

**Tribal Education & Outreach Consortium  
Estimated Cost Benefit of Tribal Sponsorship of Health Insurance Exchanges**

**Worksheet B: Based on Average Collections**

Tribal Data **(completed by Tribe)**

**Demographics**

1. From your outpatient Clinic registration and/or billing system, determine the number of active users without insurance who reside in your service area for each of the following categories. Determine how many of the uninsured are less than 19 years old. Determine how many of the uninsured are 65 and older. **Insert the information in the boxes below.**

<u>Uninsured Population</u>	<u>Uninsured Active Users</u>		
	<u>Total Number All Ages</u>	<u>Children less than 19 y/o</u>	<u>Adults 65 y/o and older</u>
All Uninsured	2533	470	26
CHS User	1961	352	20
Tribal member	1268	258	16

2. For the All Uninsured population, complete population pyramid age breakdown **and insert information in boxes:**

<u>Uninsured Population</u>	
<u>Age</u>	<u>Total</u>
19 – 29	568
30 – 39	462
40 – 49	448
50 – 59	399
60 – 64	160

**Information needed to Determine Revenue/Cost Savings**

3. For all 19-64 year old active users with the following insurance coverage in 2010, provide the total number of insured people in each category, the total billed and collected amounts for each category. *Do not include Dental services.*

<u>Outpatient Payer Mix</u>	<u>Total Number of People</u>	<u>Total Billed</u>	<u>Total Collected</u>
Commercial insurance	2609	\$ 1,485,476	\$ 1,382,045
Medicaid	1140	\$ 635,288	\$ 708,238
Medicare	907	\$ 261,532	\$ 218,733

*For clarification, when determining total number of people for each type of insurance, this number should include insured active users who did not received services in 2010. (This number is needed to calculate average collection per active user by payer type).*

4. If your Tribe operates a hospital, complete this section. If not, ignore this part and move to question 5. For all 19-64 year old of your insured active users with the following insurance coverage in 2010, provide the total billed and collected inpatient amounts for each category. If the hospital provides services to active users of other Tribes, do not include their data in these numbers: *Do not include Dental services .*

<u>Inpatient</u>	<u>Total Billed</u>	<u>Total Collected</u>
Commercial insurance	<input type="text"/>	<input type="text"/>
Medicaid	<input type="text"/>	<input type="text"/>
Medicare	<input type="text"/>	<input type="text"/>

**5. CHS Data**

For the uninsured people eligible for CHS between the ages of 19 - 64 years old, determine the CHS expenditures for 2010, 2009, and 2008 **and insert that information in boxes below.** *Do not include Dental Service. In the second row of boxes, insert the number of uninsured people 19-64 years old eligible for CHS each year. This may be different than the number who actually used CHS in any given year, and you will need to insert in the boxes on the second row the number eligible for CHS each year.*

	2012	2009	2008
CHS Expenditures for uninsured 19-64 y/o:	\$ 1,281,826	<input type="text"/>	<input type="text"/>
Total # CHS Eligible (19-64 y/o):	1589	<input type="text"/>	<input type="text"/>

6. Community outreach Benefit Specialist staff will be required to educate, assist and sign up individuals (or families) for the Health Insurance Exchange. Estimate annual salary and other expenses based on any previous experience for the additional work for outreach, assistance and enrollment of the uninsured population.

Your estimate:

7. There will be additional workload to bill Exchange plans for eligible individuals who receive health services at your facility. Provide the following for 2010:

Total Revenue Collections for Outpatient Services:

Total Clinic Business Office Expenses:

8. Estimate "other administrative management" annual expenses for additional cost to administer the Exchange program, such as travel, training, publications, advertising, etc.

