

## **Assessment of Affordability Provisions in the Exchange in House (H.R. 3962) and Senate (H.R. 3590) Health Reform Bills**

In the attached tables, the *maximum* and *average* costs projected for families (a family of three) and individuals IN THE EXCHANGE are displayed by income level. These figures use the current average cost of individual and family coverage to illustrate the differences between the House and Senate bills. The percentage of income required (or premium cap %) is the figure for the first year. In subsequent years, the premium cap percentages are adjusted under each bill.

### ***Through the exchange –***

- **Upper middle income families in the exchange do better under the Senate bill.**
  - Families earning 255 – 400 percent of federal poverty level (FPL) (\$41,000 to \$73,000) do better in the exchange under the Senate bill in regard to *maximum* premium and out-of-pocket costs than under the House bill.
  - Families earning 315 – 400 percent of FPL (\$57,000 to \$73,000) do better in the exchange under the Senate bill in regard to *average* premium and out-of-pocket costs than under the House bill.
- **Low and moderate income families do much better under the House bill.**
  - Families will be liable for a higher *maximum* premium and out-of-pocket costs and higher *average* premium and out-of-pocket costs under the Senate bill than the House bill.
    - For example, a family earning 225 percent of the poverty level (\$41,000 per year for a family of three) will pay an *average* of \$2,175 more per year in premium and out-of-pocket costs under the Senate bill than the House bill.
    - A family earning 225 percent of FPL will be liable for as much as \$8,956 in total (maximum) costs under the Senate bill, representing 21.7% of the family's total income, a figure \$2,175 more than the House bill.
  - The greater affordability under the House bill for low and moderate income families is a result of three primary factors.
    - Premium caps are lower.
    - Benefit package covers a greater share of health care costs (i.e., higher “actuarial value”).
    - Caps on out-of-pocket costs are lower.

### ***Outside the exchange –***

- There are a number of other affordability-related issues in which the House bill is stronger than the Senate bill. The House bill contains:
  - Employer responsibility provisions that advance affordability through the workplace.
  - Broader Medicaid expansion and \$57 billion invested into Medicaid to improve primary care provider rates (bring up to Medicare rates).
  - No inclusion of Section 1937 as the required benefit package for the newly Medicaid eligible populations (allows states to provide a narrower benefit package for this population).
  - No excise tax on higher cost plans which will lead to higher health insurance premiums and health care costs and/or higher taxes for plan enrollees.
  - Minimum value of health insurance plan under House bill covers 70 percent of average health care costs, versus 60 percent in Senate bill.



Comparison of Sliding Scale Premium Caps across Congressional Proposals (Year 1)*			Actuarial Value: Average Costs Covered by Plan		Maximum Out-of-Pocket (family)**		Average Out-of-Pocket (family)	
FPL (%)	Senate Bill (H.R. 3590) (11/18/09) †	House Bill H.R. 3962 (10/29/09) ††	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)
100	2.00%		90%	97%	\$3,960	\$1,000	\$1,306	\$392
105	2.00%		90%	97%	\$3,960	\$1,000	\$1,306	\$392
110	2.00%		90%	97%	\$3,960	\$1,000	\$1,306	\$392
115	2.00%		90%	97%	\$3,960	\$1,000	\$1,306	\$392
120	2.00%		90%	97%	\$3,960	\$1,000	\$1,306	\$392
125	2.00%		90%	97%	\$3,960	\$1,000	\$1,306	\$392
130	2.00%		90%	97%	\$3,960	\$1,000	\$1,306	\$392
133	2.00%	1.50%	90%	97%	\$3,960	\$1,000	\$1,306	\$392
135	4.0%	1.68%	90%	97%	\$3,960	\$1,000	\$1,306	\$392
140	4.2%	2.12%	90%	97%	\$3,960	\$1,000	\$1,306	\$392
145	4.4%	2.56%	90%	97%	\$3,960	\$1,000	\$1,306	\$392
150	4.6%	3.00%	90%	97%	\$3,960	\$1,000	\$1,306	\$392
155	4.7%	3.25%	80%	93%	\$3,960	\$2,000	\$2,612	\$914
160	4.9%	3.50%	80%	93%	\$3,960	\$2,000	\$2,612	\$914
165	5.1%	3.75%	80%	93%	\$3,960	\$2,000	\$2,612	\$914
170	5.3%	4.00%	80%	93%	\$3,960	\$2,000	\$2,612	\$914
175	5.4%	4.25%	80%	93%	\$3,960	\$2,000	\$2,612	\$914
180	5.6%	4.50%	80%	93%	\$3,960	\$2,000	\$2,612	\$914
185	5.8%	4.75%	80%	93%	\$3,960	\$2,000	\$2,612	\$914
190	6.0%	5.00%	80%	93%	\$3,960	\$2,000	\$2,612	\$914
195	6.1%	5.25%	80%	93%	\$3,960	\$2,000	\$2,612	\$914
200	6.3%	5.50%	80%	93%	\$3,960	\$2,000	\$2,612	\$914
205	6.5%	5.75%	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
210	6.7%	6.00%	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
215	6.8%	6.25%	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
220	7.0%	6.50%	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
225	7.2%	6.75%	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
230	7.4%	7.00%	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
235	7.5%	7.25%	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
240	7.7%	7.50%	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
245	7.9%	7.75%	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
250	8.1%	8.00%	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
255	8.2%	8.20%	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
260	8.4%	8.40%	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
265	8.6%	8.60%	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
270	8.8%	8.80%	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
275	8.9%	9.00%	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
280	9.1%	9.20%	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
285	9.3%	9.40%	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
290	9.5%	9.60%	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
295	9.6%	9.80%	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
300	9.8%	10.00%	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
305	9.8%	10.10%	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
310	9.8%	10.20%	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
315	9.8%	10.30%	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
320	9.8%	10.40%	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
325	9.8%	10.50%	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
330	9.8%	10.60%	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
335	9.8%	10.70%	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
340	9.8%	10.80%	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
345	9.8%	10.90%	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
350	9.8%	11.00%	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
355	9.8%	11.10%	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
360	9.8%	11.20%	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
365	9.8%	11.30%	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
370	9.8%	11.40%	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
375	9.8%	11.50%	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
380	9.8%	11.60%	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
385	9.8%	11.70%	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
390	9.8%	11.80%	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
395	9.8%	11.90%	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
400	9.8%	12.00%	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
401	-	-	70%	70%	\$7,920	\$10,000	\$13,060	\$13,060

\* In Year 2, the premium cap percentages are adjusted by various formulas that have the effect of raising the percent of income required.

