

Attachment C: Sample Premium Sponsorship Table

In deciding whether to narrow eligibility for the Sponsorship program, a Tribe can use a Premium Sponsorship Table to identify the net Sponsorship costs for health insurance premiums at various household income levels, for various household sizes and numbers of enrollees.

Attachment C: Net Annual Household Premium Contribution for Lowest-Cost Marketplace Bronze Plan; Flagstaff (Coconino County), Arizona (2017)¹				
Household (HH) size:		1-person HH	2-person HH	3-person HH
Number enrolled:		1 enrollee	2 enrollees	3 enrollees
Medicaid	FPL: 0% - 138%	\$0	\$0	\$0
Premium Tax Credit (PTC) eligible	139%	\$0	\$0	\$0
	150%	\$0	\$0	\$0
	175%	\$0	\$0	\$0
	200%	\$0	\$0	\$0
	225%	\$0	\$0	\$0
	250%	\$185	\$0	\$0
	300%	\$1,200	\$149	\$0
	350%	\$1,775	\$926	\$76
400%	\$2,351	\$1,702	\$1,052	
No PTCs	Over 400% or other non-PTC eligible	\$5,398	\$10,796	\$16,194

¹ Portfolio HSA HMO 6550 (BC BS of Arizona) is the lowest-cost bronze plan. Premiums are for 40-year-old enrollees.

- In the table above, for example, a household with three family members, three Marketplace enrollees, and a household income at 350% of the federal poverty level (FPL) would have net premium costs of \$76 per year for the entire household. This equates to about \$25 per enrollee per year.

 - The examples above are for Marketplace enrollees who are age 40, the average age of Marketplace enrollees. Net premium costs differ depending on the age of enrollees.
- In contrast, for a household with income above 400% FPL, the net premium costs for the family—or for the Tribe if the Tribe is operating a Premium Sponsorship program—would be \$16,194 for a family of three, assuming all three family members enroll in Marketplace coverage.

 - Under the Affordable Care Act, premium tax credit eligibility is limited to households with an income between 100% FPL and 400% FPL. As such, households with an income above 400% FPL—or the Tribal Sponsor—would be obligated to pay the full premium costs, without the benefit of premium tax credits.
 - The Indian-specific cost-sharing protections still would be available for enrolled Tribal members, without regard to eligibility for premium tax credits.

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