Your estimate:

# Household Income and Household Size for your Tribe's Service Area by County from American Fact finder Website

Fill in the boxes for each County in your Service Area

## HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS) (AMERICAN INDIAN AND ALASKA NATIVE ALONE HOUSEHOLDER)

	Region 1	Region 2	Region 3	Region 4	Region 5						Totals		
<b>Fill in your County (ies) name</b>													
Less than \$10,000	268	3	9	873	397							1550	
\$10,000 to \$14,999	105	40	0	494	208							847	
\$15,000 to \$19,999	155	60	23	373	195							806	
\$20,000 to \$24,999	119	72	25	499	181							896	
\$25,000 to \$29,999	222	51	14	585	221							1093	
\$30,000 to \$34,999	146	4	50	483	174							857	
\$35,000 to \$39,999	259	35	50	541	309							1194	
\$40,000 to \$44,999	156	27	11	417	87							698	
\$45,000 to \$49,999	181	19	0	297	117							614	
\$50,000 to \$59,999	229	35	72	712	227							1275	
\$60,000 to \$74,999	574	34	112	664	189							1573	
\$75,000 to \$99,999	363	41	96	740	201							1441	
\$100,000 to \$124,999	199	10	21	563	73							866	
\$125,000 to \$149,999	52	71	7	223	31							951	\$125,000 or more
\$150,000 to \$199,999	159	8	7	142	60								
\$200,000 or more	63	0	0	123	5								

## TENURE BY HOUSEHOLD SIZE (AMERICAN INDIAN AND ALASKA NATIVE ALONE HOUSEHOLDER)

	Region 1	Region 2	Region 3	Region 4	Region 5			
<b>Fill in your County (ies) name</b>								
<b>Owner occupied:</b>								
1-person household	446	85	49	1086	303			<b>Owner</b> 1969
2-person household	877	182	129	1625	532			3345
3-person household	526	92	49	764	287			1718
4-person household	407	87	45	613	261			1413
5-person household	170	47	24	300	156			697
6-person household	65	11	11	110	74			271
7-or-more-person household	35	15	5	78	53			186
<b>Renter occupied:</b>								
1-person household	449	61	21	1415	281			<b>Renter</b> 2227
2-person household	436	45	38	1117	259			<b>Owner</b> 1895
3-person household	249	38	17	705	211			<b>Total</b> 3345
4-person household	184	25	10	504	164			1718
5-person household	97	18	8	292	130			2938
6-person household	27	10	3	157	57			887
7-or-more-person household	16	8	5	116	36			1413
								2300
								545
								697
								1242
								254
								271
								525
								181
								186
								367

**Attachment B**

**Worksheets for Estimating Cost - Benefit of Health Insurance Exchange Sponsorship**

(Tribe's Name)						
Uninsured Active Users						
Worksheet 1: Case Study Demographics and Poverty Level Data						
		Total	%	CHS Eligible	Pilot Group	Tribal Members
	Number of uninsured active users	2533		1961	200	1268
	Less: Children less than 19 y/o	470		352	0	258
	Less: Adults 65 y/o and older	26		20	0	16
	Total Adults Ages 19-64	2037	100%	1589	200	994
Poverty level breakdown						
	0 - 100% poverty level <sup>1</sup>	407	20.00%	318	40	199
	100 - 133% poverty level <sup>1</sup>	163	8.00%	127	16	80
	133 <sup>1</sup> - 150% poverty level	80	3.93%	62	8	39
	151 - 200% poverty level	197	9.68%	154	19	96
	201 - 250% poverty level	164	8.03%	128	16	80
	251-300% poverty level	171	8.41%	134	17	
	301 - 400% poverty level	283	13.90%	221	28	138
	over 400% poverty level	<u>571</u>	28.05%	<u>446</u>	56	<u>279</u>
	Total Adults Ages 19-64	1630	80.00%	1271	160	711.5140994
<sup>1</sup> 138% adjusted for a 5% income disregard for Medicaid						

Worksheet # 2 -- Estimating Poverty Level for Study

100% poverty level: 10,830 for first person  
 \$3,740 for each additional person  
 Family of Four: \$22,050

