

The following appendix is part of a Commonwealth Fund data brief, Jessica S. Banthin, Michael Simpson, and Andrew Green, *The Coverage and Cost Effects of Key Health Insurance Reforms Being Considered by Congress* (Commonwealth Fund, Sept. 2021), <https://www.commonwealthfund.org/publications/issue-briefs/2021/sep/coverage-cost-effects-key-health-insurance-reforms-congress>.

APPENDIX

APPENDIX TABLE 1

Premium Tax Credit Percentage of Income Limits for Benchmark Coverage

Income (percent of FPL)	Pre-ARPA subsidy schedule	ARPA subsidy schedule
<138	2.07	0.0
138–150	3.10–4.14	0.0
150–200	4.14–6.52	0.0–2.0
200–250	6.52–8.33	2.0–4.0
250–300	8.33–9.83	4.0–6.0
300–400	9.83	6.0–8.5
400–500	n/a	8.5
500–600	n/a	8.5
600+	n/a	8.5
Benchmark plan	Silver	Silver

Notes: Percentage of income caps applied in 2022, although the pre-ARPA caps are for 2021 and are indexed each year. ARPA schedule is not intended to be indexed. ARPA = American Rescue Plan Act. FPL = federal poverty level. n/a = not applicable because no subsidies are available at this income level.

Data: Data on premium tax credit percentage-of-income limits are from Examination of Returns and Claims for Refund, Credit, or Abatement; Determination of Correct Tax Liability, CFR 601.105, (2020); American Rescue Plan Act of 2021, Pub. L. No. 117-2; and the Improving Health Insurance Affordability Act of 2021, S.499 117th Cong. (2021-22).

APPENDIX TABLE 2

Coverage of the Nonelderly Population Under Pre-ARPA Law and Permanent ARPA Subsidies with Medicaid Gap Filled by the Marketplace, 2022

Thousands of people	Pre-ARPA	Reform	Change	Change (%)
Insured (minimum essential coverage)	244,629	252,003	7,374	3.0%
<i>Employer</i>	149,214	148,543	-670	-0.4%
<i>Private nongroup</i>	14,854	22,553	7,699	51.8%
Basic health program	864	866	2	0.2%
Marketplace with PTC	8,355	16,386	8,032	96.1%
Full-pay nongroup	1,241	965	-277	-22.3%
Other nongroup	4,394	4,336	-58	-1.3%
<i>Medicaid/CHIP</i>	71,896	72,242	346	0.5%
Disabled	9,450	9,451	0	0.0%
Medicaid expansion	15,430	15,638	207	1.3%
Traditional nondisabled adult	12,696	12,786	90	0.7%
Nondisabled Medicaid/CHIP child	34,280	34,328	48	0.1%
State-funded program	40	40	0	0.0%
<i>Other public</i>	8,665	8,665	0	0.0%
Uninsured (no minimum essential coverage)	32,817	25,443	-7,374	-22.5%
<i>Uninsured</i>	30,269	23,276	-6,993	-23.1%
<i>Noncompliant nongroup</i>	2,548	2,167	-381	-15.0%
Total	277,446	277,446	0	0.0%

Notes: ARPA = American Rescue Plan Act. PTC = premium tax credit. CHIP = Children's Health Insurance Program. "Reform" includes permanent ARPA subsidies and filling the Medicaid gap by expanding subsidies for marketplace plans below 100 percent of the federal poverty level.

Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2021.

APPENDIX TABLE 3

Health Spending for the Nonelderly Population Under Pre-ARPA Law and Permanent ARPA Subsidies with Medicaid Gap Filled by the Marketplace, 2022

