



## Preliminary comparison of coverage and affordability provisions in the Senate and House health reform bills

	House	Senate
Reduction in the uninsured	-36 million people	-31 million people
Number still uninsured	18 million people	24 million people
Percent covered	96 percent	94 percent
Average subsidy by 2019	\$6,800	\$5,500
Total cost of coverage provisions	\$891 billion	\$599 billion
Cost for a family of 3 earning \$27,465 (150% FPL)	Premium = \$824	Premium = \$1,263
	Out-of-pocket max = \$1,000	Out-of-pocket max = \$3,867
	<b>Total= \$1,824 (7% of income)</b>	<b>Total = \$5,130 (19% of income)</b>
	Actuarial Value = 97%	Actuarial Value = 80%
Cost for a family of 3 earning \$54,930 (300% FPL)	Premium = \$5,493	Premium = \$5,383
	Out-of-pocket max = \$8,000	Out-of-pocket max = \$7,690
	<b>Total= \$13,493 (25% of income)</b>	<b>Total = \$13,073 (24% of income)</b>
	Actuarial Value = 78%	Actuarial Value = 70%

### **Highlights**

- House bill covers additional 5 million people
- House subsidy is \$1,300 larger per person by 2019
- Total cost of coverage provisions in the House bill is \$292 billion more
- Lower-income families would pay much more under the Senate bill than the House bill
- Higher-income families would pay less under the Senate bill than the House bill