The blue highlight indicates fixed percentage levels that the sliding-scale calculations reference.

† The premium cap percentage is adjusted annually to reflect the "excess of the rate of premium growth between the preceding calendar year and 2013 over the rate of income growth."

†† The premium caps are adjusted annually to maintain the ratio of the enrollee and government share of the premiums over time.

\*\* Out-of-pocket maximums shown are for all families. OOP maximum for individuals are one-half of the figures shown.

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Sliding Scale Premium Caps across Congressional Proposals (Year 1) (Family of 1)				Actuarial Value: Average Costs Covered by Plan		Maximum Out-of-Pocket Costs (non-premiums) (Family of 1)		Average Out-of-Pocket Costs (non-premiums) (Family of 1)	
FPL (%)	FPL (\$)	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)
100	\$10,830	\$217	\$0	90%	97%	\$1,980	\$500	\$457	\$137
105	\$11,372	\$227	\$0	90%	97%	\$1,980	\$500	\$457	\$137
110	\$11,913	\$238	\$0	90%	97%	\$1,980	\$500	\$457	\$137
115	\$12,455	\$249	\$0	90%	97%	\$1,980	\$500	\$457	\$137
120	\$12,996	\$260	\$0	90%	97%	\$1,980	\$500	\$457	\$137
125	\$13,538	\$271	\$0	90%	97%	\$1,980	\$500	\$457	\$137
130	\$14,079	\$282	\$0	90%	97%	\$1,980	\$500	\$457	\$137
133	\$14,404	\$288	\$216	90%	97%	\$1,980	\$500	\$457	\$137
135	\$14,621	\$588	\$245	90%	97%	\$1,980	\$500	\$457	\$137
140	\$15,162	\$637	\$321	90%	97%	\$1,980	\$500	\$457	\$137
145	\$15,704	\$687	\$402	90%	97%	\$1,980	\$500	\$457	\$137
150	\$16,245	\$739	\$487	90%	97%	\$1,980	\$500	\$457	\$137
155	\$16,787	\$793	\$546	80%	93%	\$1,980	\$1,000	\$914	\$320
160	\$17,328	\$849	\$606	80%	93%	\$1,980	\$1,000	\$914	\$320
165	\$17,870	\$907	\$670	80%	93%	\$1,980	\$1,000	\$914	\$320
170	\$18,411	\$967	\$736	80%	93%	\$1,980	\$1,000	\$914	\$320
175	\$18,953	\$1,028	\$805	80%	93%	\$1,980	\$1,000	\$914	\$320
180	\$19,494	\$1,092	\$877	80%	93%	\$1,980	\$1,000	\$914	\$320
185	\$20,036	\$1,157	\$952	80%	93%	\$1,980	\$1,000	\$914	\$320
190	\$20,577	\$1,224	\$1,029	80%	93%	\$1,980	\$1,000	\$914	\$320
195	\$21,119	\$1,294	\$1,109	80%	93%	\$1,980	\$1,000	\$914	\$320
200	\$21,660	\$1,365	\$1,191	80%	93%	\$1,980	\$1,000	\$914	\$320
205	\$22,202	\$1,438	\$1,277	70%	85%	\$3,000	\$2,000	\$1,371	\$686
210	\$22,743	\$1,512	\$1,365	70%	85%	\$3,000	\$2,000	\$1,371	\$686
215	\$23,285	\$1,589	\$1,455	70%	85%	\$3,000	\$2,000	\$1,371	\$686
220	\$23,826	\$1,668	\$1,549	70%	85%	\$3,000	\$2,000	\$1,371	\$686
