

Summary	Notes
Baseline:	Premims rise 7% for 3 years (2021) i.e. premiums increase by $(1+.07)^3$; No penalty
Reinsurance: Lower cost by equivalent of 5% over:	Cost reductions vary by age range
CSR Light	<150 stays 94; 150-200 stays 87; 200-250 73 to 80; 250-400 70 to 80
CSR Heavy	<150 stays 94; 150-200 87 to 94; 200-250 73 to 87; 250-300 70 to 87; 300-400 70 to 80
Subsidy: Reduced Contribution Limit	0-138 0%; 138-250% linear to 8%; 250-400 8%; keep cliff at 400 FPL
Subsidy: Contribution Limit Extension	0-138 2.08%;...; 400 9.86%; phase out at 700 FPL
Penalty	Reinstate Penalty

Model 2: Reinsurance

Overall	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1
Metal Tier	10,315	10,915	0.01	0.01	242.94	231.85	242.94	231.85	0	0
Catastrophic	379,608	370,230	0.30	0.29	514.13	489.65	63.61	66.96	171,092,480	156,504,001
Bronze	765,391	771,626	0.60	0.60	742.53	705.69	118.49	120.16	477,559,680	451,212,320
Silver	85,507	89,111	0.07	0.07	778.31	738.06	282.94	282.55	42,274,204	40,629,017
Gold	38,456	40,459	0.03	0.03	974.78	917.66	611.77	577.91	13,959,406	13,745,427
Platinum	1,279,277	1,282,341	1.00	1.00					704,885,769	662,090,764
Overall										

0.00

<150 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1
Metal Tier	50	57	0.00	0.00	217.71	208.85	217.71	208.85	0	0
Catastrophic	24,117	23,632	0.20	0.10	479.12	455.31	8.72	9.05	11,354,720	10,546,241
Bronze	198,643	199,461	0.78	0.87	711.37	676.84	68.10	68.61	127,878,400	121,264,000
Silver	4,902	5,025	0.02	0.02	734.11	697.80	85.29	86.05	3,180,644	3,073,821
Gold	1,971	2,060	0.01	0.01	844.47	799.81	116.41	118.07	1,435,122	1,404,176
Platinum	229,684	230,235	1.00	1.00					143,848,886	136,288,238
Overall										

0.00

150-200 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1
Metal Tier	468	527	0.00	0.00	219.22	210.57	219.22	210.57	0	0
Catastrophic	104,510	102,194	0.32	0.21	483.33	460.07	18.25	19.23	48,615,840	45,088,160
Bronze	348,497	350,344	0.64	0.74	733.13	696.94	93.64	94.64	222,684,800	210,558,400
Silver	18,391	18,884	0.03	0.04	750.66	713.16	118.35	119.81	11,575,200	11,244,480
Gold	6,396	6,749	0.01	0.01	840.09	796.00	175.84	177.10	4,248,525	4,177,257
Platinum	478,261	478,699	1.00	1.00					287,124,365	271,068,297
Overall										

0.00

200-250 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1
Metal Tier	876	972	0.01	0.00	222.63	214.14	222.63	214.14	0	0
Catastrophic	97,650	94,803	0.51	0.40	525.25	500.96	35.48	37.92	47,844,160	43,875,520
Bronze	108,506	109,421	0.41	0.49	797.03	756.95	142.06	144.14	71,104,800	67,025,920
Silver	17,457	17,962	0.06	0.08	807.37	766.62	167.87	171.19	11,134,240	10,695,226
Gold	5,473	5,815	0.02	0.03	902.69	855.38	257.99	257.98	3,528,693	3,474,199
Platinum	229,963	228,974	1.00	1.00					133,611,893	125,070,865
Overall										

0.00

Model 1: Reinsurance (Continued)

250-300 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1
Catastrophic	1,053	1,152	0.01	0.01	237.08	227.15	237.08	227.15	0	0
Bronze	68,261	65,633	0.54	0.46	528.69	504.77	58.53	62.69	32,079,840	28,993,120
Silver	52,457	53,148	0.34	0.39	780.46	740.88	189.47	192.32	30,977,440	29,103,360
Gold	13,733	14,227	0.08	0.11	796.72	755.15	218.22	221.78	7,944,558	7,588,477
Platinum	3,919	4,221	0.02	0.03	887.80	840.84	311.69	312.28	2,257,775	2,231,089
Overall	139,423	138,381	1.00	1.00					73,259,613	67,916,046

