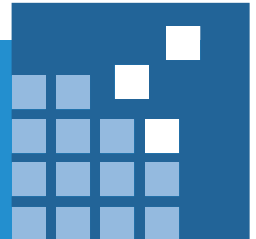


REPORT



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Estimating Federal Payments and Eligibility for Basic Health Programs: An Illustrative Example

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Introduction

In some states, policymakers and stakeholders are considering adoption of the Basic Health Program (BHP) option permitted under the Patient Protection and Affordable Care Act (ACA). Federal regulations allow BHP implementation beginning in 2015. Through BHP, consumers with incomes at or below 200 percent of the federal poverty level (FPL) who would otherwise qualify for subsidized qualified health plans (QHPs) offered in health insurance marketplaces instead are offered state-contracting standard health plans that provide coverage no less generous and affordable than what have been provided in the marketplace. To operate BHPs, states receive federal funding equal to 95 percent of the premium tax credits (PTCs) and cost-sharing reductions (CSRs) that BHP enrollees would have received if they had been covered through QHPs. The rules governing BHP as well as its potential advantages and disadvantages are discussed elsewhere.¹

This paper has a narrow, technical goal: to inform state-level analysts about the characteristics of BHP-eligible people in their state and how to use that information to estimate the approximate federal BHP payment amount per average BHP-eligible resident. The paper first describes how federal BHP payments are determined, under the final federal payment methodology for 2015. The next section explains how state officials can use information about the characteristics of BHP-eligible consumers to estimate average federal payment amounts, illustrating that explanation with an example from one state. The final section places such federal payment estimates in context, showing what they can and cannot contribute to a state's analysis of BHP's overall fiscal effects.

To assist policymakers and others with calculating average federal payments for BHP-eligible consumers, we provide detailed estimates of the characteristics of BHP-eligible people in each state in the Appendix and as a link to a downloadable Excel file. These estimates were developed using the Urban Institute's Health Insurance Policy Simulation Model (HIPSM).

These estimates differ from many past state-level estimates of BHP-eligible consumers, in two ways. First, they avoid underestimating average federal BHP payments, because the estimates in the appendix take into account unaccepted offers of employer-sponsored insurance (ESI) that preclude BHP eligibility. The estimates here are based on data from the American Community Survey (ACS), and unaccepted ESI offers are imputed through statistical matches with non-ACS sources of data. Many past efforts to analyze the characteristics of BHP-eligible consumers did not go beyond Census data. They simply assumed that uninsured consumers and those with nongroup coverage are not offered ESI. In fact, a significant minority have access to ESI, with offers that grow increasingly common as incomes rise. Failing to exclude those consumers from counts of BHP-eligible consumers overestimates average income levels among those who qualify for BHP. Since QHP subsidies and federal BHP payments decline as incomes rise, this underestimates average federal BHP payments.

Second, the numbers in appendix table A4 were developed with the aid of small-area estimation techniques that allowed an estimate of multiple characteristics for BHP-eligible consumers. For example, they show the number of such consumers in a state who are age 35-44, in 2-person households, with incomes between 150 and 175 percent FPL, with 1 BHP-eligible member in each household. Estimates with such multi-characteristic

population sets greatly improve policymakers' ability to project federal payment amounts, because federal payments are based on the number of BHP enrollees with such multiple characteristics.

State-level observers interested in federal payments for BHP *enrollees* could add take-up assumptions or simulations to the eligibility estimates in appendix table A4 to project the number and characteristics of consumers who will sign up for BHP. Such an enrollment projection could be translated into a total federal funding estimate through the method described below, which develops federal payment amounts for BHP enrollees with each set of characteristics shown in appendix table A4. However, the main goal of this paper is more modest—namely, helping state analysts develop reasonable estimates of average federal payments per BHP-*eligible* consumer, without determining, among eligible consumers, those who will likely enroll.

How Federal BHP Payment Amounts are Determined

As noted earlier, the federal government pays 95 percent of what BHP enrollees would have received in marketplace subsidies, had the state not implemented BHP. To calculate that amount, the federal government puts each BHP enrollee into a federal payment cell, which is defined based on geography, income, and other personal characteristics. A specified federal payment applies to each enrollee in the cell. The payment is based on a reference premium and it includes a PTC component as well as a CSR component. Each of these factors—the cell definition, the reference premium, the PTC component, and the CSR component—is discussed in turn, below.

Note that this section describes the federal BHP payment methodology for 2015. CMS proposed the same methodology for 2016.² That methodology has not been finalized for 2016, however, and it may change for 2017 and beyond.