225	\$24,368	\$1,748	\$1,645	70%	85%	\$3,000	\$2,000	\$1,371	\$686
230	\$24,909	\$1,831	\$1,744	70%	85%	\$3,000	\$2,000	\$1,371	\$686
235	\$25,451	\$1,915	\$1,845	70%	85%	\$3,000	\$2,000	\$1,371	\$686
240	\$25,992	\$2,001	\$1,949	70%	85%	\$3,000	\$2,000	\$1,371	\$686
245	\$26,534	\$2,090	\$2,056	70%	85%	\$3,000	\$2,000	\$1,371	\$686
250	\$27,075	\$2,180	\$2,166	70%	85%	\$3,000	\$2,000	\$1,371	\$686
255	\$27,617	\$2,271	\$2,265	70%	78%	\$3,000	\$4,000	\$1,371	\$1,006
260	\$28,158	\$2,365	\$2,365	70%	78%	\$3,000	\$4,000	\$1,371	\$1,006
265	\$28,700	\$2,461	\$2,468	70%	78%	\$3,000	\$4,000	\$1,371	\$1,006
270	\$29,241	\$2,559	\$2,573	70%	78%	\$3,000	\$4,000	\$1,371	\$1,006
275	\$29,783	\$2,658	\$2,680	70%	78%	\$3,000	\$4,000	\$1,371	\$1,006
280	\$30,324	\$2,759	\$2,790	70%	78%	\$3,000	\$4,000	\$1,371	\$1,006
285	\$30,866	\$2,863	\$2,901	70%	78%	\$3,000	\$4,000	\$1,371	\$1,006
290	\$31,407	\$2,968	\$3,015	70%	78%	\$3,000	\$4,000	\$1,371	\$1,006
295	\$31,949	\$3,075	\$3,131	70%	78%	\$3,000	\$4,000	\$1,371	\$1,006
300	\$32,490	\$3,184	\$3,249	70%	78%	\$3,000	\$4,000	\$1,371	\$1,006
305	\$33,032	\$3,237	\$3,336	70%	72%	\$3,960	\$4,500	\$1,371	\$1,280
310	\$33,573	\$3,290	\$3,424	70%	72%	\$3,960	\$4,500	\$1,371	\$1,280
315	\$34,115	\$3,343	\$3,514	70%	72%	\$3,960	\$4,500	\$1,371	\$1,280
320	\$34,656	\$3,396	\$3,604	70%	72%	\$3,960	\$4,500	\$1,371	\$1,280
325	\$35,198	\$3,449	\$3,696	70%	72%	\$3,960	\$4,500	\$1,371	\$1,280
330	\$35,739	\$3,502	\$3,788	70%	72%	\$3,960	\$4,500	\$1,371	\$1,280
335	\$36,281	\$3,555	\$3,882	70%	72%	\$3,960	\$4,500	\$1,371	\$1,280
340	\$36,822	\$3,609	\$3,977	70%	72%	\$3,960	\$4,500	\$1,371	\$1,280
345	\$37,364	\$3,662	\$4,073	70%	72%	\$3,960	\$4,500	\$1,371	\$1,280
350	\$37,905	\$3,715	\$4,170	70%	72%	\$3,960	\$4,500	\$1,371	\$1,280
355	\$38,447	\$3,768	\$4,268	70%	70%	\$3,960	\$5,000	\$1,371	\$1,371
360	\$38,988	\$3,821	\$4,367	70%	70%	\$3,960	\$5,000	\$1,371	\$1,371
365	\$39,530	\$3,874	\$4,467	70%	70%	\$3,960	\$5,000	\$1,371	\$1,371
370	\$40,071	\$3,927	\$4,568	70%	70%	\$3,960	\$5,000	\$1,371	\$1,371
375	\$40,613	\$3,980	\$4,571	70%	70%	\$3,960	\$5,000	\$1,371	\$1,371
380	\$41,154	\$4,033	\$4,571	70%	70%	\$3,960	\$5,000	\$1,371	\$1,371
385	\$41,696	\$4,086	\$4,571	70%	70%	\$3,960	\$5,000	\$1,371	\$1,371
390	\$42,237	\$4,139	\$4,571	70%	70%	\$3,960	\$5,000	\$1,371	\$1,371
395	\$42,779	\$4,192	\$4,571	70%	70%	\$3,960	\$5,000	\$1,371	\$1,371
400	\$43,320	\$4,245	\$4,571	70%	70%	\$3,960	\$5,000	\$1,371	\$1,371
401									