-0.01

300-400 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1
Catastrophic	1,843	1,967	0.02	0.02	237.36	227.01	237.36	227.01	0	0
Bronze	65,185	62,678	0.53	0.46	563.18	537.28	85.40	90.96	31,197,920	28,000,960
Silver	44,486	45,149	0.31	0.35	807.37	765.78	247.13	250.42	24,914,240	23,260,640
Gold	16,058	16,720	0.11	0.13	814.19	771.80	288.63	291.70	8,439,561	8,027,013
Platinum	5,049	5,457	0.04	0.04	915.37	866.33	422.37	415.81	2,489,291	2,458,705
Overall	132,622	131,971	1	1					67,041,012	61,747,318

0.00

>400 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1	Baseline	Model 1
Catastrophic	6,025	6,239	0.10	0.09	250.67	239.01	250.67	239.01	0	0
Bronze	19,885	21,291	0.28	0.29	453.17	432.57	452.73	432.20	0	0
Silver	12,801	14,102	0.17	0.18	639.42	608.29	639.02	607.94	0	0
Gold	14,966	16,293	0.20	0.21	737.45	698.27	737.41	698.23	0	0
Platinum	15,647	16,156	0.25	0.23	1112.42	1043.32	1112.41	1043.31	0	0
Overall	69,325	74,081	1.00	1.00						

0.07

Annual Budget Impact

New Prem Subsidy	0
New CSR	0
New Reins	522,157,195
New Reins (off-exchange)	223,781,655
Total Reins	745,938,851
Change in APTC \$	-513,540,058
APTC/Reins	0.69

Model 3: CSR Light

Overall	Enrollment		Market Share		Premium PMPM w/g Net Prem PMPV				APTC/m		CSR/m		CA CSR/m	F CSR/m
	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline 1	Model 3	Model 3	Model 3
Catastrophie	10,315	10,085	0.01	0.01	242.94	243.17	242.94	243.17	0	0				
Bronze	379,608	359,021	0.30	0.27	514.13	511.98	63.61	64.48	171,092,480	160,619,680				
Silver	765,391	823,347	0.60	0.63	742.53	740.64	118.49	124.28	477,559,680	507,104,000	79,942,403	97,944,397	17,255,830	746,164
Gold	85,507	78,874	0.07	0.06	778.31	773.50	282.94	289.42	42,274,204	38,193,641				
Platinum	38,456	36,669	0.03	0.03	974.78	977.35	611.77	626.23	13,959,406	12,875,043				
Overall	1,279,277	1,307,996	1.00	1.00					704,885,769	718,792,364	79,942,403	97,944,397	17,255,830	746,164

0.022

<150 FPL	Enrollment		Market Share		Premium PMPM w/g Net Prem PMPV				APTC/m		CSR/m		CA CSR/m	F CSR/m
	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline 1	Model 3	Model 3	Model 3
Catastrophie	50	50	0.00	0.00	217.71	217.71	217.71	217.71	0	0				
Bronze	24,117	24,117	0.20	0.20	479.12	479.12	8.72	8.72	11,354,720	11,354,720				
Silver	198,643	198,643	0.78	0.78	711.37	711.37	68.10	68.10	127,878,400	127,878,400	33,914,121	33,914,121	0	0
Gold	4,902	4,902	0.02	0.02	734.11	734.11	85.29	85.29	3,180,644	3,180,644				
Platinum	1,971	1,971	0.01	0.01	844.47	844.47	116.41	116.41	1,435,122	1,435,122				
Overall	229,684	229,684	1.00	1.00					143,848,886	143,848,886				

0.000

150-200 FPL	Enrollment		Market Share		Premium PMPM w/g Net Prem PMPV				APTC/m		CSR/m		CA CSR/m	F CSR/m
	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline 1	Model 3	Model 3	Model 3
Catastrophie	468	465	0.00	0.00	219.22	219.15	219.22	219.15	0	0				
Bronze	104,510	103,574	0.32	0.32	483.33	483.30	18.25	18.31	48,615,840	48,174,880				
Silver	348,497	351,128	0.64	0.64	733.13	732.32	93.64	93.56	222,684,800	223,787,200	43,433,812	43,713,402	0	279,590
Gold	18,391	18,138	0.03	0.03	750.66	750.13	118.35	118.75	11,575,200	11,464,960				
Platinum	6,396	6,326	0.01	0.01	840.09	840.33	175.84	176.11	4,248,525	4,201,951				
Overall	478,261	479,631	1.00	1.00					287,124,365	287,628,991				