Family Size	100%	133% <sup>1</sup>	150%	175%	200%	225%	250%	275%	300%	325%	350%	375%	400%
1	10,830	14,945	16,245	18,953	21,660	24,368	27,075	29,783	32,490	35,198	37,905	40,613	43,320
2	14,570	20,107	21,855	25,498	29,140	32,783	36,425	40,068	43,710	47,353	50,995	54,638	58,280
3	18,310	25,268	27,465	32,043	36,620	41,198	45,775	50,353	54,930	59,508	64,085	68,663	73,240
4	22,050	30,429	33,075	38,588	44,100	49,613	55,125	60,638	66,150	71,663	77,175	82,688	88,200
5	25,530	35,231	38,295	44,678	51,060	57,443	63,825	70,208	76,590	82,973	89,355	95,738	102,120
6	29,530	40,751	44,295	51,678	59,060	66,443	73,825	81,208	88,590	95,973	103,355	110,738	118,120
7	33,270	45,913	49,905	58,223	66,540	74,858	83,175	91,493	99,810	108,128	116,445	124,763	133,080

<sup>1</sup>Adjusted for 5% Medicaid Income Disregard

Tribal Service Area Household Income where the householder is AI/AN

Household Income	Number	Percentage
Less than \$10,000	1550	10.57%
\$10,000 to \$14,999	847	5.78%
\$15,000 to \$19,999	806	5.50%
\$20,000 to \$24,999	896	6.11%
\$25,000 to \$29,999	1093	7.46%
\$30,000 to \$34,999	857	5.85%
\$35,000 to \$39,999	1194	8.14%
\$40,000 to \$44,999	698	4.76%
\$45,000 to \$49,999	614	4.19%
\$50,000 to \$59,999	1275	8.70%
\$60,000 to \$74,999	1573	10.73%
\$75,000 to \$99,999	1441	9.83%
\$100,000 to \$124,999	866	5.91%
\$125,000 or more	951	6.49%
<b>Total</b>	<b>14661</b>	<b>100.00%</b>

Tribal Service Area Tenure by Household Size where the householder is AIAN

Household size	Owner & Renter		%
	Number		
1 person	4196		24.96%
2 people	5240		31.18%
3 people	2938		17.48%
4 people	2300		13.68%
5 people	1242		7.39%
6 people	525		3.12%
7 people	367		2.18%
<b>Total</b>	<b>16808</b>		<b>100%</b>

Household Size spread over the Household Income Levels

Household size	Household Income Levels													Total	
	1550	847	806	896	1093	857	1194	698	614	1275	1573	1441	866		951
1 person	386.95	211.45	201.21	223.68	272.86	213.94	298.07	174.25	153.28	318.29	392.69	359.74	216.19	237.41	3660
2 people	483.22	264.06	251.28	279.33	340.75	267.18	372.24	217.61	191.42	397.49	490.39	449.24	269.98	296.48	4571
3 people	270.94	148.05	140.89	156.62	191.05	149.80	208.71	122.01	107.33	222.87	274.96	251.88	151.37	166.23	2563
4 people	212.10	115.90	110.29	122.61	149.57	117.27	163.39	95.51	84.02	174.47	215.25	197.19	118.50	130.13	2006
5 people	114.53	62.59	59.56	66.21	80.77	63.33	88.23	51.58	45.37	94.21	116.23	106.48	63.99	70.27	1083
6 people	48.41	26.46	25.18	27.99	34.14	26.77	37.29	21.80	19.18	39.82	49.13	45.01	27.05	29.70	458
7 people	33.84	18.49	17.60	19.56	23.87	18.71	26.07	15.24	13.41	27.84	34.35	31.46	18.91	20.76	320
<b>Total</b>	<b>1550</b>	<b>847</b>	<b>806</b>	<b>896</b>	<b>1093</b>	<b>857</b>	<b>1194</b>	<b>698</b>	<b>614</b>	<b>1275</b>	<b>1573</b>	<b>1441</b>	<b>866</b>	<b>951</b>	<b>14661</b>

