

Appendix Table 1. Premium Assistance And Cost Sharing Protections Under The Affordable Care Act,

| FPL | Income | Premium contribution as a share of income | Out-of-Pocket Limits | Actuarial value: |
|--------------|-----------------------|-------------------------------------------|----------------------|------------------|
| | | | | Silver plan |
| 100 - <138% | S: \$11,770 - <16,243 | 2.03% | S: \$2,250 | 94% |
| | F: \$24,250 - <33,465 | | F: \$4,500 | |
| 138%- <150% | S: \$16,243 - <17,655 | 3.05%-4.07% | | 94% |
| | F: \$33,465 - <36,375 | | | |
| 150% - <200% | S: \$17,655 - <23,540 | 4.07%-6.41% | | 87% |
| | F: \$36,375 - <48,500 | | | |
| 200%- <250% | S: \$23,540 - <29,425 | 6.41%-8.18% | S: \$5,450 | 73% |
| | F: \$48,500 - <60,625 | | F: \$10,900 | |
| 250%- <300% | S: \$29,425 - <35,310 | 8.18%-9.66% | S: \$6,850 | 70% |
| | F: \$60,625 - <72,750 | | F: 13,700 | |
| 300%- <400% | S: \$35,310 - <47,080 | 9.66% | | 70% |
| | F: \$72,750 - <97,000 | | | |
| 400%+ | S: \$47,080+ | - | | - |
| | F: \$97,000+ | | | |

Sources: Rev. Proc. 2014-62 (http://www.irs.gov/irb/2014-50_IRB/ar11.html), Final HHS Notice of Benefit and Payment Parameters for 2016 (<https://www.gpo.gov/fdsys/pkg/FR-2015-02-27/pdf/2015-03751.pdf>); 42 U.S.C. §18071(a)(2) (<https://www.gpo.gov/fdsys/pkg/USCODE-2011-title42/pdf/USCODE-2011-title42-chap157.pdf>)

Notes: FPL refers to federal poverty level. Income levels based on 2015 FPL. Actuarial values are the average percent of medical costs covered by a health plan. Premium and cost-sharing credits are for silver plan.

Appendix Table2. Prescription Drug Deductible For The 2016 Second-Lowest Silver Plan In Healthcare.Gov States For A 40-Year Old Non-Smoking Male, By State And Income

| State | Income | | | | |
|----------------|-----------------------------|------------------------------------|------------------------------------|-----------------------------|-----------------------------|
| | \$13,000 | \$17,000 | \$20,000 | \$25,000 | \$35,000 |
| Alabama | \$0 | \$0 | \$0 | \$0 | \$0 |
| Alaska | | | | Included in plan deductible | Included in plan deductible |
| Arizona | | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Arkansas | | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Delaware | | \$0 | \$0 | \$0 | \$0 |
| Florida | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Georgia | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Hawaii | | | \$0 | \$0 | \$0 |
| Illinois | | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Indiana | | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Iowa | | \$0 | \$0 | \$500 | \$500 |
| Kansas | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Louisiana | \$100 | \$100 | \$250 | \$500 | \$500 |
| Maine | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Michigan | | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Mississippi | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Missouri | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Montana | | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Nebraska | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Nevada | | Not applicable Per person in group | Not applicable Per person in group | \$250 | \$250 |
| New Hampshire | | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| New Jersey | | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| New Mexico | | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| North Carolina | \$0 | \$0 | \$0 | \$0 | \$0 |
| North Dakota | | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Ohio | | \$0 | \$0 | \$0 | \$200 |
| Oklahoma | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Oregon | | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Pennsylvania | | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| South Carolina | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| South Dakota | \$0 | \$0 | \$0 | \$0 | \$0 |
| Tennessee | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Texas | \$0 | \$0 | \$0 | \$0 | \$0 |
| Utah | \$0 | \$0 | \$0 | \$0 | \$0 |
| Virginia | \$250 | \$250 | \$250 | \$250 | \$250 |
| West Virginia | | \$0 | \$0 | \$0 | \$0 |
| Wisconsin | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible | Included in plan deductible |
| Wyoming | \$50 | \$50 | \$150 | \$750 | \$750 |