FEDERAL PAYMENT CELLS

Each BHP enrollee falls within a “federal payment cell” that is defined by the following characteristics of its members:

- County of residence;
- Age range (0-20, 21-34, 35-44, 45-54, 45-54, or 55-64);
- Income range (0-50, 51-100, 101-138, 139-150, 151-175, or 176-200 percent FPL);
- Household size; and
- Coverage status (single BHP coverage, two-adult BHP coverage, etc.).

REFERENCE PREMIUMS

To determine both the PTC and CSR component of the federal payment for a BHP enrollee, the starting point is the reference premium. The reference premium is the average premium that would have been charged by the second-lowest-cost silver plan in 2015 to non-smokers in the BHP beneficiary's county and age range if the state had not established a BHP program. Averages within the age range are calculated based on an assumed even age distribution.

In most counties, the same QHPs are offered to all residents. If a single county is split between QHPs so that different silver plans have the second-lowest premium in different portions of the county, the portion with the most residents determines the reference premium that is used to calculate BHP payments for all county residents. Premiums for non-tobacco-users apply, since such premiums determine PTC amounts.

Generally, reference premiums for 2015 will be based on 2015 premiums, once they become known. However, a state seeking predictable federal payments before 2015 premiums were known had the option of instead using 2014 marketplace premiums, updated using a Premium Trend Factor (PTF). Such a state was required to inform CMS by May 15, 2014, that it chose this option. The PTF seeks to capture the likely increase in marketplace premiums from 2014 to 2015, based on nationally applicable trends. For 2015, CMS set the PTF as increasing premiums by 8.15%. This reflected two factors: the average increase in private insurance costs from 2014 to 2015 forecast by the CMS Office of the Actuary; and CMS' estimates of the average impact on marketplace premiums of changes in the operation of the ACA's transitional reinsurance program.³

DETERMINING THE PREMIUM TAX CREDIT COMPONENT

Once the reference premium is established, calculating the average PTC for BHP enrollees within the federal payment cell begins by determining the percentage of household income devoted to premium payment for enrollees in the “reference” or “benchmark” plan (that is, the second-lowest-cost silver QHP). In 2015, those percentages will be 2.01% for those with incomes below 133% FPL, 3.02% at 133% FPL, 4.02% at 150% FPL, and 6.34% at 200% FPL, with percentages set on linear, sliding scales between the last three FPL “anchor points.” These percentages allow a calculation of the average (mean) payment amount, among households of a given size, for consumers within a particular federal payment cell enrolled in the benchmark plan, assuming an even distribution of households by FPL level. Subtracting that payment amount from the average reference premium for the payment cell yields an estimated average PTC.

That PTC must then be adjusted to reflect the average impact of income tax reconciliation, had BHP consumers claimed advance payment of tax credits (APTC) in the marketplace. To determine this Income Reconciliation Factor (IRF), CMS assumes that BHP eligibility will be continuous, based on household circumstances at the time of initial application, without adjustments to reflect mid-year income fluctuations. Modeling from the Department of the Treasury suggests that, across the entire caseload of BHP-eligible consumers, APTC amounts would be offset by a repayment to IRS that, on average, reduces such amounts by 5.08%. The PTC amount for each BHP payment cell is thus multiplied by an IRF of 94.92% for 2015. Finally, the resulting total is multiplied by 95% to determine the PTC component of the federal BHP payment.

DETERMINING THE COST-SHARING REDUCTION COMPONENT

The value of the CSR component in the marketplace equals the total health care claims for essential health benefits (EHBs) paid by the increase in actuarial value resulting from the CSR. The first step in calculating this component is thus estimating the amount of total health care claims provided by the reference-premium plan.

Only some of the premium pays claims costs. To exclude administrative and other non-claims costs, the Factor for Removing Administrative Costs (FRAC) is set at 80%. Put differently, the federal payment methodology assumes that, on average, 80% of the reference premium is used to pay EHB claims. This is based on the approach taken by CMS in defining CSR advance payments for QHPs in 2015.

QHP enrollees will pay some EHB costs. With a silver-level plan, Actuarial Value (AV) is 70%, so consumers pay, on average, 30% of such claims costs. Accordingly, the total amount of EHB claims is the amount paid by the plan, divided by 70%. Put differently, it is the plan's EHB claims amount (that is, the reference premium times 0.8) multiplied by 1.43, which is referred to as the AV factor.