0.003

200-250 FPL	Enrollment		Market Share		Premium PMPM w/g Net Prem PMPV				APTC/m		CSR/m		CA CSR/m	F CSR/m
	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline 1	Model 3	Model 3	Model 3
Catastrophie	876	817	0.01	0.00	222.63	222.49	222.63	222.49	0	0				
Bronze	97,650	89,491	0.51	0.45	525.25	522.93	35.48	35.93	47,844,160	43,544,800				
Silver	108,506	130,354	0.41	0.47	797.03	782.75	142.06	144.78	71,104,800	83,120,960	2,594,470	10,203,479	7,142,435	466,574
Gold	17,457	15,233	0.06	0.05	807.37	802.25	167.87	170.14	11,134,240	9,629,120				
Platinum	5,473	4,894	0.02	0.02	902.69	899.79	257.99	259.96	3,528,693	3,131,433				
Overall	229,963	240,790	1.00	1.00					133,611,893	139,426,313				

0.047

Model 3: CSR Light (Continued)

250-300 FPL	Enrollment		Market Share		Premium PMPM \avg Net Prem PMPV				APTC/m		CSR/m		CA CSR/m	F CSR/m
	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline 1	Model 3	Model 3	Model 3
Catastrophie	1,053	983	0.01	0.01	237.08	237.09	237.08	237.09	0	0				
Bronze	68,261	61,923	0.54	0.47	528.69	527.29	58.53	59.27	32,079,840	28,993,120				
Silver	52,457	70,000	0.34	0.43	780.46	762.63	189.47	194.59	30,977,440	39,796,640	0	5,338,397	5,338,397	0
Gold	13,733	11,737	0.08	0.07	796.72	792.26	218.22	220.82	7,944,558	6,707,102				
Platinum	3,919	3,403	0.02	0.02	887.80	884.37	311.69	313.61	2,257,775	1,942,129				
Overall	139,423	148,045	1.00	1.00					73,259,613	77,438,991				

0.062

300-400 FPL	Enrollment		Market Share		Premium PMPM \avg Net Prem PMPV				APTC/m		CSR/m		CA CSR/m	F CSR/m
	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline 1	Model 3	Model 3	Model 3
Catastrophie	1,843	1,745	0.02	0.02	237.36	237.53	237.36	237.53	0	0				
Bronze	65,185	60,030	0.53	0.46	563.18	562.04	85.40	85.87	31,197,920	28,552,160				
Silver	44,486	60,420	0.31	0.40	807.37	790.30	247.13	252.78	24,914,240	32,520,800	0	4,774,999	4,774,999	0
Gold	16,058	13,897	0.11	0.09	814.19	809.38	288.63	290.42	8,439,561	7,211,815				
Platinum	5,049	4,428	0.04	0.03	915.37	912.17	422.37	423.36	2,489,291	2,164,408				
Overall	132,622	140,521	1	1					67,041,012	70,449,183				

0.060

>400 FPL	Enrollment		Market Share		Premium PMPM \avg Net Prem PMPV				APTC/m		CSR/m		CA CSR/m	F CSR/m
	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline	Model 3	Baseline 1	Model 3	Model 3	Model 3
Catastrophie	6,025	6,025	0.10	0.10	250.67	250.67	250.67	250.67						
Bronze	19,885	19,885	0.28	0.28	453.17	453.17	452.73	452.73						
Silver	12,801	12,801	0.17	0.17	639.42	639.42	639.02	639.02						
Gold	14,966	14,966	0.20	0.20	737.45	737.45	737.41	737.41						
Platinum	15,647	15,647	0.25	0.25	1112.42	1112.42	1112.41	1112.41						
Overall	69,325	69,325	1.00	1.00										

0.000

Annual Budget Impact

New Prem Subsidy	0
New CA CSR	207,069,963
New CSR from new enroll under old CSR limits	8,953,968
New Reins	0
Change in APTC \$	166,879,142

Model 4: Extended CSR

Overall	Enrollment		Market Share		Premium PMPM \avg Net Prem PMPM				APTC/m		CSR/m	CSR/m	CA CSR/m	F CSR/m
	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline 1	Model 4	Model 4	Model 4
Catastrophie	10,315	9,889	0.01	0.01	242.94	243.49	242.94	243.49	0	0				
Bronze	379,608	329,767	0.30	0.24	514.13	511.33	63.61	67.76	171,092,480	146,288,480				
Silver	765,391	908,105	0.60	0.67	742.53	733.62	118.49	125.94	477,559,680	552,412,640	79,942,403	128,892,436	42,693,162	6,256,871
Gold	85,507	71,573	0.07	0.05	778.31	770.78	282.94	304.22	42,274,204	33,392,393				
Platinum	38,456	34,538	0.03	0.03	974.78	983.26	611.77	651.19	13,959,406	11,468,914				
Overall	1,279,277	1,353,871	1.00	1.00					704,885,769	743,562,427	79,942,403	128,892,436	42,693,162	6,256,871