Source: Healthcare.gov

Notes: Data is for the second-lowest silver plan in 2016 plans for a 40-year old male non-smoker in the largest city in each of the 38 states that use Healthcare.gov as its enrollment platform for the 2016 open enrollment season. Blank cells represent states that have expanded Medicaid making people in that income range eligible for Medicaid. We analyze plans in 19 states for adults with incomes of \$13,000, as adults in the remaining states would qualify for Medicaid at this income level, 36 plans for adults with incomes of \$17,000, as adults in Alaska and Hawaii would qualify for Medicaid at this income level; 37 plans for adults with incomes of \$20,000, as adults in Alaska would qualify for Medicaid at this income level.

Appendix Table3. Copays And Coinsurance For Primary Care Physician Visits For The 2016 Second-Lowest Cost Silver Plan In Healthcare.Gov States For A 40-Year Old Non-Smoking Male, By State And Income

| State | Income | | | | |
|----------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|---------------------------------------|
| | \$13,000 | \$17,000 | \$20,000 | \$25,000 | \$35,000 |
| Alabama | \$5 | \$5 | \$10 | \$15 | \$20 |
| Alaska | | | | \$10 | \$15 |
| Arizona | | \$7 | \$10 | \$15 | \$15 |
| Arkansas | | \$20 | \$20 | \$25 | \$25 |
| Delaware | | \$15 | \$15 | \$15 | \$20 |
| Florida | \$1 | \$1 | \$1 | \$20 | \$30 |
| Georgia | \$1 | \$1 | \$1 | \$20 | \$30 |
| Hawaii | | | \$5 | \$5 | \$30 |
| Illinois | | \$1 | \$1 | \$20 | \$30 |
| Indiana | | \$1 | \$1 | \$25 | \$30 |
| Iowa | | \$5 | \$5 | \$5 | \$10 |
| Kansas | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Louisiana | \$5 | \$5 | \$15 | \$40 | \$40 |
| Maine | \$10 | \$10 | \$15 | \$25 | \$30 |
| Michigan | | \$0 | \$0 | \$5 | \$30 |
| Mississippi | \$1 | \$1 | \$1 | \$20 | \$30 |
| Missouri | 10% Coinsurance after deductible | 10% Coinsurance after deductible | 10% Coinsurance after deductible | 10% Coinsurance after deductible | 10% Coinsurance after deductible |
| Montana | | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Nebraska | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Nevada | | \$35 | \$35 | \$35 | \$35 |
| New Hampshire | | \$5 Copay after deductible | \$10 Copay after deductible | \$25 Copay after deductible | \$30 Copay after deductible |
| New Jersey | | \$0 | \$0 | \$0 | \$0 |
| New Mexico | | \$10 | \$30 | \$50 | \$50 |
| North Carolina | \$20 | \$20 | \$20 | \$20 | \$20 |
| North Dakota | | \$30 | \$30 | \$30 | \$30 |
| Ohio | | \$0 | \$10 | \$20 | \$20 |
| Oklahoma | \$10 | \$10 | \$10 | \$40 | \$40 |
| Oregon | | \$5 | \$15 | \$30 | \$30 |
| Pennsylvania | | \$10 Copay after deductible | \$10 Copay after deductible | \$25 Copay after deductible | \$25 Copay after deductible |
| South Carolina | \$0 | \$0 | \$0 | \$0 | \$25 |
| South Dakota | \$5 | \$5 | \$10 | \$25 | \$25 |
| Tennessee | 50% | 50% | 50% | 50% Coinsurance after deductible | 50% Coinsurance after deductible |
| Texas | \$0 | \$0 | \$10 | \$25 | \$30 |
| Utah | \$5 | \$5 | \$10 | \$15 | \$20 |
| Virginia | \$15 | \$15 | \$25 | \$25 | \$25 |
| West Virginia | | \$10 | \$20 | \$35 | \$35 |
| Wisconsin | \$1 | \$1 | \$1 | \$25 | \$30 |
| Wyoming | \$5 | \$5 | \$25 | \$40 | \$40/20% Coinsurance after deductible |

