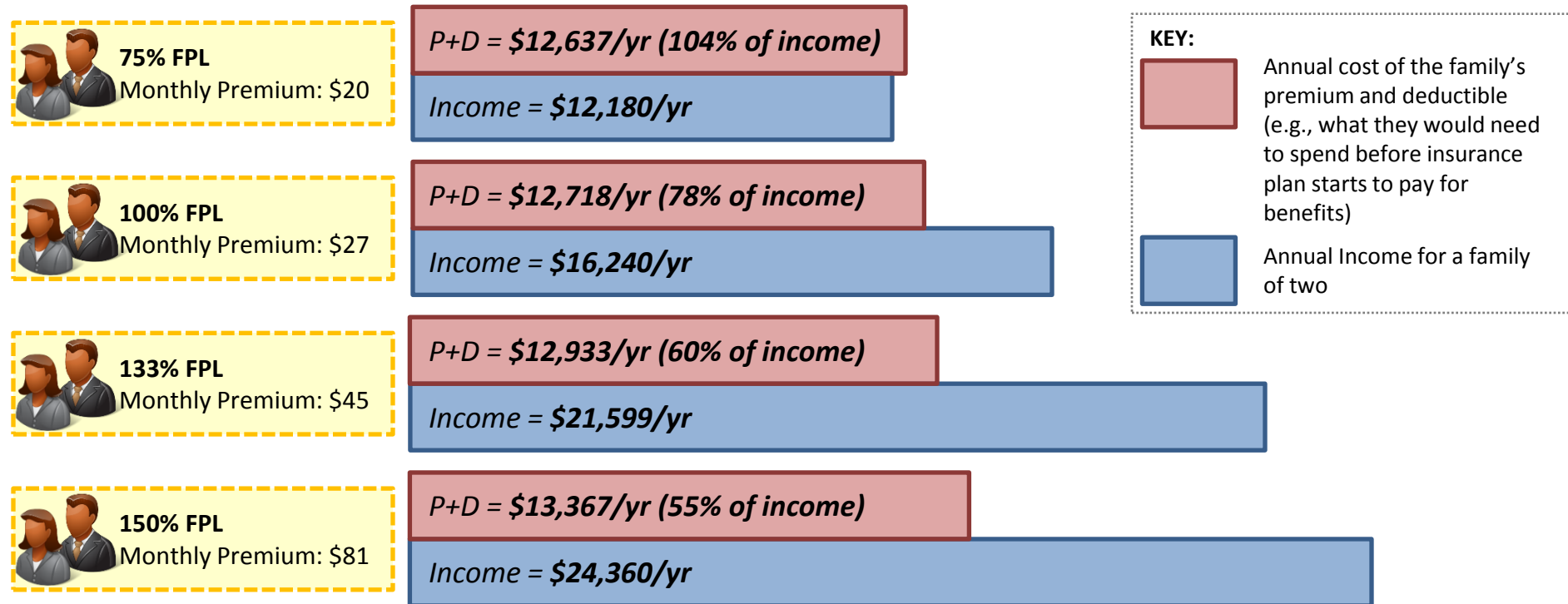


# Most low-income individuals are unlikely to be able to afford the benchmark plan's out-of-pocket costs



## NOTES:

- (a) Premiums are the net premiums paid for the BCRA benchmark plan (58% AV), after tax credits are applied.
- (b) Deductibles are based on the 2017 national average for a bronze plan (\$12,393 for a family). Bronze plans have a 60% AV.

Sources: Manatt analysis of (1) ASPE, Department of Health and Human Services, 2017 Federal Poverty Guidelines. <https://aspe.hhs.gov/poverty-guidelines>, and (2) HealthPocket, 2017 Premiums and Out-of-Pocket Costs, Oct. 26, 2017. <https://www.healthpocket.com/healthcare-research/infostat/2017-obamacare-premiums-deductibles#.WV64K4QrKU>