0.058

<150 FPL	Enrollment		Market Share		Premium PMPM \avg Net Prem PMPM				APTC/m		CSR/m	CSR/m	CA CSR/m	F CSR/m
	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline 1	Model 4	Model 4	Model 4
Catastrophie	50	50	0.00	0.00	217.71	217.71	217.71	217.71	0	0				
Bronze	24,117	24,117	0.20	0.20	479.12	479.12	8.72	8.72	11,354,720	11,354,720				
Silver	198,643	198,643	0.78	0.78	711.37	711.37	68.10	68.10	127,878,400	127,878,400	33,914,121	33,914,121	0	0
Gold	4,902	4,902	0.02	0.02	734.11	734.11	85.29	85.29	3,180,644	3,180,644				
Platinum	1,971	1,971	0.01	0.01	844.47	844.47	116.41	116.41	1,435,122	1,435,122				
Overall	229,684	229,684	1.00	1.00					143,848,886	143,848,886				

0.000

150-200 FPL	Enrollment		Market Share		Premium PMPM \avg Net Prem PMPM				APTC/m		CSR/m	CSR/m	CA CSR/m	F CSR/m
	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline 1	Model 4	Model 4	Model 4
Catastrophie	468	401	0.00	0.00	219.22	218.72	219.22	218.72	0	0				
Bronze	104,510	88,149	0.32	0.26	483.33	480.24	18.25	18.68	48,615,840	40,678,560				
Silver	348,497	397,135	0.64	0.71	733.13	721.61	93.64	95.30	222,684,800	249,142,400	43,433,812	68,778,366	20,060,357	5,284,197
Gold	18,391	14,517	0.03	0.02	750.66	743.86	118.35	120.57	11,575,200	9,048,615				
Platinum	6,396	5,190	0.01	0.01	840.09	837.28	175.84	174.99	4,248,525	3,437,023				
Overall	478,261	505,393	1.00	1.00					287,124,365	302,306,598				

0.057

200-250 FPL	Enrollment		Market Share		Premium PMPM \avg Net Prem PMPM				APTC/m		CSR/m	CSR/m	CA CSR/m	F CSR/m
	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline 1	Model 4	Model 4	Model 4
Catastrophie	876	747	0.01	0.00	222.63	222.37	222.63	222.37	0	0				
Bronze	97,650	80,719	0.51	0.39	525.25	520.81	35.48	36.34	47,844,160	39,135,200				
Silver	108,506	154,556	0.41	0.54	797.03	769.33	142.06	147.54	71,104,800	96,129,280	2,594,470	20,213,816	16,646,672	972,674
Gold	17,457	13,030	0.06	0.04	807.37	797.16	167.87	172.46	11,134,240	8,139,498				
Platinum	5,473	4,295	0.02	0.01	902.69	897.08	257.99	261.97	3,528,693	2,727,990				
Overall	229,963	253,347	1.00	1.00					133,611,893	146,131,968				

0.102

Model 4: Extended CSR (Continued)

250-300 FPL	Enrollment		Market Share		Premium PMPM \avg Net Prem PMPM				APTC/m		CSR/m	CSR/m	CA CSR/m	F CSR/m
Metal Tier	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline 1	Model 4	Model 4	Model 4
Catastrophie	1,053	919	0.01	0.01	237.08	237.13	237.08	237.13	0	0				
Bronze	68,261	56,865	0.54	0.41	528.69	526.56	58.53	59.74	32,079,840	26,567,840				
Silver	52,457	84,550	0.34	0.50	780.46	750.82	189.47	197.99	30,977,440	46,741,760	0	5,414,077	5,414,077	0
Gold	13,733	10,261	0.08	0.06	796.72	789.25	218.22	222.83	7,944,558	5,811,821				
Platinum	3,919	3,007	0.02	0.02	887.80	881.91	311.69	315.19	2,257,775	1,704,371				
Overall	139,423	155,602	1.00	1.00					73,259,613	80,825,792				