Source: Healthcare.gov

Notes: Data is for the second-lowest silver plan in 2016 plans for a 40-year old male non-smoker in the largest city in each of the 38 states that use Healthcare.gov as its enrollment platform for the 2016 open enrollment season. Blank cells represent states that have expanded Medicaid making people in that income range eligible for Medicaid. We analyze plans in 19 states for adults with incomes of \$13,000, as adults in the remaining states would qualify for Medicaid at this income level, 36 plans for adults with incomes of \$17,000, as adults in Alaska and Hawaii would qualify for Medicaid at this income level; 37 plans for adults with incomes of \$20,000, as adults in Alaska would qualify for Medicaid at this income level.

Appendix Table4. Copays And Coinsurance For Specialist Visits For The 2016 Second-Lowest Cost Silver Plan In Healthcare.Gov States For A 40-Year Old Non-Smoking Male, By State And Income

| State | Income | | | | |
|----------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| | \$13,000 | \$17,000 | \$20,000 | \$25,000 | \$35,000 |
| Alabama | \$15 | \$15 | \$25 | \$30 | \$40 |
| Alaska | | | | \$45 | \$50 |
| Arizona | | \$35 Copay after deductible | \$35 Copay after deductible | \$50 Copay after deductible | \$50 Copay after deductible |
| Arkansas | | 10% Coinsurance after deductible | 15% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible |
| Delaware | | 10% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible |
| Florida | \$10 | \$10 | \$10 | \$30 | \$60 |
| Georgia | \$10 | \$10 | \$10 | \$30 | \$60 |
| Hawaii | | | \$5 | \$10 | \$40 |
| Illinois | | \$10 | \$10 | \$30 | \$60 |
| Indiana | | \$5 | \$5 | \$50 | \$60 |
| Iowa | | \$20 | \$45 | \$55 | \$75 |
| Kansas | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Louisiana | \$25 | \$25 | \$35 | \$60 | \$60 |
| Maine | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible |
| Michigan | | \$10 | \$10 | \$10 | \$50 |
| Mississippi | \$10 | \$10 | \$10 | \$30 | \$60 |
| Missouri | 10% Coinsurance after deductible | 10% Coinsurance after deductible | 10% Coinsurance after deductible | 10% Coinsurance after deductible | 10% Coinsurance after deductible |
| Montana | | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Nebraska | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Nevada | | \$70 | \$70 | \$70 | \$70 |
| New Hampshire | | 30% Coinsurance after deductible | 30% Coinsurance after deductible | 30% Coinsurance after deductible | 30% Coinsurance after deductible |
| New Jersey | | No Charge After Deductible | No Charge After Deductible | 50% Coinsurance after deductible | 50% Coinsurance after deductible |
| New Mexico | | \$20 | \$50 | \$80 | \$80 |
| North Carolina | \$40 | \$40 | \$40 | \$40 | \$40 |
| North Dakota | | \$30 | \$30 | \$30 | \$30 |
| Ohio | | \$10 | \$30 | \$55 | \$55 |
| Oklahoma | \$30 | \$30 | \$30 | \$60 | \$60 |
| Oregon | | \$10 | \$25 | \$50 | \$50 |
| Pennsylvania | | \$30 Copay after deductible | \$30 Copay after deductible | \$50 Copay after deductible | \$50 Copay after deductible |
| South Carolina | \$30 | \$30 | \$30 | \$30 | \$50 |
| South Dakota | \$10 | \$10 | \$20 | \$50 | \$60 |
| Tennessee | 50% | 50% | 50% | 50% Coinsurance after deductible | 50% Coinsurance after deductible |
| Texas | \$10 | \$10 | \$40 | \$70 | \$75 |
| Utah | \$15 | \$15 | \$25 | \$30 | \$40 |
| Virginia | \$30 | \$30 | \$50 | \$50 | \$50 |
| West Virginia | | \$20 | \$30 | \$45 | \$45 |
| Wisconsin | \$5 | \$5 | \$5 | \$50 | \$60 |
| Wyoming | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | 20% Coinsurance after deductible |

