



2008 Affordability Schedule and CommCare Enrollee Contributions

March 20, 2008

Agenda

- Additional Data per the Board's Request
- 2008 Draft Affordability Schedules and Commonwealth Care Enrollee Contributions
- Next Steps

Additional Data per the Board's Request

- Percentage of adults covered by ESI with incomes between 150% - 300% FPL:
 - 70 – 80 percent, based on MA DHCFP survey data
 - Kaiser Family Foundation report shows 65 – 80 percent take-up rate among employees in low-wage firms
- CommCare disenrollment rate due to failure to pay premiums and number of premium hardship waivers:
 - Approximately 2.5 percent of all premium paying enrollees have been disenrolled due to non-payment of premiums
 - 277 hardship waiver applications for enrollee contributions

Additional Data per the Board's Request

- Take-up rate for Plan Types 2B, 3 and 4 (i.e, those requiring an enrollee contribution):

Increase in membership from 7/1/07 to 3/1/08

	7/1/07	3/1/08	% change
PT 2B	9,265	28,342	206%
PT 3	4,118	16,255	295%
PT 4	1,609	4,364	171%

2008 Draft Affordability Schedule – Individuals

Annual Gross Income Range		Original Proposal	Change from 2007	Alt. Proposal (10%)	Change from 2007
Starting Point	End Point (FPL%)				
\$0	\$15,612 (150%)	\$0	\$0	\$0	\$0
\$15,613	\$20,808 (200%)	\$40	+\$5	\$39	+\$4
\$20,809	\$26,016 (250%)	\$80	+\$10	\$77	+\$7
\$26,017	\$31,212 (300%)	\$120	+\$15	\$116	+\$11
\$31,213	\$37,500 (360%)	\$165	+\$15	\$165	+\$15
\$37,501	\$42,500 (408%)	\$220	+\$20	\$220	+\$20
\$42,501	\$52,500 (505%)	\$330	+\$30	\$330	+\$30
>\$52,501		n/a		n/a	

2008 Affordability by Age and Income: Individuals

Age Band	Least expensive Choice plan	Individual Income Category and Maximum Monthly Premium			
		Income Range	\$31,213	\$37,501	\$42,501
			\$37,500	\$42,500	\$52,500
		Premium	\$165	\$220	\$330
Up to age 26	\$137.93		Yes	Yes	Yes
27 - 29	\$192.13		No	Yes	Yes
30 - 34	\$193.95		No	Yes	Yes
35 - 39	\$193.95		No	Yes	Yes
40 - 44	\$243.96		No	No	Yes
45 - 49	\$243.96		No	No	Yes
50 - 54	\$288.99		No	No	Yes
55 +	\$384.24		No	No	No

2008 Draft Affordability Schedule – Couples

Annual Gross Income Range		Original Proposal	Change from 2007	Alt. Proposal (10%)	Change from 2007
Starting Point	End Point (FPL%)				
\$0	\$21,012 (150%)	\$0	\$0	\$0	\$0
\$21,013	\$28,008 (200%)	\$80	+\$10	\$78	+\$8
\$28,009	\$35,016 (250%)	\$160	+\$20	\$154	+\$14
\$35,017	\$42,012 (300%)	\$240	+\$30	\$232	+\$22
\$42,013	\$52,500 (375%)	\$300	+\$30	\$297	+\$27
\$52,501	\$62,500 (446%)	\$400	+\$40	\$396	+\$36
\$62,501	\$82,500 (589%)	\$550	+\$50	\$550	+\$50
>\$82,501		n/a		n/a	

2008 Affordability by Age and Income: Couples

Age Band	Least expensive Choice plan	Two-Person Income Category and Maximum Monthly Premium			
		Income Range	\$42,013	\$52,501	\$62,501
			\$52,500	\$62,500	\$82,500
		Premium	\$300	\$400	\$550
Up to age 26	\$275.86		Yes	Yes	Yes
27 - 29	\$384.26		No	Yes	Yes
30 - 34	\$387.90		No	Yes	Yes
35 - 39	\$387.90		No	Yes	Yes
40 - 44	\$487.92		No	No	Yes
45 - 49	\$487.92		No	No	Yes
50 - 54	\$577.98		No	No	No
55 +	\$768.48		No	No	No

2008 Draft Affordability Schedule – Families

Annual Gross Income Range		Original Proposal	Change from 2007	Alt. Proposal (10%)	Change from 2007
Starting Point	End Point (FPL%)				
\$0	\$26,412 (150%)	\$0	\$0	\$0	\$0
\$26,413	\$35,208 (200%)	\$80	+\$10	\$78	+\$8
\$35,209	\$44,016 (250%)	\$160	+\$20	\$154	+\$14
\$44,017	\$52,812 (300%)	\$240	+\$30	\$232	+\$22
\$52,813	\$70,000 (398%)	\$350	+\$30	\$352	+\$32
\$70,001	\$90,000 (511%)	\$550	+\$50	\$550	+\$50
\$90,001	\$110,000 (625%)	\$790	+\$70	\$792	+\$72
>\$110,001		n/a		n/a	

2008 Affordability by Age and Income: Families

Age Band	Least expensive Choice plan	Family Income Category and Maximum Monthly Premium			
		Income Range	\$52,813	\$70,001	\$90,001
			\$70,000	\$90,000	\$110,000
		Premium	\$350	\$550	\$790
Up to age 26	\$595.58		No	No	Yes
27 - 29	\$595.58		No	No	Yes
30 - 34	\$805.53		No	No	No
35 - 39	\$815.31		No	No	No
40 - 44	\$815.31		No	No	No
45 - 49	\$927.11		No	No	No
50 - 54	\$927.11		No	No	No
55 +	\$1,191.16		No	No	No

Next Steps

- Present draft Schedules for Board review and initial approval March 20, 2008

- Release Affordability Schedules for public comment March 20, 2008

- Finalize 2008 Affordability Schedules and changes to CommCare enrollee contributions April 10, 2008