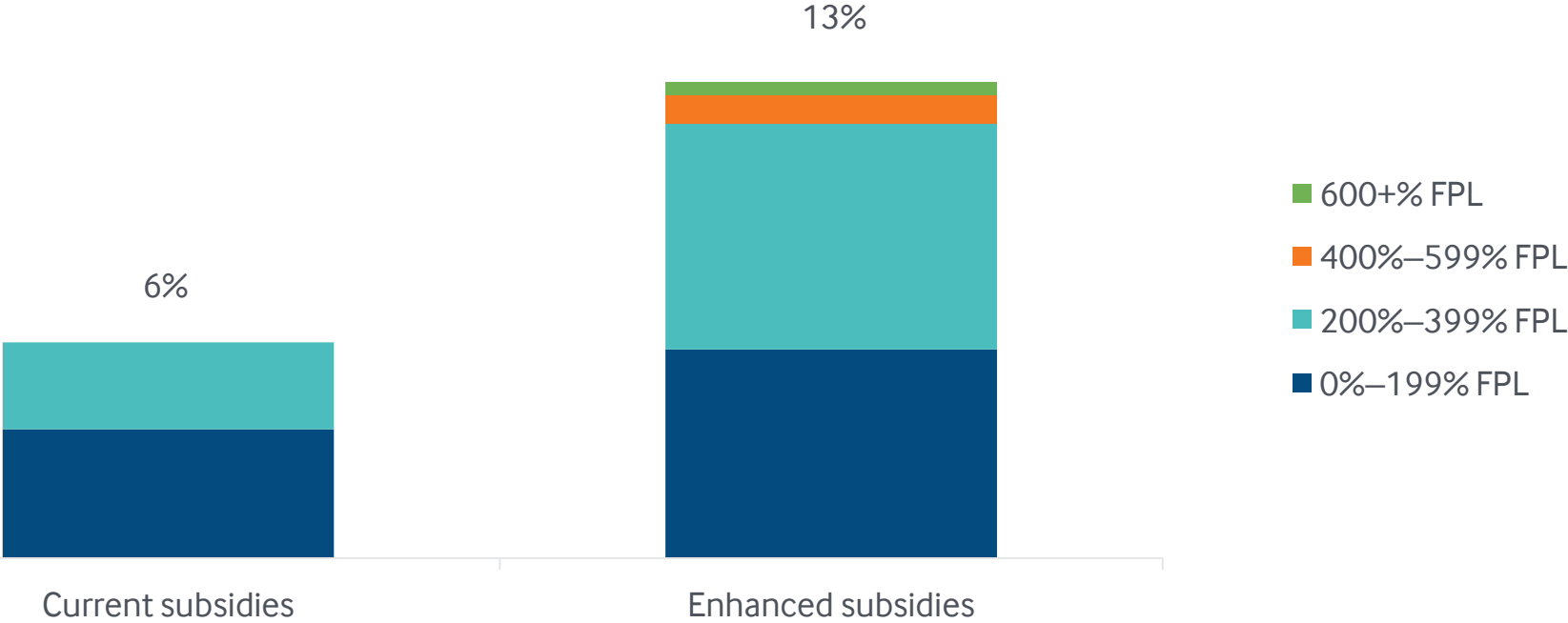
FPL ranges	Income ranges	Premium contributions as percent of income (current law, 2021)	Premium contributions as percent of income (enhanced subsidies)
0%–100%	S: \$0–\$12,760 F: \$0–\$26,200	2.07%	0%
100%–133%	S: \$12,760–\$16,971 F: \$26,200–\$34,846	2.07%	0%
133%–150%	S: \$16,971–\$19,140 F: \$34,846–\$39,300	3.10%–4.14%	0%
150%–200%	S: \$19,140–\$25,520 F: \$39,300–\$52,400	4.14%–6.52%	0%–3%
200%–250%	S: \$25,520–\$31,900 F: \$52,400–\$65,500	6.52%–8.33%	3%–4%
250%–300%	S: \$31,900–\$38,280 F: \$65,500–\$78,600	8.33%–9.83%	4%–6%
300%–400%	S: \$38,280–\$51,040 F: \$78,600–\$104,800	9.83%	6%–8.5%
400%–500%	S: \$51,040–\$63,800 F: \$104,800–\$131,000	No cap	8.5%
500%–600%	S: \$63,800–\$76,560 F: \$131,000–\$157,200	No cap	8.5%
600%+	S: \$76,560+ F: \$157,200+	No cap	8.5%

Note: FPL = 2020 federal poverty level guidelines for coverage year 2021; “S” = single household; “F” = family of four; “Enhanced subsidies” cap premium expenses at a lower percentage of income and extend to all income levels. They are based on H.R. 1425, which passed the U.S. House of Representatives in June 2020.

