

The two worlds for healthcare management under ACA

The World of No Subsidies	The World of Subsidies
<ul style="list-style-type: none"> ❖ Short Term Medical ❖ Multiple Risk Life Insurance ❖ Supplemental Coverage <ul style="list-style-type: none"> • Dental & Vision • Accident • Critical Illness • Cancer/Heart & Stroke 	<div style="border: 1px solid black; padding: 5px;"> <p>The World of no Subsidies</p> <p>Metallics</p> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p>The World of Subsidies</p> <p>Metallics</p> </div>

The Essential Health Benefits

Types of Networks: HMO/PPO/EPO

The Networks

EPO vs PPO vs HMO

2024 Federal Poverty Level Chart with Cost Sharing Reductions

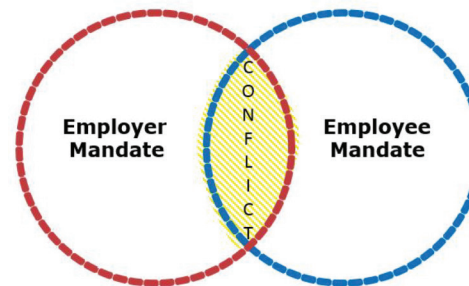
Household Size	100%	138%	150%	200%	250%	300%	400%
1	\$14,580	\$20,120	\$21,870	\$29,160	\$36,450	\$43,740	\$58,320
2	\$19,720	\$27,214	\$29,580	\$39,440	\$49,300	\$59,160	\$78,880
3	\$24,860	\$34,307	\$37,290	\$49,720	\$62,150	\$74,580	\$99,440
4	\$30,000	\$41,400	\$45,000	\$60,000	\$75,000	\$90,000	\$120,000
5	\$35,140	\$48,493	\$52,710	\$70,280	\$87,850	\$105,420	\$140,560
6	\$40,280	\$55,586	\$60,420	\$80,560	\$100,700	\$120,840	\$161,120
7	\$45,420	\$62,680	\$68,130	\$90,840	\$113,550	\$136,260	\$181,680
8	\$50,560	\$69,773	\$75,840	\$101,120	\$126,400	\$151,680	\$202,240

94% of AV in Silver Plan

87%

73%

Employer Plan affordability



- ◆ Overlap has to do with **affordability**.
- ◆ Deemed affordable if employee's share of lowest cost of self-only coverage does not exceed 9.12* % of household income.
- ◆ May use W-2 Form Box 1, Rate of Pay or Federal Poverty Level Chart.