Estimated Poverty Levels

Family Size	100%	133%	150%	175%	200%	225%	250%	275%	300%	325%	350%	375%	400%	400+%	
1	386.95	211.45	100.61	100.61	111.84	111.84	136.43	136.43	106.97	106.97	149.04	149.04	174.25	1677.60	3,660
2	747.28	390.94	139.67	170.37	170.37	267.18	186.12	186.12	217.61	191.42	132.50	132.50	132.50	1506.09	4571
3	559.88	252.15	95.53	149.80	208.71	61.00	61.00	181.61	74.29	74.29	91.65	91.65	91.65	569.49	2563
4	560.91	149.57	117.27	163.39	95.51	84.02	87.24	87.24	107.62	107.62	65.73	65.73	65.73	248.64	2006
5	383.65	63.33	88.23	51.58	92.48	47.11	58.12	58.12	26.62	26.62	26.62	26.62	63.99	70.27	1083
6	162.17	64.06	21.80	39.09	19.91	24.57	24.57	15.00	15.00	15.00	9.02	9.02	9.02	29.70	458
7	132.08	41.31	13.41	27.84	17.17	17.17	10.49	10.49	10.49	6.30	6.30	6.30	10.38	10.38	320
	2932.92	1172.80	576.51	702.68	716.00	612.89	563.96	675.01	558.60	528.23	480.85	480.85	547.52	4112.18	14,661
	20.00%	8.00%	3.93%	4.79%	4.88%	4.18%	3.85%	4.60%	3.81%	3.60%	3.28%	3.28%	3.73%	28.05%	100.0%
	28.00%		3.93%		9.68%		8.03%		8.41%		6.9%		7.0%		
	13.90%														

Worksheet 3 - Estimating Potential Revenue

Payer Mix	Total Numbers	Total Billed	Total Collected	Bill to Collection Rate	Average Collection per Active User
<b>Commercial Insurance</b>					
Outpatient (Clinic)	2609	\$ 1,485,476	\$ 1,382,045	0.930371779	
Inpatient; if applicable		\$ -	\$ -		
<b>Total Commercial Insurance</b>		\$ 1,485,476	\$ 1,382,045	0.930371779	\$ 530
<b>Medicaid</b>					
Outpatient (Clinic)	1140	\$ 635,288	\$ 708,238	1.114829809	
Inpatient; if applicable		\$ -	\$ -		
<b>Total Medicaid</b>		\$ 635,288	\$ 708,238	1.114829809	\$ 621
<b>Medicare</b>					
Outpatient (Clinic)	907	\$ 261,532	\$ 218,733	0.836353425	
Inpatient; if applicable		\$ -	\$ -		
<b>Total Medicare</b>		\$ 261,532	\$ 218,733	0.836353425	\$ 241

	Projected Federal Inflation	2008	2009	2010
2011		5.8	5.5	3.8
2012	1.021	5.9218	5.6155	3.8798
2013	1.021	6.046158	5.733426	3.961276
2014	1.021	6.173127	5.853827	4.119727
		1.061731	1.058538	1.041197

Revenue: Based on Insured Average Collections per Payer Mix	All Uninsured Active Users, 19-64	Uninsured CHS Active Users, 19-64	Uninsured Tribal Members, 19-64
Number of uninsured population, Age 19-64	2037	200	994
Number of uninsured population eligible for Medicaid			
Total new Medicaid Revenue Projected based on sponsorship program outreach:	\$ -	\$ -	\$ -
Total Revenue Projected from Health Insurance Exchange plans (Commercial average collections per person):	\$ 1,079,044	\$ 105,944	\$ 526,544
Total Revenue Projected from Exchange insurance plans:	\$ 1,079,044	\$ 105,944	\$ 526,543.61
Total Revenue Projected from Exchange insurance plans, adjusted to 2014 projected inflation	\$ 1,123,497	\$ 110,309	\$ 548,236

Worksheet 4 - Estimating Contract Health Service (CHS) Cost Savings

All Uninsured Active Users, Age 19-64

	2012	2009	2008	Total	3-Yr Average
CHS Expenditures	\$1,281,826	\$0	\$0	\$1,281,826	\$1,281,826
<b>Total Number of CHS Users</b>	\$1,589	\$0	\$0	\$1,589	\$1,589
3-Year Average CHS Cost per Eligible	\$807			\$807	\$1,281,826
2014 Federal Inflation adjusted:	\$840	\$0		\$840	\$840
Average CHS Cost Avoidance for Exchange Insurance plan Sponsorship				\$840	
Number of Uninsured CHS Eligible, Age 19-64				\$1,589	
<b>Total Contract Health Service (CHS) Cost Avoidance</b>					\$1,334,634