Unlike PTCs, which reflect the premium charged to non-smokers in states that permit higher QHP premiums for tobacco users, CSRs include claim costs that result from tobacco use. Accordingly, the reference premium calculated as described above must be increased to reflect the average effect of tobacco use on BHP claims. Such a Tobacco Rating Adjustment Factor (TRAF) takes into account tobacco utilization levels by BHP enrollees, shown by state-specific data from the Centers for Disease Control and Prevention (CDC), which includes information about tobacco use rates by age.⁴ To estimate the average claims costs for tobacco use that are not included within the reference premiums charged to non-users, the TRAF also considers the weighted average difference, among benchmark plans, in premiums charged to tobacco users and non-users. For example, if in a particular state, benchmark plans charge 15 percent more, on average, for tobacco users than for non-users, and 10 percent of adults age 25-34 use tobacco, then the TRAF for BHP adults age 25-34 would increase EHB claims by $.15 \times .10$ or $.015$.

If QHP enrollees with incomes at or below 200% FPL receive CSRs, they will pay less out-of-pocket for health care services. As a result, they will use more care, and their claims will increase. The Induced Utilization Factor (IUF) takes this effect into account. Based on CMS analysis, consumers who move from silver-level AV of 70% to either 87 or 94% AV—the two minimum AV levels BHP consumers would receive in the marketplace—increase average utilization by 12%. Accordingly, for BHP consumers, regardless of income, the IUF is 12% for 2015.

Taken together, these factors multiplied by the applicable reference premium determine the average claims costs that would have been incurred by BHP consumers, had they received CSRs in the marketplace. The value of the CSR in the marketplace would be the increased share of those claims paid by the federal government because of the CSR. For a consumer above 150% FPL, that share is 17% (that is, the difference between 87% AV provided by CSRs and the underlying 70% AV furnished by silver-level coverage). For a consumer below 150% FPL, it is 24% (the difference between 94% AV and 70% AV).

This penultimate factor—the Change in Actuarial Value—shows that income plays a much simpler role in determining the CSR component of federal BHP payments, compared to the PTC component. All that matters, for purposes of the CSR component, is whether the consumer's income is above or below 150% FPL. Neither household size nor precise FPL level matters, once that basic threshold question is resolved.

The number that results from the above calculations shows the value of the CSR that BHP enrollees would have received in the marketplace. To determine the CSR component of the federal BHP payment, that number must be multiplied by 95%.

Estimating Federal BHP Funding Levels

OUR SUGGESTED APPROACH

As explained earlier, the methodology for calculating actual federal BHP payments relies on determining a reference premium for each county in the state and applying it to each county's BHP enrollees. The approach we suggest to projecting federal BHP payments simplifies this process by calculating a statewide reference premium and applying it to estimates of the statewide BHP-eligible population.

As the first step in our proposed process, one averages the premium for the second-lowest-cost silver plans among the state's counties, weighted in proportion to the number of silver-plan enrollees or subsidized QHP enrollees in each county. The averages reflect non-smoker premium quotes for single adult enrollees of a particular age, such as 21-year-olds. The state's rating rules allow a derivation of premiums for other ages and for coverage of more than one person per household.⁵

In step two, one uses the statewide benchmark premium to build statewide federal payment cells. Each cell shows what the federal government would pay for BHP enrollees of the applicable age range, FPL range, household size, and number of BHP-eligible consumers per household, assuming the statewide reference premium.

In step three, one calculates the average federal payment per BHP-eligible consumer, using the estimates in appendix Table A4 showing the number of BHP-eligible consumers who are within each statewide federal payment cell. To obtain the average, one: (1) multiplies the federal payment amount in each cell by the number of eligible consumers in that cell and (2) divides the total by the number of BHP-eligible consumers in the state. The results also allow a determination of average federal payments per BHP-eligible consumers within various sub-populations, such as those with incomes or ages in various ranges.

AN ILLUSTRATIVE EXAMPLE: WASHINGTON STATE

Here, we show how the above method is used to find that federal payments for BHP-eligible residents in Washington State will average approximately \$4,366 for 2015.⁶

STEP ONE: DETERMINE THE WEIGHTED AVERAGE BENCHMARK PREMIUM

For the Washington illustration, we begin by calculating the weighted average "benchmark" premium—that is, the second-lowest-cost silver plan offered in Washington's marketplace—for 21-year-old non-smokers. Table 1 shows 2014 premiums and total enrollment for the benchmark plan in each Washington county.