Source: Healthcare.gov

Notes: Data is for the second-lowest silver plan in 2016 plans for a 40-year old male non-smoker in the largest city in each of the 38 states that use Healthcare.gov as its enrollment platform for the 2016 open enrollment season. Blank cells represent states that have expanded Medicaid making people in that income range eligible for Medicaid. We analyze plans in 19 states for adults with incomes of \$13,000, as adults in the remaining states would qualify for Medicaid at this income level, 36 plans for adults with incomes of \$17,000, as adults in Alaska and Hawaii would qualify for Medicaid at this income level; 37 plans for adults with incomes of \$20,000, as adults in Alaska would qualify for Medicaid at this income level.

Appendix Table5. Copays And Coinsurance For Generic Drugs For The 2016 Second-Lowest Cost Silver Plan In Healthcare.Gov States For A 40-Year Old Non-Smoking Male, By State And Income

| State | Income | | | | |
|----------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| | \$13,000 | \$17,000 | \$20,000 | \$25,000 | \$35,000 |
| Alabama | \$6 | \$6 | \$8 | \$11 | \$16 |
| Alaska | | | | \$15 | \$20 |
| Arizona | | \$5 | \$5 | \$10 | \$10 |
| Arkansas | | \$10 | \$10 | \$15 | \$15 |
| Delaware | | \$15 | \$15 | \$15 | \$15 |
| Florida | \$1 | \$1 | \$5 | \$5 | \$10 |
| Georgia | \$1 | \$1 | \$5 | \$5 | \$10 |
| Hawaii | | | \$10 | \$15 | \$15 |
| Illinois | | \$1 | \$5 | \$5 | \$10 |
| Indiana | | \$1 | \$1 | \$15 | \$15 |
| Iowa | | \$5 | \$5 | \$10 | \$15 |
| Kansas | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Louisiana | \$7 Copay after deductible | \$7 Copay after deductible | \$7 Copay after deductible | \$15 Copay after deductible | \$15 Copay after deductible |
| Maine | \$5 | \$5 | \$10 | \$15 | \$15 |
| Michigan | | \$0 | \$0 | \$10 | \$15 |
| Mississippi | \$1 | \$1 | \$5 | \$5 | \$10 |
| Missouri | \$5 Copay after deductible | \$5 Copay after deductible | \$5 Copay after deductible | \$7 Copay after deductible | \$7 Copay after deductible |
| Montana | | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Nebraska | \$5 Copay after deductible | \$5 Copay after deductible | \$5 Copay after deductible | \$5 Copay after deductible | \$5 Copay after deductible |
| Nevada | | \$20 | \$20 | \$20 | \$20 |
| New Hampshire | | \$5 | \$10 | \$20 | \$20 |
| New Jersey | | \$0 | \$0 | \$0 | \$0 |
| New Mexico | | \$20 | \$20 | \$20 | \$20 |
| North Carolina | \$10 | \$10 | \$10 | \$10 | \$10 |
| North Dakota | | \$10 | \$10 | \$10 | \$10 |
| Ohio | | \$2 | \$5 | \$10 | \$10 |
| Oklahoma | \$0 | \$0 | \$0 | \$0 | \$0 |
| Oregon | | \$5 | \$15 | \$15 | \$15 |
| Pennsylvania | | \$5 Copay after deductible | \$5 Copay after deductible | \$10 Copay after deductible | \$10 Copay after deductible |
| South Carolina | \$0 | \$0 | \$0 | \$0 | \$6 |
| South Dakota | \$1 | \$1 | \$5 | \$10 | \$15 |
| Tennessee | \$3 | \$3 | \$3 | \$3 | \$3 |
| Texas | \$3 | \$3 | \$10 | \$35 | \$35 |
| Utah | \$6 | \$6 | \$8 | \$11 | \$16 |
| Virginia | \$15 Copay after deductible | \$15 Copay after deductible | \$15 Copay after deductible | \$15 Copay after deductible | \$15 Copay after deductible |
| West Virginia | | \$3 | \$3 | \$3 | \$3 |
| Wisconsin | \$1 | \$1 | \$1 | \$15 | \$15 |
| Wyoming | \$2 | \$2 | \$5 | \$5 | \$5 |