	Projected Federal Inflation	2008	2009	2010	
2011		5.8	5.5	3.8	Base on pul
2012	1.021	5.9218	5.6155	3.8798	Base on fec
2013	1.021	6.046158	5.733426	3.961276	Base on fec
2014	1.021	6.173127	5.853827	4.119727	Base on fec
		1.061731	1.058538	1.041197	

Uninsured Tribal Member Active Users, Age 19-64

	Total	3-Yr Average
Number of Uninsured CHS Eligible, Age 19-64	994	
<b>Total Contract Health Service (CHS) Cost Avoidance</b>		\$834,881

Uninsured Population, Age 19 - 64 Poverty Level by Age for Study Population

Population Pyramid		Uninsured Population, Age 19 -64 in Study:		All Uninsured	CHS Uninsured	Tribal Members
				2037	200	Uninsured
				994		
Age	Total	Percentage of Age 19 - 64		Allocation of Uninsured Population, Age 19 -64		
0 - 18						
19 - 29	568	568	27.88%	568	56	277
30 - 39	462	462	22.68%	462	45	225
40 - 49	448	448	21.99%	448	44	219
50 - 59	399	399	19.59%	399	39	195
60 - 64	160	160	7.85%	160	16	78
over 65						
<b>Total</b>		2037	100.00%	2037	200	994

Number by Poverty Level per Age - All Uninsured Active Users, Age 19-64

Poverty Level		***** Age *****						
Level	%	19 - 29	30 - 39	40 - 49	50 - 59	60 - 64	Total	
		Number	568	462	448	399	160	2037
0-100%	20.00%		114	92	90	80	32	407
100 -133%	28.00%		159	129	125	112	45	570
134 - 150%	3.93%		22	18	18	16	6	80
151 - 200%	9.68%		55	45	43	39	15	197
201 - 250%	8.03%		46	37	36	32	13	164
251 - 300%	8.41%		48	39	38	34	13	171
301 - 400%	13.90%		79	64	62	55	22	283
over 400%	28.05%		159	130	126	112	45	571
100.00%			568	462	448	399	160	2037

Number by Poverty Level per Age - Uninsured CHS Active Users, Age 19-64

Poverty Level		***** Age *****						
Level	%	19 - 29	30 - 39	40 - 49	50 - 59	60 - 64	Total	
		Number	56	45	44	39	16	200
0-100%	20.00%		11	9	9	8	3	40
100 -133%	28.00%		16	13	12	11	4	56
134 - 150%	3.93%		2	2	2	2	1	8
151 - 200%	9.68%		5	4	4	4	2	19
201 - 250%	8.03%		4	4	4	3	1	16
251 - 300%	8.41%		5	4	4	3	1	17
301 - 400%	13.90%		8	6	6	5	2	28
over 400%	28.05%		16	13	12	11	4	56
100.00%			56	45	44	39	16	200

Number by Poverty Level per Age - Uninsured Tribal Member Active Users, Age 19-64

Poverty Level		***** Age *****						
Level	%	19 - 29	30 - 39	40 - 49	50 - 59	60 - 64	Total	
		Number	277	225	219	195	78	994
0-100%	20.00%		55	45	44	39	16	199
100 -133%	28.00%		78	63	61	55	22	278
134 - 150%	3.93%		11	9	9	8	3	39
151 - 200%	9.68%		27	22	21	19	8	96
201 - 250%	8.03%		22	18	18	16	6	80
251 - 300%	8.41%		23	19	18	16	7	84
301 - 400%	13.90%		39	31	30	27	11	138
over 400%	28.05%		78	63	61	55	22	279
100.00%			277	225	219	195	78	994



**Worksheet 6: Total Premium Cost**

Poverty Levels	2014 Annual Premium per Age Group per Individual				
	19 - 29	30 - 39	40 - 49	50 - 59	60 - 64
0- 100% poverty level	\$ 3,391	\$ 3,440	\$ 4,500	\$ 6,978	\$ 10,172
100 - 133% poverty level	\$ 690	\$ 690	\$ 690	\$ 690	\$ 690
133 - 150% poverty level	\$ 690	\$ 690	\$ 690	\$ 690	\$ 690
151 - 200% poverty level	\$ 1,037	\$ 1,037	\$ 1,037	\$ 1,037	\$ 1,037
201 - 250% poverty level	\$ 1,857	\$ 1,857	\$ 1,857	\$ 1,857	\$ 1,857
251-300% poverty level	\$ 2,275	\$ 2,275	\$ 2,275	\$ 2,275	\$ 2,275
301 - 400% poverty level	\$ 3,391	\$ 3,440	\$ 4,099	\$ 4,099	\$ 4,099
over 400% poverty level	\$ 3,391	\$ 3,440	\$ 4,500	\$ 6,978	\$ 10,172