Data: *Current*: 26 CFR 601.105; *Enhanced*: Patient Protection and Affordable Care Enhancement Act of 2020, H.R.1425, 116th Cong. (2020).

# Estimated Percentage of People with Employer Coverage Whose Household Premiums Could Decrease if They Enrolled in Marketplace Plans

Percentage of people with employer coverage whose household could pay lower premiums through the marketplace

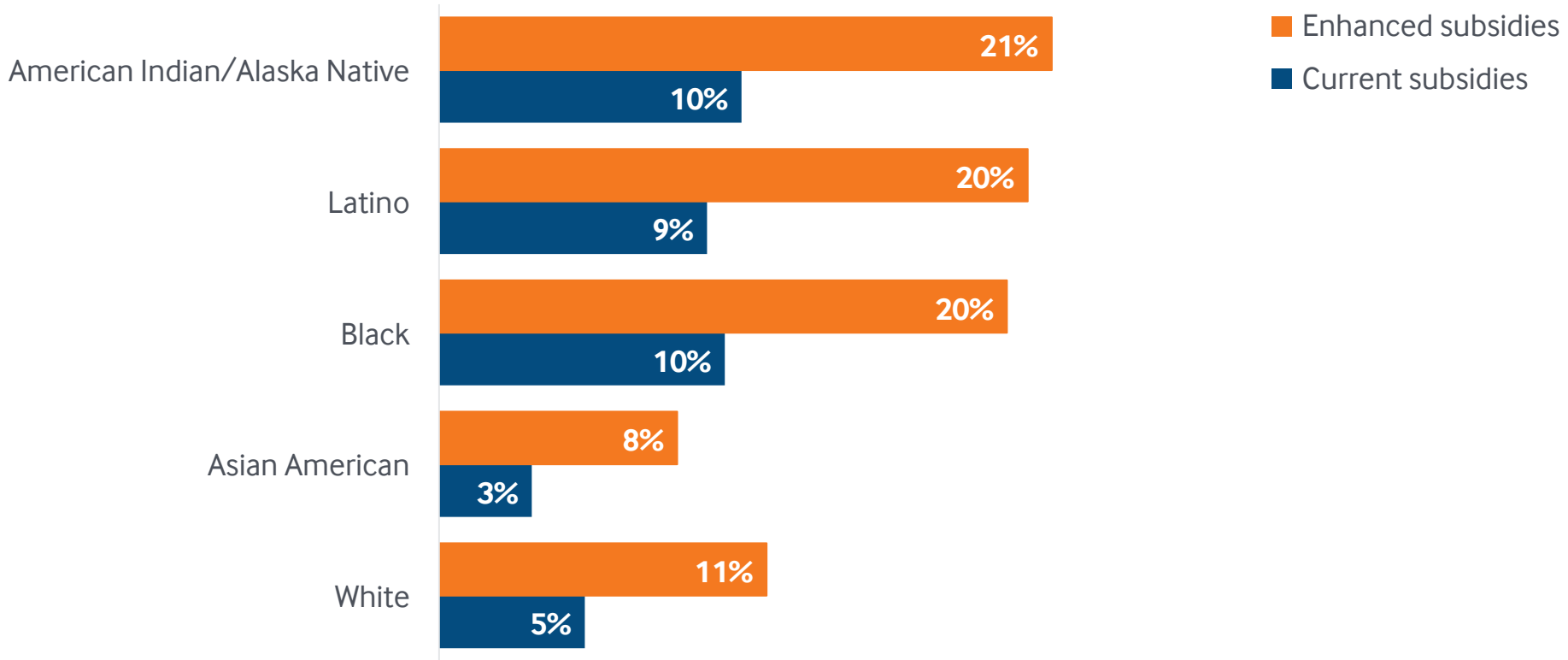


Note: FPL = federal poverty level.

Data: Analysis of U.S. Census Bureau Current Population Survey, Annual Social and Economic Supplement, Sept. 2019 and 2020 data releases (2018 and 2019 data years).