Source: Healthcare.gov

Notes: Data is for the second-lowest silver plan in 2016 plans for a 40-year old male non-smoker in the largest city in each of the 38 states that use Healthcare.gov as its enrollment platform for the 2016 open enrollment season. Blank cells represent states that have expanded Medicaid making people in that income range eligible for Medicaid. We analyze plans in 19 states for adults with incomes of \$13,000, as adults in the remaining states would qualify for Medicaid at this income level, 36 plans for adults with incomes of \$17,000, as adults in Alaska and Hawaii would qualify for Medicaid at this income level; 37 plans for adults with incomes of \$20,000, as adults in Alaska would qualify for Medicaid at this income level.

Appendix Table6. Copays And Coinsurance For Preferred Drugs For The 2016 Second-Lowest Cost Silver Plan In Healthcare.Gov States For A 40-Year Old Non-Smoking Male, By State And Income

| State | Income | | | | |
|----------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| | \$13,000 | \$17,000 | \$20,000 | \$25,000 | \$35,000 |
| Alabama | \$25 | \$25 | \$35 | \$45 | \$50 |
| Alaska | | | | \$45 | \$55 |
| Arizona | | \$25 Copay after deductible | \$25 Copay after deductible | \$45 Copay after deductible | \$45 Copay after deductible |
| Arkansas | | \$35 | \$35 | \$40 | \$40 |
| Delaware | | 20% | 20% | 20% | 20% |
| Florida | \$25 | \$25 | \$25 | \$50 | \$50 |
| Georgia | \$25 | \$25 | \$25 | \$50 | \$50 |
| Hawaii | | | 5% | 50% | 50% |
| Illinois | | \$25 | \$25 | \$50 | \$50 |
| Indiana | | \$25 | \$25 | \$50 | \$50 |
| Iowa | | \$25 | \$30 | \$40 Copay after deductible | \$40 Copay after deductible |
| Kansas | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Louisiana | \$30 Copay after deductible | \$30 Copay after deductible | \$30 Copay after deductible | \$40 Copay after deductible | \$40 Copay after deductible |
| Maine | \$20 | \$20 | \$30 | \$40 | \$50 |
| Michigan | | \$15 | \$45 | \$60 | \$75 |
| Mississippi | \$25 | \$25 | \$25 | \$50 | \$50 |
| Missouri | \$10 Copay after deductible | \$10 Copay after deductible | \$10 Copay after deductible | \$40 Copay after deductible | \$40 Copay after deductible |
| Montana | | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Nebraska | \$35 Copay after deductible | \$35 Copay after deductible | \$35 Copay after deductible | \$40 Copay after deductible | \$40 Copay after deductible |
| Nevada | | \$40 | \$40 | \$40 Copay after deductible | \$40 Copay after deductible |
| New Hampshire | | 30% | 30% | 30% | 30% |
| New Jersey | | No Charge After Deductible | No Charge After Deductible | 50% Coinsurance after deductible | 50% Coinsurance after deductible |
| New Mexico | | \$60 | \$60 | \$60 | \$60 |
| North Carolina | \$40 | \$40 | \$40 | \$40 | \$40 |
| North Dakota | | 5% Coinsurance after deductible | 20% Coinsurance after deductible | 30% Coinsurance after deductible | 40% Coinsurance after deductible |
| Ohio | | \$15 | \$30 | \$55 | \$55 |
| Oklahoma | \$50 | \$50 | \$50 | \$50 | \$50 |
| Oregon | | \$10 | \$45 | \$55 | \$55 |
| Pennsylvania | | \$35 Copay after deductible | \$40 Copay after deductible | \$50 Copay after deductible | \$50 Copay after deductible |
| South Carolina | \$30 | \$30 | \$30 | \$30 | \$30 |
| South Dakota | \$5 | \$5 | \$20 | \$45 | \$60 |
| Tennessee | 50% | 50% | 50% | 50% | 50% |
| Texas | \$8 | \$8 | \$25 | \$80 | \$80 |
| Utah | \$25 | \$25 | \$35 | \$45 | \$50 |
| Virginia | 50% Coinsurance after deductible | 50% Coinsurance after deductible | 50% Coinsurance after deductible | 50% Coinsurance after deductible | 50% Coinsurance after deductible |
| West Virginia | | \$50 | \$50 | \$50 | \$50 |
| Wisconsin | \$25 | \$25 | \$25 | \$50 | \$50 |
| Wyoming | \$25 Copay after deductible | \$25 Copay after deductible | \$25 Copay after deductible | \$50 Copay after deductible | \$50 Copay after deductible |