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FPL (%)	FPL (\$)	Maximum: Total Premiums and Out-of-Pocket Costs (Family of 1)			Average: Total Premiums and Out-of-Pocket Costs (Family of 1)		
		Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Difference: Senate vs. House	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Difference: Senate vs. House
		100	\$10,830	\$2,197	\$500	\$1,697	\$674
105	\$11,372	\$2,207	\$500	\$1,707	\$685	\$137	\$547
110	\$11,913	\$2,218	\$500	\$1,718	\$695	\$137	\$558
115	\$12,455	\$2,229	\$500	\$1,729	\$706	\$137	\$569
120	\$12,996	\$2,240	\$500	\$1,740	\$717	\$137	\$580
125	\$13,538	\$2,251	\$500	\$1,751	\$728	\$137	\$591
130	\$14,079	\$2,262	\$500	\$1,762	\$739	\$137	\$602
133	\$14,404	\$2,268	\$716	\$1,552	\$745	\$353	\$392
135	\$14,621	\$2,568	\$745	\$1,823	\$1,046	\$382	\$663
140	\$15,162	\$2,617	\$821	\$1,796	\$1,094	\$458	\$636
145	\$15,704	\$2,667	\$902	\$1,765	\$1,144	\$539	\$605
150	\$16,245	\$2,719	\$987	\$1,732	\$1,196	\$624	\$572
155	\$16,787	\$2,773	\$1,546	\$1,228	\$1,707	\$866	\$842
160	\$17,328	\$2,829	\$1,606	\$1,223	\$1,763	\$926	\$837
165	\$17,870	\$2,887	\$1,670	\$1,217	\$1,821	\$990	\$831
170	\$18,411	\$2,947	\$1,736	\$1,210	\$1,881	\$1,056	\$824
175	\$18,953	\$3,008	\$1,805	\$1,203	\$1,942	\$1,125	\$817
180	\$19,494	\$3,072	\$1,877	\$1,194	\$2,006	\$1,197	\$809
185	\$20,036	\$3,137	\$1,952	\$1,185	\$2,071	\$1,272	\$800
190	\$20,577	\$3,204	\$2,029	\$1,175	\$2,139	\$1,349	\$790
195	\$21,119	\$3,274	\$2,109	\$1,165	\$2,208	\$1,429	\$779
200	\$21,660	\$3,345	\$2,191	\$1,153	\$2,279	\$1,511	\$768
205	\$22,202	\$4,438	\$3,277	\$1,161	\$2,809	\$1,962	\$847
210	\$22,743	\$4,512	\$3,365	\$1,148	\$2,884	\$2,050	\$833
215	\$23,285	\$4,589	\$3,455	\$1,134	\$2,960	\$2,141	\$820
220	\$23,826	\$4,668	\$3,549	\$1,119	\$3,039	\$2,234	\$805
225	\$24,368	\$4,748	\$3,645	\$1,104	\$3,120	\$2,330	\$789
230	\$24,909	\$4,831	\$3,744	\$1,087	\$3,202	\$2,429	\$773
235	\$25,451	\$4,915	\$3,845	\$1,070	\$3,286	\$2,531	\$756
240	\$25,992	\$5,001	\$3,949	\$1,052	\$3,373	\$2,635	\$738
245	\$26,534	\$5,090	\$4,056	\$1,033	\$3,461	\$2,742	\$719
250	\$27,075	\$5,180	\$4,166	\$1,014	\$3,551	\$2,852	\$699
255	\$27,617	\$5,271	\$6,265	-\$993	\$3,643	\$3,270	\$373
260	\$28,158	\$5,365	\$6,365	-\$1,000	\$3,737	\$3,371	\$366
265	\$28,700	\$5,461	\$6,468	-\$1,007	\$3,832	\$3,474	\$359
270	\$29,241	\$5,559	\$6,573	-\$1,015	\$3,930	\$3,579	\$351
275	\$29,783	\$5,658	\$6,680	-\$1,022	\$4,029	\$3,686	\$343
280	\$30,324	\$5,759	\$6,790	-\$1,030	\$4,131	\$3,795	\$335
285	\$30,866	\$5,863	\$6,901	-\$1,039	\$4,234	\$3,907	\$327
290	\$31,407	\$5,968	\$7,015	-\$1,047	\$4,339	\$4,021	\$319
295	\$31,949	\$6,075	\$7,131	-\$1,056	\$4,446	\$4,137	\$310
300	\$32,490	\$6,184	\$7,249	-\$1,065	\$4,555	\$4,255	\$301
305	\$33,032	\$7,197	\$7,836	-\$639	\$4,608	\$4,616	-\$8
310	\$33,573	\$7,250	\$7,924	-\$674	\$4,661	\$4,704	-\$43
315	\$34,115	\$7,303	\$8,014	-\$711	\$4,715	\$4,794	-\$79
320	\$34,656	\$7,356	\$8,104	-\$748	\$4,768	\$4,884	-\$117
325	\$35,198	\$7,409	\$8,196	-\$786	\$4,821	\$4,976	-\$155
330	\$35,739	\$7,462	\$8,288	-\$826	\$4,874	\$5,068	-\$194
335	\$36,281	\$7,515	\$8,382	-\$867	\$4,927	\$5,162	-\$235
340	\$36,822	\$7,569	\$8,477	-\$908	\$4,980	\$5,257	-\$277
345	\$37,364	\$7,622	\$8,573	-\$951	\$5,033	\$5,353	-\$320
350	\$37,905	\$7,675	\$8,670	-\$995	\$5,086	\$5,449	-\$363
355	\$38,447	\$7,728	\$9,268	-\$1,540	\$5,139	\$5,639	-\$500
360	\$38,988	\$7,781	\$9,367	-\$1,586	\$5,192	\$5,738	-\$546
365	\$39,530	\$7,834	\$9,467	-\$1,633	\$5,245	\$5,838	-\$593
370	\$40,071	\$7,887	\$9,568	-\$1,681	\$5,298	\$5,939	-\$641
375	\$40,613	\$7,940	\$9,571	-\$1,631	\$5,351	\$5,942	-\$591
380	\$41,154	\$7,993	\$9,571	-\$1,578	\$5,404	\$5,942	-\$538
385	\$41,696	\$8,046	\$9,571	-\$1,525	\$5,457	\$5,942	-\$485
390	\$42,237	\$8,099	\$9,571	-\$1,472	\$5,511	\$5,942	-\$432
395	\$42,779	\$8,152	\$9,571	-\$1,419	\$5,564	\$5,942	-\$379
400	\$43,320	\$8,205	\$9,571	-\$1,366	\$5,617	\$5,942	-\$326

