

Cover Oregon affordability for low-income households

60%  federal poverty  level

1—person household

Gross annual income
\$6,894

Premium (annualized)
\$138

Maximum annual
out-of-pocket costs
\$750

Maximum total annual cost
as share of income
13%

2—person household

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%

160%  federal poverty  level

1—person household

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%

2—person household

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.