

**Table 1. How the House chairs' bill cuts health insurance costs for low-wage workers and moderate-income families**

Federal poverty level (FPL)			Current consumer cost of benchmark plan			Consumer cost of benchmark plan under House chairs' bill			Savings from House chairs' bill		
FPL percentage	Single adult	4-person family	Percentage of income	Premium cost for a single adult	Premium cost for a 4-person family	Percentage of income	Premium cost for a single adult	Premium cost for a 4-person family	Relative drop in premiums	Single adult	4-person family
100%	\$12,490	\$25,750	2.08%	\$260	\$536	0%	\$0	\$0	n/a	\$260	\$536
133%	\$16,612	\$34,248	3.11%	\$517	\$1,065	1%	\$166	\$342	68%	\$351	\$723
150%	\$18,735	\$38,625	4.15%	\$778	\$1,603	2%	\$375	\$773	52%	\$403	\$830
200%	\$24,980	\$51,500	6.54%	\$1,634	\$3,368	4%	\$999	\$2,060	39%	\$634	\$1,308
250%	\$31,225	\$64,375	8.36%	\$2,610	\$5,382	6%	\$1,874	\$3,863	28%	\$737	\$1,519
300%	\$37,470	\$77,250	9.86%	\$3,695	\$7,617	7%	\$2,623	\$5,408	29%	\$1,072	\$2,209
400%	\$49,960	\$103,000	9.86%	\$4,926	\$10,156	8.5%	\$4,247	\$8,755	14%	\$679	\$1,401
500%	\$62,450	\$128,750	No limit	\$6,486*	\$19,844*	8.5%	\$5,308	\$10,944	82%/55%**	\$1,178	\$8,900

Source: Kaiser Family Foundation (KFF), 2018;<sup>1</sup> and Families USA analysis of 2017 American Community Survey (ACS) data.

\* Current-law estimated premium costs for an individual and family at 500% of FPL are based on the U.S. average cost of silver-tier coverage in 2019, as reported by KFF, for adults and children at the average ages (respectively 45 and 10), as shown by ACS data, for non-elderly adults and children receiving individual market coverage with incomes above 400% of the FPL, the maximum income-eligibility level for PTCs under current law.

\*\*The percentage savings for people at 500% of FPL are 82% for a single individual and 55% for a family of four.