		As a Percentage of Income -- Maximum: Total Premiums and Out-of-Pocket Costs (Family of 1)			As a Percentage of Income -- Average: Total Premiums and Out-of-Pocket Costs (Family of 1)		
FPL (%)	FPL (\$)	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Difference: Senate vs. House	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Difference: Senate vs. House
100	\$10,830	20.3%	4.6%	15.7%	6.2%	1.3%	5.0%
105	\$11,372	19.4%	4.4%	15.0%	6.0%	1.2%	4.8%
110	\$11,913	18.6%	4.2%	14.4%	5.8%	1.2%	4.7%
115	\$12,455	17.9%	4.0%	13.9%	5.7%	1.1%	4.6%
120	\$12,996	17.2%	3.8%	13.4%	5.5%	1.1%	4.5%
125	\$13,538	16.6%	3.7%	12.9%	5.4%	1.0%	4.4%
130	\$14,079	16.1%	3.6%	12.5%	5.2%	1.0%	4.3%
133	\$14,404	15.7%	5.0%	10.8%	5.2%	2.5%	2.7%
135	\$14,621	17.6%	5.1%	12.5%	7.2%	2.6%	4.5%
140	\$15,162	17.3%	5.4%	11.8%	7.2%	3.0%	4.2%
145	\$15,704	17.0%	5.7%	11.2%	7.3%	3.4%	3.9%
150	\$16,245	16.7%	6.1%	10.7%	7.4%	3.8%	3.5%
155	\$16,787	16.5%	9.2%	7.3%	10.2%	5.2%	5.0%
160	\$17,328	16.3%	9.3%	7.1%	10.2%	5.3%	4.8%
165	\$17,870	16.2%	9.3%	6.8%	10.2%	5.5%	4.7%
170	\$18,411	16.0%	9.4%	6.6%	10.2%	5.7%	4.5%
175	\$18,953	15.9%	9.5%	6.3%	10.2%	5.9%	4.3%
180	\$19,494	15.8%	9.6%	6.1%	10.3%	6.1%	4.1%
185	\$20,036	15.7%	9.7%	5.9%	10.3%	6.3%	4.0%
190	\$20,577	15.6%	9.9%	5.7%	10.4%	6.6%	3.8%
195	\$21,119	15.5%	10.0%	5.5%	10.5%	6.8%	3.7%
200	\$21,660	15.4%	10.1%	5.3%	10.5%	7.0%	3.5%
205	\$22,202	20.0%	14.8%	5.2%	12.7%	8.8%	3.8%
210	\$22,743	19.8%	14.8%	5.0%	12.7%	9.0%	3.7%
215	\$23,285	19.7%	14.8%	4.9%	12.7%	9.2%	3.5%
220	\$23,826	19.6%	14.9%	4.7%	12.8%	9.4%	3.4%
225	\$24,368	19.5%	15.0%	4.5%	12.8%	9.6%	3.2%
230	\$24,909	19.4%	15.0%	4.4%	12.9%	9.8%	3.1%
235	\$25,451	19.3%	15.1%	4.2%	12.9%	9.9%	3.0%
240	\$25,992	19.2%	15.2%	4.0%	13.0%	10.1%	2.8%
245	\$26,534	19.2%	15.3%	3.9%	13.0%	10.3%	2.7%
250	\$27,075	19.1%	15.4%	3.7%	13.1%	10.5%	2.6%
255	\$27,617	19.1%	22.7%	-3.6%	13.2%	11.8%	1.3%
260	\$28,158	19.1%	22.6%	-3.6%	13.3%	12.0%	1.3%
265	\$28,700	19.0%	22.5%	-3.5%	13.4%	12.1%	1.2%
270	\$29,241	19.0%	22.5%	-3.5%	13.4%	12.2%	1.2%
275	\$29,783	19.0%	22.4%	-3.4%	13.5%	12.4%	1.2%
280	\$30,324	19.0%	22.4%	-3.4%	13.6%	12.5%	1.1%
285	\$30,866	19.0%	22.4%	-3.4%	13.7%	12.7%	1.1%
290	\$31,407	19.0%	22.3%	-3.3%	13.8%	12.8%	1.0%
295	\$31,949	19.0%	22.3%	-3.3%	13.9%	12.9%	1.0%
300	\$32,490	19.0%	22.3%	-3.3%	14.0%	13.1%	0.9%
305	\$33,032	21.8%	23.7%	-1.9%	14.0%	14.0%	0.0%
310	\$33,573	21.6%	23.6%	-2.0%	13.9%	14.0%	-0.1%
315	\$34,115	21.4%	23.5%	-2.1%	13.8%	14.1%	-0.2%
320	\$34,656	21.2%	23.4%	-2.2%	13.8%	14.1%	-0.3%
325	\$35,198	21.1%	23.3%	-2.2%	13.7%	14.1%	-0.4%
330	\$35,739	20.9%	23.2%	-2.3%	13.6%	14.2%	-0.5%
335	\$36,281	20.7%	23.1%	-2.4%	13.6%	14.2%	-0.6%
340	\$36,822	20.6%	23.0%	-2.5%	13.5%	14.3%	-0.8%
345	\$37,364	20.4%	22.9%	-2.5%	13.5%	14.3%	-0.9%
350	\$37,905	20.2%	22.9%	-2.6%	13.4%	14.4%	-1.0%
355	\$38,447	20.1%	24.1%	-4.0%	13.4%	14.7%	-1.3%
360	\$38,988	20.0%	24.0%	-4.1%	13.3%	14.7%	-1.4%
365	\$39,530	19.8%	23.9%	-4.1%	13.3%	14.8%	-1.5%
370	\$40,071	19.7%	23.9%	-4.2%	13.2%	14.8%	-1.6%
375	\$40,613	19.6%	23.6%	-4.0%	13.2%	14.6%	-1.5%
380	\$41,154	19.4%	23.3%	-3.8%	13.1%	14.4%	-1.3%
385	\$41,696	19.3%	23.0%	-3.7%	13.1%	14.3%	-1.2%
390	\$42,237	19.2%	22.7%	-3.5%	13.0%	14.1%	-1.0%
395	\$42,779	19.1%	22.4%	-3.3%	13.0%	13.9%	-0.9%
400	\$43,320	18.9%	22.1%	-3.2%	13.0%	13.7%	-0.8%