0.116

300-400 FPL	Enrollment		Market Share		Premium PMPM \avg Net Prem PMPM				APTC/m		CSR/m	CSR/m	CA CSR/m	F CSR/m
Metal Tier	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline 1	Model 4	Model 4	Model 4
Catastrophie	1,843	1,745	0.02	0.02	237.36	237.53	237.36	237.53	0	0				
Bronze	65,185	60,030	0.53	0.46	563.18	562.04	85.40	85.87	31,197,920	28,552,160				
Silver	44,486	60,420	0.31	0.40	807.37	790.30	247.13	252.78	24,914,240	32,520,800	0	572,056	572,056	0
Gold	16,058	13,897	0.11	0.09	814.19	809.38	288.63	290.42	8,439,561	7,211,815				
Platinum	5,049	4,428	0.04	0.03	915.37	912.17	422.37	423.36	2,489,291	2,164,408				
Overall	132,622	140,521	1	1					67,041,012	70,449,183				

0.060

>400 FPL	Enrollment		Market Share		Premium PMPM \avg Net Prem PMPM				APTC/m		CSR/m	CSR/m	CA CSR/m	F CSR/m
Metal Tier	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline	Model 4	Baseline 1	Model 4	Model 4	Model 4
Catastrophie	6,025	6,025	0.10	0.10	250.67	250.67	250.67	250.67						
Bronze	19,885	19,885	0.28	0.28	453.17	453.17	452.73	452.73						
Silver	12,801	12,801	0.17	0.17	639.42	639.42	639.02	639.02						
Gold	14,966	14,966	0.20	0.20	737.45	737.45	737.41	737.41						
Platinum	15,647	15,647	0.25	0.25	1112.42	1112.42	1112.41	1112.41						
Overall	69,325	69,325	1.00	1.00										

0.000

Annual Budget Impact

New Prem Subsidy	0
New CSR	512,317,946
New CSR from new enroll under old CSR limits	75,082,456
New Reins	0
Change in APTC \$	464,119,894

Model 5: APTC Model 1

Overall	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Model 5
Catastrophic	10,315	9,811	0.01	0.01	242.94	243.12	242.94	243.12	0	0	0
Bronze	379,608	377,072	0.30	0.26	514.13	508.86	63.61	56.07	171,092,480	170,678,101	8,208,612
Silver	765,391	906,291	0.60	0.63	742.53	722.41	118.49	84.91	477,559,680	578,098,560	34,829,410
Gold	85,507	101,586	0.07	0.07	778.31	764.19	282.94	240.99	42,274,204	53,151,650	3,065,884
Platinum	38,456	43,529	0.03	0.03	974.78	950.25	611.77	546.62	13,959,406	17,569,423	1,033,885
Overall	1,279,277	1,438,289	1.00	1.00					704,885,769	819,497,734	47,137,791

0.124

<150 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Model 5
Catastrophic	50	28	0.00	0.00	217.71	223.88	217.71	223.88	0	0	0
Bronze	24,117	16,949	0.20	0.15	479.12	486.45	8.72	3.58	11,354,720	8,184,341	378,928
Silver	198,643	230,466	0.78	0.83	711.37	693.00	68.10	33.22	127,878,400	152,131,200	10,456,585
Gold	4,902	6,113	0.02	0.02	734.11	711.64	85.29	52.70	3,180,644	4,028,356	290,340
Platinum	1,971	2,437	0.01	0.01	844.47	810.15	116.41	85.35	1,435,122	1,766,564	113,383
Overall	229,684	255,994	1.00	1.00					143,848,886	166,110,461	11,239,236

0.115

150-200 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Model 5
Catastrophic	468	309	0.00	0.00	219.22	221.44	219.22	221.44	0	0	0
Bronze	104,510	92,388	0.32	0.28	483.33	480.43	18.25	10.34	48,615,840	43,434,560	2,691,068
Silver	348,497	425,498	0.64	0.68	733.13	708.38	93.64	58.45	222,684,800	276,702,400	18,851,040
Gold	18,391	24,176	0.03	0.03	750.66	723.76	118.35	83.79	11,575,200	15,433,600	1,132,186
Platinum	6,396	8,466	0.01	0.01	840.09	809.96	175.84	135.26	4,248,525	5,712,213	408,465
Overall	478,261	550,838	1.00	1.00					287,124,365	341,282,773	23,082,759

0.152

200-250 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Model 5
Catastrophic	876	766	0.01	0.00	222.63	220.93	222.63	220.93	0	0	0
Bronze	97,650	100,420	0.51	0.50	525.25	515.81	35.48	27.88	47,844,160	48,946,560	1,506,559
Silver	108,506	123,915	0.41	0.42	797.03	781.52	142.06	120.73	71,104,800	81,908,320	3,092,051
Gold	17,457	20,459	0.06	0.06	807.37	792.24	167.87	147.57	11,134,240	13,228,800	502,128
Platinum	5,473	6,397	0.02	0.02	902.69	887.05	257.99	230.50	3,528,693	4,200,118	171,929
Overall	229,963	251,957	1.00	1.00					133,611,893	148,283,798	5,272,666

