The premium reductions for some under the BCRA are primarily due to lower valued plans; even lower valued plans will be significantly more expensive for older adults

58% AV Plan

70% AV Plan



21 year old 375% FPL (\$56,800/yr)

40 year old 375% FPL

(\$56,800/yr)

64 year old 375% FPL

(\$56,800/yr)

Under the BCRA

Premium: \$3,200/yr Percent Income: 6%

Under the BCRA

Premium: \$5,000/yr Percent Income: 9%

Under the BCRA

Premium: \$16,000/yr Percent Income: 28%

Under the BCRA

Premium: \$4,100/yr Percent Income: 7%

Premium: \$5,100/yr Percent Income: 9%

Under the ACA

Under the BCRA

Premium: \$6,400/yr Percent Income: 11%

Under the ACA

Premium: \$6,500/yr Percent Income: 11%

Under the BCRA

Premium: \$20,500/yr Percent Income: 36%

Under the ACA

Premium: \$6,800/yr Percent Income: 12%

2017 National Averages:

Bronze plan (60%) Deductible: \$6,092 (individual) \$12,393 (family)

Silver plan (70%)

Deductible: \$3,572 (individual) \$7,474 (family)