# Estimated Percentage of People with Employer Coverage Whose Household Premiums Could Decrease if They Enrolled in Marketplace Plans, by Race/Ethnicity

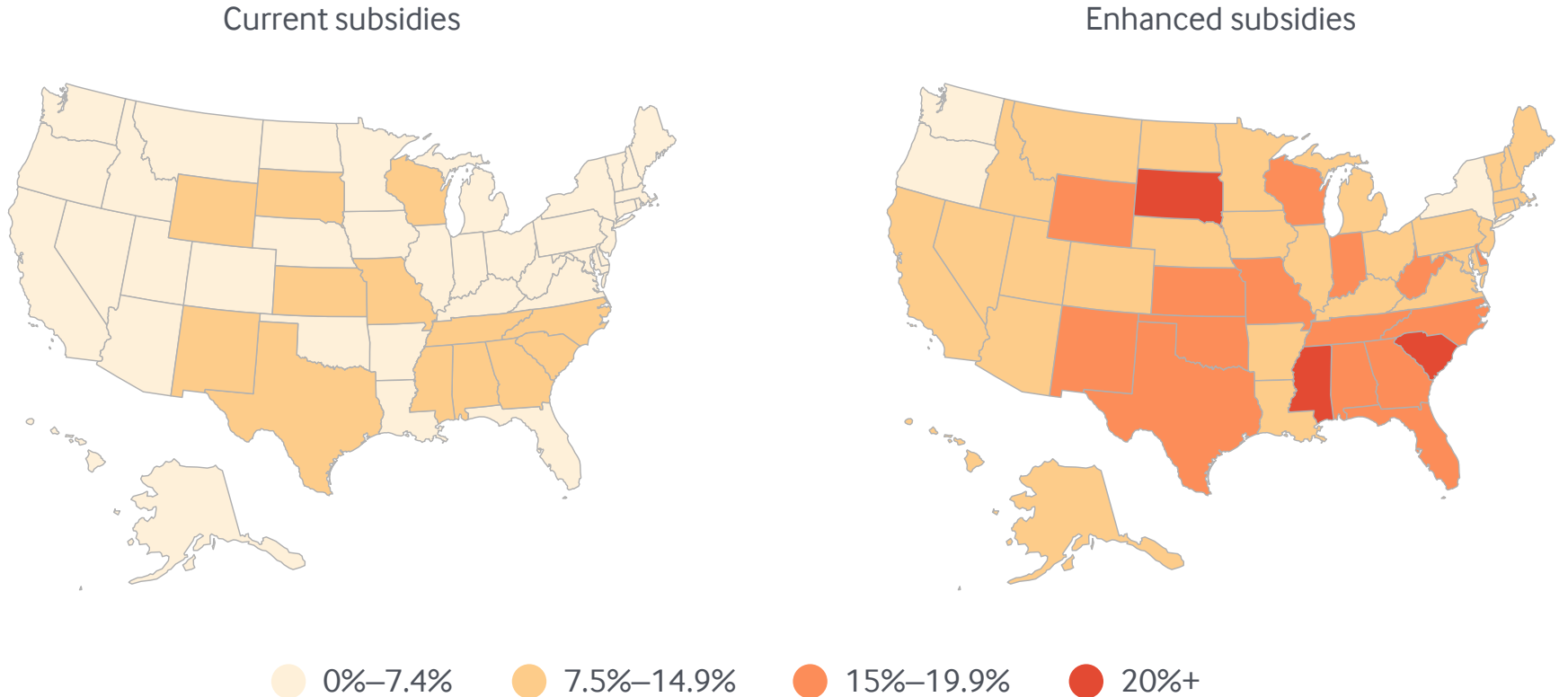
Percentage of people with employer coverage whose household could pay lower premiums through the marketplace



Data: Analysis of U.S. Census Bureau Current Population Survey, Annual Social and Economic Supplement, Sept. 2019 and 2020 data releases (2018 and 2019 data years).

# Eliminating the Employer Firewall Could Particularly Benefit People in Southern States

Percentage of people with employer coverage whose household could pay lower premiums through the marketplace, by state



Data: Analysis of U.S. Census Bureau Current Population Survey, Annual Social and Economic Supplement, Sept. 2019 and 2020 data releases (2018 and 2019 data years).