0.096

Model 5: APTC Model 1 (Continued)

250-300 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Model 5
Catastrophic	1,053	971	0.01	0.01	237.08	235.22	237.08	235.22	0	0	0
Bronze	68,261	73,157	0.54	0.54	528.69	519.42	58.53	48.17	32,079,840	34,505,120	1,310,246
Silver	52,457	58,969	0.34	0.34	780.46	769.53	189.47	170.17	30,977,440	35,387,040	1,355,848
Gold	13,733	15,669	0.08	0.09	796.72	787.54	218.22	199.34	7,944,558	9,216,415	368,944
Platinum	3,919	4,458	0.02	0.03	887.80	879.19	311.69	288.64	2,257,775	2,632,703	112,213
Overall	139,423	153,224	1.00	1.00					73,259,613	81,741,278	3,147,252

0.099

300-400 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Model 5
Catastrophic	1,843	1,712	0.02	0.02	237.36	235.20	237.36	235.20	0	0	0
Bronze	65,185	74,270	0.53	0.53	563.18	544.45	85.40	64.61	31,197,920	35,607,520	2,650,156
Silver	44,486	54,640	0.31	0.31	807.37	790.19	247.13	205.96	24,914,240	31,969,600	2,467,062
Gold	16,058	20,202	0.11	0.11	814.19	801.75	288.63	245.24	8,439,561	11,244,480	894,922
Platinum	5,049	6,123	0.04	0.04	915.37	903.38	422.37	371.34	2,489,291	3,257,825	269,249
Overall	132,622	156,947	1	1					67,041,012	82,079,425	6,281,390

0.183

>400 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Baseline	Model 5	Model 5
Catastrophic	6,025	6,025	0.10	0.10	250.67	250.67	250.67	250.67	0	0	0
Bronze	19,885	19,888	0.28	0.28	453.17	453.16	452.73	452.66	0	0	0
Silver	12,801	12,804	0.17	0.17	639.42	639.43	639.02	638.89	0	0	0
Gold	14,966	14,967	0.20	0.20	737.45	737.45	737.41	737.39	0	0	0
Platinum	15,647	15,647	0.25	0.25	1112.42	1112.42	1112.41	1112.40	0	0	0
Overall	69,325	69,330	1.00	1.00							

0.000

Annual Budget Impact

New Prem Subsidy	565,653,495
New CSR	0
New Reins	0
Change in APTC \$	809,690,087

Model 6: APTC Model 2

Overall	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
Metal Tier	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Model 6
Catastrophic	5,435	5,380	0.01	0.01	242.85	242.50	242.85	242.50	0	0	0
Bronze	231,148	246,335	0.27	0.28	514.74	518.92	61.94	62.41	171,092,480	183,439,360	12,346,880
Silver	535,766	543,502	0.62	0.61	741.87	742.88	116.65	118.30	477,559,680	484,535,392	6,975,712
Gold	58,506	63,503	0.07	0.07	777.98	785.22	282.88	279.49	42,274,204	46,926,020	4,651,816
Platinum	29,342	30,919	0.03	0.03	984.89	982.79	648.62	586.04	13,959,406	16,879,908	2,920,502
Overall	860,198	889,640	1.00	1.00					704,885,769	731,780,679	26,894,910
0.034											
<150 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
Metal Tier	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Model 6
Catastrophic	30	30	0.00	0.00	217.71	217.71	217.71	217.71	0	0	0
Bronze	15,893	15,956	0.09	0.09	479.12	479.12	8.72	8.72	11,354,720	11,354,720	0
Silver	148,195	148,180	0.88	0.88	711.37	711.37	68.10	68.10	127,878,400	127,878,400	0
Gold	3,608	3,606	0.02	0.02	734.11	734.11	85.29	85.29	3,180,644	3,180,644	0
Platinum	1,475	1,474	0.01	0.01	844.47	844.47	116.41	116.41	1,435,122	1,435,122	0
Overall	169,201	169,246	1.00	1.00					143,848,886	143,848,886	0
0.000											
150-200 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
Metal Tier	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Model 6
Catastrophic	264	264	0.00	0.00	219.22	219.22	219.22	219.22	0	0	0
Bronze	62,479	62,689	0.20	0.20	483.33	483.33	18.25	18.25	48,615,840	48,615,840	0
Silver	239,585	239,551	0.75	0.75	733.13	733.13	93.64	93.64	222,684,800	222,684,800	0
Gold	12,580	12,570	0.04	0.04	750.66	750.66	118.35	118.35	11,575,200	11,575,200	0
Platinum	4,445	4,442	0.01	0.01	840.09	840.09	175.84	175.84	4,248,525	4,248,525	0
Overall	319,353	319,516	1.00	1.00					287,124,365	287,124,365	0
0.001											
200-250 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
Metal Tier	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Model 6
Catastrophic	465	465	0.00	0.00	222.63	222.63	222.63	222.63	0	0	0
Bronze	58,611	58,743	0.40	0.40	525.25	525.25	35.48	35.48	47,844,160	47,844,160	0
Silver	73,488	73,465	0.50	0.50	797.03	797.03	142.06	142.06	71,104,800	71,104,800	0
Gold	11,603	11,592	0.08	0.08	807.37	807.37	167.87	167.87	11,134,240	11,134,240	0
Platinum	3,803	3,799	0.03	0.03	902.69	902.69	257.99	257.99	3,528,693	3,528,693	0
Overall	147,970	148,064	1.00	1.00					133,611,893	133,611,893	0
0.001											