Millions of dollars	Pre-ARPA	Reform	Change	Change (%)
Household				
Premiums	300,296	291,545	-8,751	-2.9%
Other health care spending	289,220	296,202	6,982	2.4%
Subtotal, household	589,516	587,747	-1,769	-0.3%
Federal government				
Medicaid	381,321	383,381	2,060	0.5%
Marketplace PTC	57,364	92,156	34,792	60.7%
Marketplace CSR	0	0	0	nc
Reinsurance	1,314	1,314	0	0.0%
Uncompensated care*	30,989	23,503	-7,485	-24.2%
Subtotal, federal government	470,988	500,355	29,367	6.2%
State government				
Medicaid	200,745	201,267	522	0.3%
Marketplace PTC	402	0	-402	-100.0%
Marketplace CSR	46	0	-46	-100.0%
Reinsurance	357	357	0	0.0%
Uncompensated care	19,368	14,690	-4,678	-24.2%
Subtotal, state government	220,919	216,314	-4,605	-2.1%
Employers				
Premium contributions	799,616	794,511	-5,105	-0.6%
Providers				
Uncompensated care	27,115	20,566	-6,550	-24.2%
Total, all payers	2,108,154	2,119,492	11,338	0.5%

Notes: ARPA = American Rescue Plan Act. PTC = premium tax credit. CSR = cost-sharing reduction. "Reform" includes permanent ARPA subsidies and filling the Medicaid gap by expanding subsidies for marketplace plans below 100 percent of the federal poverty level.

* Uncompensated care represents demand for care by the uninsured. At the federal level, about half the change in demand resulting from a decrease in the number of uninsured people would automatically be realized as federal savings to Medicare disproportionate share hospitals.

Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2021.

APPENDIX TABLE 4

Uninsured Nonelderly People Under Pre-ARPA Law and Permanent ARPA Subsidies with Medicaid Gap Filled by the Marketplace by State, 2022

Thousands of people	Pre-ARPA	Reform	Change	Change (%)
Alabama	486	273	-213	-43.8%
Alaska	95	77	-18	-18.7%
Arizona	755	596	-158	-21.0%
Arkansas	230	177	-53	-23.1%
California	3,682	3,262	-419	-11.4%
Colorado	484	396	-87	-18.1%
Connecticut	203	177	-26	-12.7%
Delaware	67	60	-6	-9.4%
District of Columbia	43	38	-5	-12.0%
Florida	2,641	1,861	-780	-29.5%
Georgia	1,401	854	-548	-39.1%
Hawaii	114	96	-18	-15.8%
Idaho	161	144	-17	-10.7%
Illinois	1,073	937	-136	-12.7%
Indiana	499	393	-106	-21.3%
Iowa	144	115	-29	-20.0%
Kansas	341	236	-105	-30.7%
Kentucky	294	233	-61	-20.8%
Louisiana	381	294	-87	-22.9%
Maine	54	47	-6	-11.6%
Maryland	420	387	-34	-8.0%
Massachusetts	248	228	-19	-7.8%
Michigan	552	457	-95	-17.3%
Minnesota	291	253	-39	-13.3%
Mississippi	371	212	-159	-42.8%
Missouri	410	313	-97	-23.7%
Montana	79	64	-16	-19.9%
Nebraska	135	117	-18	-13.4%
Nevada	397	326	-71	-17.8%
New Hampshire	74	56	-19	-25.0%
New Jersey	731	643	-88	-12.0%
New Mexico	216	174	-42	-19.3%
New York	1,106	944	-163	-14.7%
North Carolina	1,179	791	-388	-32.9%
North Dakota	75	61	-14	-18.6%
Ohio	724	534	-190	-26.2%
Oklahoma	366	303	-63	-17.2%
Oregon	346	282	-64	-18.5%
Pennsylvania	693	571	-122	-17.6%
Rhode Island	60	54	-6	-9.7%
South Carolina	572	349	-223	-39.0%
South Dakota	95	62	-33	-34.8%
Tennessee	731	442	-289	-39.5%
Texas	4,996	3,442	-1,554	-31.1%
Utah	299	282	-17	-5.6%
Vermont	44	39	-4	-10.0%
Virginia	755	660	-94	-12.5%
Washington	597	489	-108	-18.1%
West Virginia	109	78	-31	-28.3%
Wisconsin	366	327	-39	-10.6%
Wyoming	85	69	-16	-18.8%
Total	30,269	23,276	-6,993	-23.1%

Note: "Reform" includes permanent ARPA subsidies and filling the Medicaid gap by expanding subsidies for marketplace plans below 100 percent of the federal poverty level.

Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2021.