# HEALTH CARE FOR AMERICA NOW!

Sliding Scale Premium Caps across Congressional Proposals (Year 1) (Family of 3)				Actuarial Value: Average Costs Covered by Plan		Maximum Out-of-Pocket Costs (non-premiums) (Family of 3)		Average Out-of-Pocket Costs (non-premiums) (Family of 3)	
FPL (%)	FPL (\$)	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)
100	\$18,310	\$366	\$0	90%	97%	\$3,960	\$1,000	\$1,306	\$392
105	\$19,226	\$385	\$0	90%	97%	\$3,960	\$1,000	\$1,306	\$392
110	\$20,141	\$403	\$0	90%	97%	\$3,960	\$1,000	\$1,306	\$392
115	\$21,057	\$421	\$0	90%	97%	\$3,960	\$1,000	\$1,306	\$392
120	\$21,972	\$439	\$0	90%	97%	\$3,960	\$1,000	\$1,306	\$392
125	\$22,888	\$458	\$0	90%	97%	\$3,960	\$1,000	\$1,306	\$392
130	\$23,803	\$476	\$0	90%	97%	\$3,960	\$1,000	\$1,306	\$392
133	\$24,352	\$487	\$365	90%	97%	\$3,960	\$1,000	\$1,306	\$392
135	\$24,719	\$995	\$414	90%	97%	\$3,960	\$1,000	\$1,306	\$392
140	\$25,634	\$1,077	\$543	90%	97%	\$3,960	\$1,000	\$1,306	\$392
145	\$26,550	\$1,162	\$679	90%	97%	\$3,960	\$1,000	\$1,306	\$392
150	\$27,465	\$1,250	\$824	90%	97%	\$3,960	\$1,000	\$1,306	\$392
155	\$28,381	\$1,341	\$922	80%	93%	\$3,960	\$2,000	\$2,612	\$914
160	\$29,296	\$1,436	\$1,025	80%	93%	\$3,960	\$2,000	\$2,612	\$914
165	\$30,212	\$1,533	\$1,133	80%	93%	\$3,960	\$2,000	\$2,612	\$914
170	\$31,127	\$1,634	\$1,245	80%	93%	\$3,960	\$2,000	\$2,612	\$914
175	\$32,043	\$1,738	\$1,362	80%	93%	\$3,960	\$2,000	\$2,612	\$914
180	\$32,958	\$1,846	\$1,483	80%	93%	\$3,960	\$2,000	\$2,612	\$914
185	\$33,874	\$1,956	\$1,609	80%	93%	\$3,960	\$2,000	\$2,612	\$914
190	\$34,789	\$2,070	\$1,739	80%	93%	\$3,960	\$2,000	\$2,612	\$914
195	\$35,705	\$2,187	\$1,874	80%	93%	\$3,960	\$2,000	\$2,612	\$914
200	\$36,620	\$2,307	\$2,014	80%	93%	\$3,960	\$2,000	\$2,612	\$914
205	\$37,536	\$2,430	\$2,158	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
210	\$38,451	\$2,557	\$2,307	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
215	\$39,367	\$2,687	\$2,460	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
220	\$40,282	\$2,820	\$2,618	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
225	\$41,198	\$2,956	\$2,781	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
230	\$42,113	\$3,095	\$2,948	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
235	\$43,029	\$3,238	\$3,120	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
240	\$43,944	\$3,384	\$3,296	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
245	\$44,860	\$3,533	\$3,477	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
250	\$45,775	\$3,685	\$3,662	70%	85%	\$6,000	\$4,000	\$3,918	\$1,959
255	\$46,691	\$3,840	\$3,829	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
260	\$47,606	\$3,999	\$3,999	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
265	\$48,522	\$4,161	\$4,173	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
270	\$49,437	\$4,326	\$4,350	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
275	\$50,353	\$4,494	\$4,532	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
280	\$51,268	\$4,665	\$4,717	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
285	\$52,184	\$4,840	\$4,905	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
290	\$53,099	\$5,018	\$5,098	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
295	\$54,015	\$5,199	\$5,293	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
300	\$54,930	\$5,383	\$5,493	70%	78%	\$6,000	\$8,000	\$3,918	\$2,873
305	\$55,846	\$5,573	\$5,640	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
310	\$56,761	\$5,563	\$5,790	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
315	\$57,677	\$5,652	\$5,941	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
320	\$58,592	\$5,742	\$6,094	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
325	\$59,508	\$5,832	\$6,248	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
330	\$60,423	\$5,921	\$6,405	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
335	\$61,339	\$6,011	\$6,563	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
340	\$62,254	\$6,101	\$6,723	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
345	\$63,170	\$6,191	\$6,885	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
350	\$64,085	\$6,280	\$7,049	70%	72%	\$7,920	\$9,000	\$3,918	\$3,657
355	\$65,001	\$6,370	\$7,215	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
360	\$65,916	\$6,460	\$7,383	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
365	\$66,832	\$6,549	\$7,552	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
370	\$67,747	\$6,639	\$7,723	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
375	\$68,663	\$6,729	\$7,896	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
380	\$69,578	\$6,819	\$8,071	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
385	\$70,494	\$6,908	\$8,248	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
390	\$71,409	\$6,998	\$8,426	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
395	\$72,325	\$7,088	\$8,607	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
400	\$73,240	\$7,178	\$8,789	70%	70%	\$7,920	\$10,000	\$3,918	\$3,918
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# HEALTH CARE FOR AMERICA NOW!