Model 6: APTC Model 2 (Continued)

250-300 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Model 6
Catastrophic	555	555	0.01	0.01	237.08	237.08	237.08	237.08	0	0	0
Bronze	41,739	41,815	0.46	0.46	528.69	528.69	58.53	58.53	32,079,840	32,079,840	0
Silver	35,677	35,659	0.40	0.40	780.46	780.46	189.47	189.47	30,977,440	30,977,440	0
Gold	9,406	9,398	0.10	0.10	796.72	796.72	218.22	218.22	7,944,558	7,944,558	0
Platinum	2,756	2,753	0.03	0.03	887.80	887.80	311.69	311.69	2,257,775	2,257,775	0
Overall	90,132	90,181	1.00	1.00					73,259,613	73,259,613	0

0.001

300-400 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Model 6
Catastrophic	950	950	0.01	0.01	237.36	237.36	237.36	237.36	0	0	0
Bronze	41,447	41,505	0.47	0.47	563.18	563.18	85.40	85.40	31,197,920	31,197,920	0
Silver	30,734	30,721	0.35	0.35	807.37	807.37	247.13	247.13	24,914,240	24,914,240	0
Gold	11,054	11,046	0.13	0.13	814.19	814.19	288.63	288.63	8,439,561	8,439,561	0
Platinum	3,653	3,651	0.04	0.04	915.37	915.37	422.37	422.37	2,489,291	2,489,291	0
Overall	87,839	87,873	1	1					67,041,012	67,041,012	0

0.000

>400 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC+Prem Sub/m		New Prem Sub/m
	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Baseline	Model 6	Model 6
Catastrophic	3,170	3,116	0.07	0.04	250.68	250.21	250.68	250.21	0	0	0
Bronze	10,980	25,627	0.24	0.34	453.13	528.63	453.13	234.70	0	12,346,880	12,346,880
Silver	8,088	15,926	0.18	0.21	639.38	724.50	639.38	438.84	0	6,975,712	6,975,712
Gold	10,255	15,290	0.22	0.20	737.46	780.90	737.46	573.46	0	4,651,816	4,651,816
Platinum	13,211	14,800	0.29	0.20	1112.42	1094.25	1112.42	931.53	0	2,920,502	2,920,502
Overall	45,704	74,759	1.00	1.00					0	26,894,910	26,894,910

0.636

Annual Budget Impact

New Prem Subsidy	322,738,919
Prem Sub for Off-ex Switcher	293,760,000
New CSR	0
New Reins	0
Change in APTC \$	

Model 7: Add back Penalty

Overall	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7
Catastrophic	10,315	18,170	0.01	0.01	247.61	247.02	247.61	247.02	0	0
Bronze	379,608	516,504	0.30	0.32	524.02	500.19	64.83	73.67	171,092,480	216,180,640
Silver	765,391	915,333	0.60	0.57	756.81	731.42	120.77	126.67	477,559,680	543,593,440
Gold	85,507	108,935	0.07	0.07	793.27	760.75	288.38	298.96	42,274,204	49,433,056
Platinum	38,456	45,943	0.03	0.03	993.52	947.29	623.54	591.61	13,959,406	16,032,434
Overall	1,279,277	1,604,886	1.00	1.00					704,885,769	825,239,569