Table 1. Benchmark monthly premiums and Total QHP enrollment in Washington, by county: 2014		
County	Monthly Benchmark Premium for 21-year old non-smoker	Total QHP Enrollment as of April 2014
Adams	\$221.14	451
Asotin	\$221.34	421
Benton	\$220.50	3,039
Chelan	\$221.14	2,319
Clallam	\$226.87	2,072
Clark	\$244.61	8,564
Columbia	\$221.14	92
Cowlitz	\$226.87	1,551
Douglas	\$221.14	871
Ferry	\$203.63	169
Franklin	\$220.50	1,333
Garfield	\$221.34	63
Grant	\$221.14	1,443
Grays Harbor	\$226.67	1,440
Island	\$226.87	2,127
Jefferson	\$226.87	1,332
King	\$219.62	52,640
Kitsap	\$226.87	4,940
Kittitas	\$221.14	923
Klickitat	\$226.87	756
Lewis	\$226.87	1,538
Lincoln	\$203.63	225
Mason	\$226.87	1,121
Okanogan	\$221.34	1,087
Pacific	\$226.87	693
Pend Oreille	\$203.63	255
Pierce	\$226.87	12,748
San Juan	\$226.87	1,248
Skagit	\$226.67	2,949
Skamania	\$226.87	224
Snohomish	\$226.67	15,518
Spokane	\$203.45	10,027
Stevens	\$203.63	856
Thurston	\$226.67	5,057
Wahkiakum	\$226.87	113
Walla Walla	\$220.50	1,132
Whatcom	\$226.87	6,744
Whitman	\$221.14	541
Yakima	\$220.50	4,068

Source: Dirksen 2014⁷ and Washington Health Benefits Exchange, April 2014.⁸

We average the county-specific premiums in proportion to each county's QHP enrollment. As a result, we find a weighted average benchmark premium for 21-year-old non-smokers of \$222.86 a month in 2014.⁹ According to the Washington State Office of the Insurance Commissioner, weighted average QHP rates are expected to rise approximately 8.25% from 2014 to 2015.¹⁰ To estimate federal BHP payments for 2015, we therefore use a weighted-average benchmark premium of \$241.25 for 21-year-old non-smokers, which is 8.25% above the 2014 level.

STEP TWO: CONSTRUCT FEDERAL PAYMENT CELLS

After calculating the weighted average benchmark premium, or “reference premium,” for 21-year-old non-smokers in 2015, we construct federal payment cells by developing two components for each relevant combination of age range, FPL, household size, and number of BHP-eligible consumers per household: the PTC component and the CSR component of the federal BHP payment.

Premium Tax Credit Component

Premiums by age

In moving from the reference premium for 21-year-old non-smokers to the PTC component of federal BHP payments, the first step requires estimating the reference premiums that would be charged to BHP-eligible consumers of other ages. Like most states, Washington varies premiums by age using the so-called “HHS Default Standard Age Curve.”¹¹ We apply the ratios of that curve to the \$241.25 premium for 21-year-old non-smokers to derive the reference premiums for adults of other ages, as shown in Table 2.

Table 2. Weighted Average Monthly Reference Premiums for Washington Non-Smokers, by Age: 2015										
Age	Premium Ratio	Weighted Premium		Age	Premium Ratio	Weighted Premium		Age	Premium Ratio	Weighted Premium
0-20	0.635	\$153.19		35	1.222	\$294.81		50	1.786	\$430.87
21	1.000	\$241.25		36	1.230	\$296.74		51	1.865	\$449.93
22	1.000	\$241.25		37	1.238	\$298.67		52	1.952	\$470.92
23	1.000	\$241.25		38	1.246	\$300.60		53	2.040	\$492.15
24	1.000	\$241.25		39	1.262	\$304.46		54	2.135	\$515.07
25	1.004	\$242.22		40	1.278	\$308.32		55	2.230	\$537.99
26	1.024	\$247.04		41	1.302	\$314.11		56	2.333	\$562.84
27	1.048	\$252.83		42	1.325	\$319.66		57	2.437	\$587.93
28	1.087	\$262.24		43	1.357	\$327.38		58	2.548	\$614.71
29	1.119	\$269.96		44	1.397	\$337.03		59	2.603	\$627.97
30	1.135	\$273.82		45	1.444	\$348.37		60	2.714	\$654.75
31	1.159	\$279.61		46	1.500	\$361.88		61	2.810	\$677.91
32	1.183	\$285.40		47	1.563	\$377.07		62	2.873	\$693.11
33	1.198	\$289.02		48	1.635	\$394.44		63	2.952	\$712.17
34	1.214	\$292.88		49	1.706	\$411.57		64+	3.000	\$723.75

Source: CCIIO 2014. Note: The Premium Ratio is taken from the HHS Default Standard Age Curve.