Source: Healthcare.gov

Notes: Data is for the second-lowest silver plan in 2016 plans for a 40-year old male non-smoker in the largest city in each of the 38 states that use Healthcare.gov as its enrollment platform for the 2016 open enrollment season. Blank cells represent states that have expanded Medicaid making people in that income range eligible for Medicaid. We analyze plans in 19 states for adults with incomes of \$13,000, as adults in the remaining states would qualify for Medicaid at this income level, 36 plans for adults with incomes of \$17,000, as adults in Alaska and Hawaii would qualify for Medicaid at this income level; 37 plans for adults with incomes of \$20,000, as adults in Alaska would qualify for Medicaid at this income level.

Appendix Table 7. Copays And Coinsurance For Emergency Room Visits For The 2016 Second-Lowest Cost Silver Plan In Healthcare.Gov States For A 40-Year Old Non-Smoking Male, By State And Income

| State | Income | | | | |
|----------------|----------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|
| | \$13,000 | \$17,000 | \$20,000 | \$25,000 | \$35,000 |
| Alabama | \$150 Copay before deductible/20% Coinsurance after deductible | \$150 Copay before deductible/20% Coinsurance after deductible | \$200 Copay before deductible/20% Coinsurance after deductible | \$200 Copay before deductible/20% Coinsurance after deductible | \$250 Copay before deductible/20% Coinsurance after deductible |
| Alaska | | | | 20% Coinsurance after deductible | 20% Coinsurance after deductible |
| Arizona | | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 30% Coinsurance after deductible | 30% Coinsurance after deductible |
| Arkansas | | 10% Coinsurance after deductible | 15% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible |
| Delaware | | | \$350 | \$350 | \$350 |
| Florida | 20% | 20% | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible |
| Georgia | 20% | 20% | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible |
| Hawaii | | | 10% | 10% | 20% Coinsurance after deductible |
| Illinois | | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible |
| Indiana | | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Iowa | | | \$100 | \$250 Copay after deductible | \$500 Copay after deductible |
| Kansas | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Louisiana | \$200 | \$200 | \$200 | \$200 | \$200 |
| Maine | \$100 Copay after deductible/20% Coinsurance after deductible | \$100 Copay after deductible/20% Coinsurance after deductible | \$150 Copay after deductible/20% Coinsurance after deductible | \$200 Copay after deductible/20% Coinsurance after deductible | \$250 Copay after deductible/20% Coinsurance after deductible |
| Michigan | | \$250 | \$250 | \$250 | \$300 |
| Mississippi | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible |
| Missouri | 10% Coinsurance after deductible | 10% Coinsurance after deductible | 10% Coinsurance after deductible | 10% Coinsurance after deductible | 10% Coinsurance after deductible |
| Montana | | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Nebraska | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Nevada | | \$400 | \$400 | \$400 | \$400 |
| New Hampshire | | 30% Coinsurance after deductible | 30% Coinsurance after deductible | 30% Coinsurance after deductible | 30% Coinsurance after deductible |