0.25

<150 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7
Catastrophic	50	73	0.00	0.00	221.90	216.67	221.90	216.67	0	0
Bronze	24,117	29,388	0.20	0.22	488.33	472.91	8.89	9.70	11,354,720	13,339,040
Silver	198,643	223,660	0.78	0.76	725.05	706.81	69.41	70.32	127,878,400	140,004,800
Gold	4,902	5,602	0.02	0.02	748.23	728.90	86.93	89.26	3,180,644	3,515,460
Platinum	1,971	2,237	0.01	0.01	860.71	840.54	118.65	120.75	1,435,122	1,579,552
Overall	229,684	260,960	1.00	1.00					143,848,886	158,438,852

0.14

150-200 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7
Catastrophic	468	712	0.00	0.00	223.43	220.45	223.43	220.45	0	0
Bronze	104,510	138,411	0.32	0.34	492.62	471.59	18.60	20.59	48,615,840	61,293,440
Silver	348,497	415,825	0.64	0.61	747.23	721.36	95.45	97.56	222,684,800	254,654,400
Gold	18,391	22,231	0.03	0.03	765.10	739.49	120.63	124.61	11,575,200	13,449,280
Platinum	6,396	7,672	0.01	0.01	856.24	830.78	179.22	180.96	4,248,525	4,891,146
Overall	478,261	584,850	1.00	1.00					287,124,365	334,288,266

0.22

200-250 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7
Catastrophic	876	1,441	0.01	0.01	226.91	225.35	226.91	225.35	0	0
Bronze	97,650	133,765	0.51	0.53	535.35	509.19	36.16	40.57	47,844,160	61,513,920
Silver	108,506	134,339	0.41	0.39	812.35	780.02	144.79	149.12	71,104,800	83,120,960
Gold	17,457	21,926	0.06	0.06	822.90	790.65	171.10	177.58	11,134,240	13,228,800
Platinum	5,473	6,747	0.02	0.02	920.05	884.91	262.95	265.26	3,528,693	4,102,189
Overall	229,963	298,219	1.00	1.00					133,611,893	161,965,869

0.30

Model 7: Add Back Penalty (Continued)

250-300 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7
Catastrophic	1,053	1,802	0.01	0.01	241.64	238.43	241.64	238.43	0	0
Bronze	68,261	93,898	0.54	0.55	538.86	512.59	59.65	65.93	32,079,840	41,119,520
Silver	52,457	66,024	0.34	0.33	795.47	762.51	193.11	198.32	30,977,440	36,599,680
Gold	13,733	17,285	0.08	0.08	812.05	780.93	222.41	230.94	7,944,558	9,327,439
Platinum	3,919	4,868	0.02	0.02	904.87	870.11	317.69	324.19	2,257,775	2,607,358
Overall	139,423	183,877	1.00	1.00					73,259,613	89,653,997

0.32

300-400 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7
Catastrophic	1,843	3,304	0.02	0.03	241.93	239.30	241.93	239.30	0	0
Bronze	65,185	88,390	0.53	0.53	574.01	546.77	87.04	98.41	31,197,920	38,914,720
Silver	44,486	56,385	0.31	0.30	822.90	787.51	251.88	259.15	24,914,240	29,213,600
Gold	16,058	20,496	0.11	0.11	829.84	796.28	294.18	303.36	8,439,561	9,912,076
Platinum	5,049	6,276	0.04	0.04	932.98	894.72	430.49	431.53	2,489,291	2,852,189
Overall	132,622	174,851	1	1					67,041,012	80,892,585

0.32

>400 FPL	Enrollment		Market Share		Premium PMPM		Avg Net Prem PMPM		APTC/m	
	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7	Baseline	Model 7
Catastrophic	6,025	10,837	0.10	0.11	255.49	255.63	255.49	255.63	0	0
Bronze	19,885	32,654	0.28	0.32	461.88	447.42	461.44	447.10	0	0
Silver	12,801	19,099	0.17	0.19	651.72	623.74	651.30	623.41	0	0
Gold	14,966	21,395	0.20	0.21	751.64	710.20	751.59	710.16	0	0
Platinum	15,647	18,144	0.25	0.18	1133.81	1071.80	1133.80	1071.79	0	0
Overall	69,325	102,129	1.00	1.00						

0.47

Annual Budget Impact

New Prem Subsidy	0
New CSR	0
New Reins	0
Penalty Income	810,000,000
Change in APTC \$	1,444,245,602