Based on individual unsubsidized Premium Cost per year for the Silver (70%) Plan. -native americans exempt  
**Source:** Henry J. Kaiser Family Foundation's Health Reform Subsidy Calculator website.

**All Uninsured Active Users Premium Cost, Age 19-64**

Poverty Levels	Premium Cost per Age Group				
	19 - 29	30 - 39	40 - 49	50 - 59	60 - 64
0- 100% poverty level	\$ 385,312	\$ 317,934	\$ 403,298	\$ 556,980	\$ 325,583
0 - 133% poverty level	\$ 109,755	\$ 89,272	\$ 86,567	\$ 77,099	\$ 30,917
133 - 150% poverty level	\$ 15,411	\$ 12,535	\$ 12,155	\$ 10,826	\$ 4,341
151 - 200% poverty level	\$ 56,996	\$ 46,360	\$ 44,955	\$ 40,038	\$ 16,055
201 - 250% poverty level	\$ 84,667	\$ 68,867	\$ 66,780	\$ 59,476	\$ 23,850
251-300% poverty level	\$ 108,729	\$ 88,438	\$ 85,758	\$ 76,378	\$ 30,628
301 - 400% poverty level	\$ 267,671	\$ 220,864	\$ 255,200	\$ 227,288	\$ 91,143
over 400% poverty level	\$ 53,043	\$ 445,768	\$ 565,457	\$ 780,931	\$ 456,494
<b>Total Premium Cost</b>	<b>\$ 696,272</b>	<b>\$ 972,104</b>	<b>\$ 1,116,872</b>	<b>\$ 1,272,035</b>	<b>\$ 653,428</b>

**CHS Uninsured Active Users Premium Cost, Age 19-64**

Poverty Levels	Premium Cost per Age Group				
	19 - 29	30 - 39	40 - 49	50 - 59	60 - 64
0- 100% poverty level	\$ 37,831	\$ 31,216	\$ 39,597	\$ 54,686	\$ 31,967
0 - 133% poverty level	\$ 10,776	\$ 8,765	\$ 8,499	\$ 7,570	\$ 3,036
133 - 150% poverty level	\$ 1,513	\$ 1,231	\$ 1,193	\$ 1,063	\$ 426
151 - 200% poverty level	\$ 5,596	\$ 4,552	\$ 4,414	\$ 3,931	\$ 1,576
201 - 250% poverty level	\$ 8,313	\$ 6,762	\$ 6,557	\$ 5,840	\$ 2,342
251-300% poverty level	\$ 10,675	\$ 8,683	\$ 8,420	\$ 7,499	\$ 3,007
301 - 400% poverty level	\$ 26,281	\$ 21,685	\$ 25,056	\$ 22,316	\$ 8,949
over 400% poverty level	\$ 53,043	\$ 43,767	\$ 55,519	\$ 76,675	\$ 44,820
<b>Total Premium Cost</b>	<b>\$ 116,197</b>	<b>\$ 95,445</b>	<b>\$ 109,659</b>	<b>\$ 124,893</b>	<b>\$ 64,156</b>