| New Jersey | | No Charge After Deductible | No Charge After Deductible | 50% Coinsurance after deductible | 50% Coinsurance after deductible |
| New Mexico | | \$250 | \$250 | \$250 | \$250 |
| North Carolina | 20% | 20% | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible |
| North Dakota | | 5% Coinsurance after deductible | 20% Coinsurance after deductible | 30% Coinsurance after deductible | 40% Coinsurance after deductible |
| Ohio | | \$100 | \$150 | \$300 | \$300 |
| Oklahoma | \$600 Copay before deductible/30% Coinsurance after deductible | \$600 Copay before deductible/30% Coinsurance after deductible | \$600 Copay before deductible/30% Coinsurance after deductible | \$600 Copay before deductible/30% Coinsurance after deductible | \$600 Copay before deductible/30% Coinsurance after deductible |
| Oregon | | 10% | 30% | 30% Coinsurance after deductible | 30% Coinsurance after deductible |
| Pennsylvania | | \$250 Copay after deductible | \$250 Copay after deductible | \$500 Copay after deductible | \$500 Copay after deductible |
| South Carolina | \$300 Copay before deductible/10% Coinsurance after deductible | \$300 Copay before deductible/10% Coinsurance after deductible | \$300 Copay before deductible/10% Coinsurance after deductible | \$300 Copay before deductible/10% Coinsurance after deductible | \$300 Copay before deductible/15% Coinsurance after deductible |
| South Dakota | 30% Coinsurance after deductible | 30% Coinsurance after deductible | 30% Coinsurance after deductible | 30% Coinsurance after deductible | 30% Coinsurance after deductible |
| Tennessee | 50% | 50% | 50% | 50% Coinsurance after deductible | 50% Coinsurance after deductible |
| Texas | \$100 | \$100 | \$400 | \$500 | \$500 |
| Utah | \$150 Copay before deductible/20% Coinsurance after deductible | \$150 Copay before deductible/20% Coinsurance after deductible | \$200 Copay before deductible/20% Coinsurance after deductible | \$200 Copay before deductible/20% Coinsurance after deductible | \$250 Copay before deductible/20% Coinsurance after deductible |
| Virginia | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 20% Coinsurance after deductible | 30% Coinsurance after deductible | 30% Coinsurance after deductible |
| West Virginia | | \$75/10% | \$75/10% | \$150/20% | \$150/20% |
| Wisconsin | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible |
| Wyoming | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | No Charge After Deductible | 20% Coinsurance after deductible |

Source: Healthcare.gov

Notes: Data is for the second-lowest silver plan in 2016 plans for a 40-year old male non-smoker in the largest city in each of the 38 states that use Healthcare.gov as its enrollment platform for the 2016 open enrollment season. Blank cells represent states that have expanded Medicaid making people in that income range eligible for Medicaid. We analyze plans in 19 states for adults with incomes of \$13,000, as adults in the remaining states would qualify for Medicaid at this income level, 36 plans for adults with incomes of \$17,000, as adults in Alaska and Hawaii would qualify for Medicaid at this income level; 37 plans for adults with incomes of \$20,000, as adults in Alaska would qualify for Medicaid at this income level.