Cover Oregon affordability for low-income households



Gross annual income \$6,894

Premium (annualized) \$138

Maximum annual out-of-pocket costs \$750

Maximum total annual cost as share of income 13%

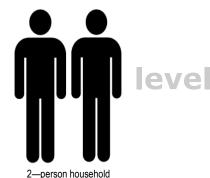
Gross annual income \$9,306

Premium (annualized) \$186

Maximum annual out-of-pocket costs \$1,500

Maximum total annual cost as share of income 18%





Gross annual income \$18,384

Premium (annualized) \$820

Maximum annual out-of-pocket costs \$1,500

Maximum total annual cost as share of income 13%

Gross annual income \$24,816

Premium (annualized) \$1,107

Maximum annual out-of-pocket costs \$3,000

Maximum total annual cost as share of income 17%

Notes:

Figures in this sheet show household costs in 2014 with a silver-level Standard plan whose premium is the second-lowest of plans in that level. **Subsidies:** Subsidies include federal premium tax credits available on a sliding scale to households with incomes up to 400% of the federal poverty level (FPL), and cost-sharing assistance (for co-payments and deductibles) for those with incomes up to 250% FPL. **Premiums:** Annual premium amount shown is the household cost after taking into account the available federal premium tax credits.

Annual out-of-pocket costs: Out-of-pocket costs include deductibles, co-payments and co-insurance. They do not include the cost of premiums.

Maximum total annual cost: Maximum total annual cost is the annualized premium plus the maximum annual out-of-pocket cost level. Actual costs for any particular household may be lower and will depend on how much care a household uses.



Because facts matter.