FPL (%)	FPL (\$)	Maximum: Total Premiums and Out-of-Pocket Costs (Family of 3)			Average: Total Premiums and Out-of-Pocket Costs (Family of 3)		
		Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Difference: Senate vs. House	Senate Bill (H.R. 3590) (11/18/09)	House Bill H.R. 3962 (10/29/09)	Difference: Senate vs. House
100	\$18,310	\$4,326	\$1,000	\$3,326	\$1,672	\$392	\$1,280
105	\$19,226	\$4,345	\$1,000	\$3,345	\$1,691	\$392	\$1,299
110	\$20,141	\$4,363	\$1,000	\$3,363	\$1,709	\$392	\$1,317
115	\$21,057	\$4,381	\$1,000	\$3,381	\$1,727	\$392	\$1,335
120	\$21,972	\$4,399	\$1,000	\$3,399	\$1,745	\$392	\$1,354
125	\$22,888	\$4,418	\$1,000	\$3,418	\$1,764	\$392	\$1,372
130	\$23,803	\$4,436	\$1,000	\$3,436	\$1,782	\$392	\$1,390
133	\$24,352	\$4,447	\$1,365	\$3,082	\$1,793	\$757	\$1,036
135	\$24,719	\$4,955	\$1,414	\$3,541	\$2,301	\$806	\$1,495
140	\$25,634	\$5,037	\$1,543	\$3,494	\$2,383	\$935	\$1,448
145	\$26,550	\$5,122	\$1,679	\$3,442	\$2,468	\$1,071	\$1,396
150	\$27,465	\$5,210	\$1,824	\$3,386	\$2,556	\$1,216	\$1,340
155	\$28,381	\$5,301	\$2,922	\$2,379	\$3,953	\$1,837	\$2,116
160	\$29,296	\$5,396	\$3,025	\$2,370	\$4,048	\$1,940	\$2,108
165	\$30,212	\$5,493	\$3,133	\$2,360	\$4,145	\$2,047	\$2,098
170	\$31,127	\$5,594	\$3,245	\$2,349	\$4,246	\$2,159	\$2,087
175	\$32,043	\$5,698	\$3,362	\$2,336	\$4,350	\$2,276	\$2,074
180	\$32,958	\$5,806	\$3,483	\$2,323	\$4,458	\$2,397	\$2,060
185	\$33,874	\$5,916	\$3,609	\$2,307	\$4,568	\$2,523	\$2,045
190	\$34,789	\$6,030	\$3,739	\$2,290	\$4,682	\$2,654	\$2,028
195	\$35,705	\$6,147	\$3,874	\$2,272	\$4,799	\$2,789	\$2,010
200	\$36,620	\$6,267	\$4,014	\$2,253	\$4,919	\$2,928	\$1,991
205	\$37,536	\$8,430	\$6,158	\$2,272	\$6,349	\$4,117	\$2,231
210	\$38,451	\$8,557	\$6,307	\$2,250	\$6,475	\$4,266	\$2,209
215	\$39,367	\$8,687	\$6,460	\$2,226	\$6,605	\$4,419	\$2,185
220	\$40,282	\$8,820	\$6,618	\$2,201	\$6,738	\$4,577	\$2,160
225	\$41,198	\$8,956	\$6,781	\$2,175	\$6,874	\$4,740	\$2,134
230	\$42,113	\$9,095	\$6,948	\$2,147	\$7,013	\$4,907	\$2,106
235	\$43,029	\$9,238	\$7,120	\$2,118	\$7,156	\$5,079	\$2,077
240	\$43,944	\$9,384	\$7,296	\$2,088	\$7,302	\$5,255	\$2,047
245	\$44,860	\$9,533	\$7,477	\$2,056	\$7,451	\$5,436	\$2,015
250	\$45,775	\$9,685	\$7,662	\$2,023	\$7,603	\$5,621	\$1,982
255	\$46,691	\$9,840	\$11,829	-\$1,988	\$7,758	\$6,702	\$1,056
260	\$47,606	\$9,999	\$11,999	-\$2,000	\$7,917	\$6,872	\$1,045
265	\$48,522	\$10,161	\$12,173	-\$2,012	\$8,079	\$7,046	\$1,033
270	\$49,437	\$10,326	\$12,350	-\$2,025	\$8,244	\$7,224	\$1,020
275	\$50,353	\$10,494	\$12,532	-\$2,038	\$8,412	\$7,405	\$1,007
280	\$51,268	\$10,665	\$12,717	-\$2,051	\$8,583	\$7,590	\$994
285	\$52,184	\$10,840	\$12,905	-\$2,065	\$8,758	\$7,779	\$980
290	\$53,099	\$11,018	\$13,098	-\$2,080	\$8,936	\$7,971	\$965
295	\$54,015	\$11,199	\$13,293	-\$2,095	\$9,117	\$8,167	\$950
300	\$54,930	\$11,383	\$13,493	-\$2,110	\$9,301	\$8,366	\$935
305	\$55,846	\$13,393	\$14,640	-\$1,248	\$9,391	\$9,297	\$94
310	\$56,761	\$13,483	\$14,790	-\$1,307	\$9,481	\$9,447	\$34
315	\$57,677	\$13,572	\$14,941	-\$1,368	\$9,570	\$9,598	-\$27
320	\$58,592	\$13,662	\$15,094	-\$1,432	\$9,660	\$9,750	-\$90
325	\$59,508	\$13,752	\$15,248	-\$1,497	\$9,750	\$9,905	-\$155
330	\$60,423	\$13,841	\$15,405	-\$1,563	\$9,840	\$10,062	-\$222
335	\$61,339	\$13,931	\$15,563	-\$1,632	\$9,929	\$10,220	-\$291
340	\$62,254	\$14,021	\$15,723	-\$1,703	\$10,019	\$10,380	-\$361
345	\$63,170	\$14,111	\$15,885	-\$1,775	\$10,109	\$10,542	-\$434
350	\$64,085	\$14,200	\$16,049	-\$1,849	\$10,198	\$10,706	-\$508
355	\$65,001	\$14,290	\$17,215	-\$2,925	\$10,288	\$11,133	-\$845
360	\$65,916	\$14,380	\$17,383	-\$3,003	\$10,378	\$11,301	-\$923
365	\$66,832	\$14,469	\$17,552	-\$3,082	\$10,468	\$11,470	-\$1,002
370	\$67,747	\$14,559	\$17,723	-\$3,164	\$10,557	\$11,641	-\$1,084
375	\$68,663	\$14,649	\$17,896	-\$3,247	\$10,647	\$11,814	-\$1,167
380	\$69,578	\$14,739	\$18,071	-\$3,332	\$10,737	\$11,989	-\$1,252
385	\$70,494	\$14,828	\$18,248	-\$3,419	\$10,826	\$12,166	-\$1,339
390	\$71,409	\$14,918	\$18,426	-\$3,508	\$10,916	\$12,344	-\$1,428
395	\$72,325	\$15,008	\$18,607	-\$3,599	\$11,006	\$12,525	-\$1,519
400	\$73,240	\$15,098	\$18,789	-\$3,691	\$11,096	\$12,707	-\$1,611

