

Attachment C: Sample Premium Sponsorship Table

In deciding whether to narrow eligibility for a Tribal Premium Sponsorship program (TPSP), 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.

Net Annual Household Marketplace Premium Contribution for Selected Bronze Plan: Example of [], MT, and Surrounding Region; 2023 (Under American Resue Plan Act) ¹						
Household (HH) size:		1-person HH	2-person HH	2-person HH	3-person HH	4-person HH
Number enrolled:		1 enrollee	2 enrollees	1 enrollee	3 enrollees ²	4 enrollees ²
FPL		Total Net Household Annual Premiums, with Premium Tax Credits				
Medicaid	0%-138%	\$0	\$0	\$0	\$0	\$0
Premium tax credit (PTC) eligible	139%	\$0	\$0	\$0	\$0	\$0
	150%	\$0	\$0	\$0	\$0	\$0
	175%	\$0	\$0	\$0	\$0	\$0
	200%	\$0	\$0	\$0	\$0	\$0
	225%	\$10	\$0	\$329	\$0	\$59
	250%	\$452	\$17	\$924	\$489	\$961
	300%	\$1,539	\$1,482	\$2,389	\$1,676	\$1,871
	350%	\$2,542	\$2,832	\$3,739	\$3,375	\$3,917
	400%	\$3,714	\$4,411	\$5,045	\$5,361	\$6,311
	500%	\$4,869	\$5,968	\$5,045	\$7,319	\$8,670
No PTCs	600%	\$5,045	\$7,524	\$5,045	\$9,276	\$11,028
	700%	\$5,045	\$9,081	\$5,045	\$11,889	\$14,697
	800%	\$5,045	\$10,091	\$5,045	\$13,379	\$16,668
No PTCs	Non-PTC eligible	\$5,045	\$10,091	\$5,045	\$13,379	\$16,668

¹ Blue Preferred Bronze PPO 701 (Blue Cross and Blue Shield of Montana) is the selected bronze plan. Premiums in 1- and 2-person HH are for 40-year-old enrollees. Premiums in 3-person HH are for two 40-year-old enrollees and one 15-year-old enrollee. Premiums in 4-person HH are for two 40-year-old enrollees and two 15-year-old enrollees.

² In 3- and 4-person HH, 15-year-olds are assumed to enroll in Medicaid/CHIP, rather than the Marketplace, if HH income is at or less than 266% FPL.

- In the table above, for example, a household with three family members, three Marketplace enrollees, and a household income at 300% of the federal poverty level (FPL) would have net premium costs of \$1,676 per year for the entire household. This equates to about \$559 per enrollee per year.
 - This household consists of two 40-year old adults (the average age of Marketplace enrollees) and one 15-year-old child. Marketplace plan premiums vary by age.
- In contrast, if the same household has an income higher 800% FPL, the net premium costs for the family—or for the Tribe if the Tribe is operating a Tribal Sponsorship program—would total \$13,379, assuming all three family members enroll in Marketplace coverage.
 - The Affordable Care Act limited premium tax credit eligibility to households with an income between 100% FPL and 400% FPL.
 - However, the American Rescue Plan Act included a provision that expanded eligibility for PTCs to households with an income higher than 400% FPL for 2021 and 2022, and the Inflation Reduction Act extended this provision through 2025.
 - In addition, the Indian-specific cost-sharing protections are available for Tribal members regardless of their eligibility for PTCs.