**Uninsured Tribal Member Active Users Premium Cost, Age 19-64**

Poverty Levels	Premium Cost per Age Group				
	19 - 29	30 - 39	40 - 49	50 - 59	60 - 64
0- 100% poverty level	188021.4571	155142.83	196798.5146	271791.0486	158875.75
0 - 133% poverty level	53557.2566	43562.416	42242.34323	37622.08694	15086.551
133 - 150% poverty level	\$ 7,520	\$ 6,117	\$ 5,932	\$ 5,283	\$ 2,118
151 - 200% poverty level	\$ 27,813	\$ 22,622	\$ 21,937	\$ 19,537	\$ 7,835
201 - 250% poverty level	\$ 41,315	\$ 33,605	\$ 32,587	\$ 29,023	\$ 11,638
251-300% poverty level	\$ 53,057	\$ 43,155	\$ 41,847	\$ 37,270	\$ 14,946
301 - 400% poverty level	\$ 130,616	\$ 107,776	\$ 124,531	\$ 110,910	\$ 44,475

over 400% poverty level	\$ 263,621	\$ 217,523	\$ 275,927	\$ 381,073	\$ 222,757
Total Premium Cost	\$ 577,499	\$ 474,360	\$ 545,003	\$ 620,718	\$ 318,855


<b>Total</b>
\$ 1,989,107
\$ 393,610
\$ 55,269
\$ 204,404
\$ 303,640
\$ 389,930
\$ 1,062,165
\$ 2,301,693
\$ 6,699,818

<b>Total</b>
\$ 195,298
\$ 38,646
\$ 5,427
\$ 20,069
\$ 29,812
\$ 38,285
\$ 104,287
\$ 273,823
\$ 705,647

<b>Total</b>
\$ 970,630
192070.6544
\$ 26,970
\$ 99,744
\$ 148,168
\$ 190,275
\$ 518,307

\$ 1,360,901
\$ 3,507,065

## Worksheet 7 - Other Sponsorship Operational Expenses

Program Operation Costs	All Uninsured	CHS Eligible	Tribal Members
Number of Uninsured, Age 19-64	2037	1589	994
Outreach: Education, Enrollment & Assistance	\$ 30,000	\$ 23,402	\$ 14,639
Program Billing			
Total Revenue Collections for 2010	\$ 3,073,164		
Total Business Office Expenses for 2010	\$ 500,000		
2010 Billing Cost to Collection Ratio	0.162698769		
Projected Annual Revenue from Exchange Sponsorship	\$ 1,123,497	\$ 110,309	\$ 548,236
Estimated Program Billing Cost	\$ 182,792	\$ 17,947	\$ 89,197
Other Administrative Costs	\$ 20,000	\$ 15,601	\$ 89,197
Total Sponsorship Program Operation Cost	\$ 232,792	\$ 56,950.6	\$ 193,034

**Tribal Education & Outreach Consortium**  
**Estimated Cost-Benefit of Tribal Sponsorship of Health Insurance Exchanges**

Illustration: PREMIUM COVERAGE FOR ALL UNINSURED

<b>DEMOGRAPHICS</b>	<u>All Uninsured</u>	<u>Uninsured Eligible for CHS</u>	<u>Uninsured Tribal Members</u>
a. # Uninsured active users, 19-64 years old	2037	200	994
b. # Eligible for Medicaid Expansion (< 138% FPL)	0	0	0
c. # Eligible for Exchange plans	2037	200	994
 <b>COSTS</b>			
d. Cost to pay unsubsidized portion of premiums	\$ 6,699,818	\$ 705,647	\$ 3,507,065
e. Costs to tribe for administration, outreach, etc.	\$ 232,792	\$ 56,951	\$ 193,034
f. Total cost to Tribe ( <i>premiums + admin</i> )	<b>\$ 6,932,610</b>	<b>\$ 762,597</b>	<b>\$ 3,700,099</b>
 <b>REVENUE/COST SAVINGS</b>			
g. Estimated revenues from Medicaid Expansion	\$ -	\$ -	\$ -
h. Estimated revenues from Exchange plans	\$ 1,123,497	\$ 110,309	\$ 548,236
i. Estimated CHS savings	\$ 1,334,634	\$ 1,334,634	\$ 834,881
j. Total benefit to Tribe ( <i>revenue + CHS savings</i> )	\$ 2,458,131	\$ 1,444,943	\$ 1,383,117
k. Net benefit to Tribe ( <i>total benefit-total cost</i> )	<b>\$ (4,474,479)</b>	<b>\$ 682,345</b>	<b>\$ (2,316,982)</b>
 <b>EARNINGS PER INVESTMENT</b>			
l. For each \$1 spent by Tribe, amount earned by Tribe	\$ 0.35	\$ 1.89	\$ 0.37