		As a Percentage of Income -- Maximum: Total Premiums and Out-of-Pocket Costs (Family of 3)				As a Percentage of Income -- Average: Total Premiums and Out-of-Pocket Costs (Family of 3)			
FPL (%)	FPL (\$)	Senate Bill (H.R. 3590) (11/18/09)	House Bill 3962 (10/29/09)	H.R.	Difference: Senate vs. House	Senate Bill (H.R. 3590) (11/18/09)	House Bill 3962 (10/29/09)	H.R.	Difference: Senate vs. House
100	\$18,310	23.6%		5.5%	18.2%	9.1%		2.1%	7.0%
105	\$19,226	22.6%		5.2%	17.4%	8.8%		2.0%	6.8%
110	\$20,141	21.7%		5.0%	16.7%	8.5%		1.9%	6.5%
115	\$21,057	20.8%		4.7%	16.1%	8.2%		1.9%	6.3%
120	\$21,972	20.0%		4.6%	15.5%	7.9%		1.8%	6.2%
125	\$22,888	19.3%		4.4%	14.9%	7.7%		1.7%	6.0%
130	\$23,803	18.6%		4.2%	14.4%	7.5%		1.6%	5.8%
133	\$24,352	18.3%		5.6%	12.7%	7.4%		3.1%	4.3%
135	\$24,719	20.0%		5.7%	14.3%	9.3%		3.3%	6.0%
140	\$25,634	19.6%		6.0%	13.6%	9.3%		3.6%	5.6%
145	\$26,550	19.3%		6.3%	13.0%	9.3%		4.0%	5.3%
150	\$27,465	19.0%		6.6%	12.3%	9.3%		4.4%	4.9%
155	\$28,381	18.7%		10.3%	8.4%	13.9%		6.5%	7.5%
160	\$29,296	18.4%		10.3%	8.1%	13.8%		6.6%	7.2%
165	\$30,212	18.2%		10.4%	7.8%	13.7%		6.8%	6.9%
170	\$31,127	18.0%		10.4%	7.5%	13.6%		6.9%	6.7%
175	\$32,043	17.8%		10.5%	7.3%	13.6%		7.1%	6.5%
180	\$32,958	17.6%		10.6%	7.0%	13.5%		7.3%	6.3%
185	\$33,874	17.5%		10.7%	6.8%	13.5%		7.4%	6.0%
190	\$34,789	17.3%		10.7%	6.6%	13.5%		7.6%	5.8%
195	\$35,705	17.2%		10.9%	6.4%	13.4%		7.8%	5.6%
200	\$36,620	17.1%		11.0%	6.2%	13.4%		8.0%	5.4%
205	\$37,536	22.5%		16.4%	6.1%	16.9%		11.0%	5.9%
210	\$38,451	22.3%		16.4%	5.9%	16.8%		11.1%	5.7%
215	\$39,367	22.1%		16.4%	5.7%	16.8%		11.2%	5.6%
220	\$40,282	21.9%		16.4%	5.5%	16.7%		11.4%	5.4%
225	\$41,198	21.7%		16.5%	5.3%	16.7%		11.5%	5.2%
230	\$42,113	21.6%		16.5%	5.1%	16.7%		11.7%	5.0%
235	\$43,029	21.5%		16.5%	4.9%	16.6%		11.8%	4.8%
240	\$43,944	21.4%		16.6%	4.8%	16.6%		12.0%	4.7%
245	\$44,860	21.3%		16.7%	4.6%	16.6%		12.1%	4.5%
250	\$45,775	21.2%		16.7%	4.4%	16.6%		12.3%	4.3%
255	\$46,691	21.1%		25.3%	-4.3%	16.6%		14.4%	2.3%
260	\$47,606	21.0%		25.2%	-4.2%	16.6%		14.4%	2.2%
265	\$48,522	20.9%		25.1%	-4.1%	16.6%		14.5%	2.1%
270	\$49,437	20.9%		25.0%	-4.1%	16.7%		14.6%	2.1%
275	\$50,353	20.8%		24.9%	-4.0%	16.7%		14.7%	2.0%
280	\$51,268	20.8%		24.8%	-4.0%	16.7%		14.8%	1.9%
285	\$52,184	20.8%		24.7%	-4.0%	16.8%		14.9%	1.9%
290	\$53,099	20.7%		24.7%	-3.9%	16.8%		15.0%	1.8%
295	\$54,015	20.7%		24.6%	-3.9%	16.9%		15.1%	1.8%
300	\$54,930	20.7%		24.6%	-3.8%	16.9%		15.2%	1.7%
305	\$55,846	24.0%		26.2%	-2.2%	16.8%		16.6%	0.2%
310	\$56,761	23.8%		26.1%	-2.3%	16.7%		16.6%	0.1%
315	\$57,677	23.5%		25.9%	-2.4%	16.6%		16.6%	0.0%
320	\$58,592	23.3%		25.8%	-2.4%	16.5%		16.6%	-0.2%
325	\$59,508	23.1%		25.6%	-2.5%	16.4%		16.6%	-0.3%
330	\$60,423	22.9%		25.5%	-2.6%	16.3%		16.7%	-0.4%
335	\$61,339	22.7%		25.4%	-2.7%	16.2%		16.7%	-0.5%
340	\$62,254	22.5%		25.3%	-2.7%	16.1%		16.7%	-0.6%
345	\$63,170	22.3%		25.1%	-2.8%	16.0%		16.7%	-0.7%
350	\$64,085	22.2%		25.0%	-2.9%	15.9%		16.7%	-0.8%
355	\$65,001	22.0%		26.5%	-4.5%	15.8%		17.1%	-1.3%
360	\$65,916	21.8%		26.4%	-4.6%	15.7%		17.1%	-1.4%
365	\$66,832	21.7%		26.3%	-4.6%	15.7%		17.2%	-1.5%
370	\$67,747	21.5%		26.2%	-4.7%	15.6%		17.2%	-1.6%
375	\$68,663	21.3%		26.1%	-4.7%	15.5%		17.2%	-1.7%
380	\$69,578	21.2%		26.0%	-4.8%	15.4%		17.2%	-1.8%
385	\$70,494	21.0%		25.9%	-4.9%	15.4%		17.3%	-1.9%
390	\$71,409	20.9%		25.8%	-4.9%	15.3%		17.3%	-2.0%
395	\$72,325	20.8%		25.7%	-5.0%	15.2%		17.3%	-2.1%
400	\$73,240	20.6%		25.7%	-5.0%	15.1%		17.3%	-2.2%