As noted above, the federal payment methodology assumes an even distribution by age within each age range used to define federal payment cells. We apply that averaging methodology in using Table 2 to calculate reference premiums for each age range, with results shown in Table 3.

Table 3. Reference Premiums for Washington Non-Smokers, by Age Range: 2015	
Age range	Premium
19-20	\$153.19
21-34	\$261.43
31-44	\$310.18
45-54	\$425.23
55-64	\$639.31

Consumer payments for benchmark coverage

Estimating the PTC requires subtracting from the reference premiums shown in Table 3 the amounts that BHP-eligible consumers would pay for marketplace benchmark coverage, which vary based on FPL and household size. Table 4 shows those income-based amounts for households up to 5 people in size.¹²

Table 4. Monthly Payments Required for Benchmark Coverage, by FPL and Household Size: 2015													
FPL	Required % of income	Household Size					FPL	Required % of income	Household Size				
		1	2	3	4	5			1	2	3	4	5
132	2.01%	\$25.80	\$34.78	\$43.76	\$52.73	\$61.71	167	4.81%	\$78.10	\$105.27	\$132.44	\$159.61	\$186.78
133	3.02%	\$39.06	\$52.65	\$66.24	\$79.83	\$93.42	168	4.86%	\$79.32	\$106.92	\$134.52	\$162.12	\$189.71
134	3.08%	\$40.12	\$54.08	\$68.04	\$82.00	\$95.96	169	4.90%	\$80.56	\$108.59	\$136.61	\$164.64	\$192.67
135	3.14%	\$41.19	\$55.52	\$69.86	\$84.19	\$98.52	170	4.95%	\$81.80	\$110.26	\$138.72	\$167.18	\$195.64
136	3.20%	\$42.28	\$56.98	\$71.69	\$86.40	\$101.11	171	4.99%	\$83.06	\$111.95	\$140.85	\$169.74	\$198.64
137	3.26%	\$43.37	\$58.46	\$73.55	\$88.64	\$103.73	172	5.04%	\$84.32	\$113.65	\$142.99	\$172.32	\$201.65
138	3.31%	\$44.48	\$59.95	\$75.42	\$90.90	\$106.37	173	5.09%	\$85.59	\$115.36	\$145.14	\$174.92	\$204.69
139	3.37%	\$45.59	\$61.46	\$77.32	\$93.18	\$109.04	174	5.13%	\$86.87	\$117.09	\$147.31	\$177.53	\$207.75
140	3.43%	\$46.72	\$62.98	\$79.23	\$95.49	\$111.74	175	5.18%	\$88.16	\$118.83	\$149.50	\$180.17	\$210.84
141	3.49%	\$47.86	\$64.52	\$81.17	\$97.82	\$114.47	176	5.23%	\$89.46	\$120.58	\$151.70	\$182.82	\$213.94
142	3.55%	\$49.02	\$66.07	\$83.12	\$100.17	\$117.23	177	5.27%	\$90.76	\$122.34	\$153.91	\$185.49	\$217.07
143	3.61%	\$50.18	\$67.64	\$85.09	\$102.55	\$120.01	178	5.32%	\$92.08	\$124.11	\$156.15	\$188.18	\$220.21
144	3.67%	\$51.35	\$69.22	\$87.09	\$104.95	\$122.82	179	5.37%	\$93.40	\$125.90	\$158.39	\$190.89	\$223.38
145	3.73%	\$52.54	\$70.82	\$89.10	\$107.38	\$125.65	180	5.41%	\$94.74	\$127.70	\$160.66	\$193.61	\$226.57
146	3.78%	\$53.74	\$72.43	\$91.13	\$109.82	\$128.52	181	5.46%	\$96.08	\$129.51	\$162.93	\$196.36	\$229.79
147	3.84%	\$54.95	\$74.06	\$93.18	\$112.29	\$131.41	182	5.50%	\$97.43	\$131.33	\$165.23	\$199.12	\$233.02
148	3.90%	\$56.17	\$75.71	\$95.25	\$114.79	\$134.33	183	5.55%	\$98.79	\$133.16	\$167.53	\$201.90	\$236.27
149	3.96%	\$57.40	\$77.37	\$97.34	\$117.31	\$137.27	184	5.60%	\$100.16	\$135.01	\$169.86	\$204.70	\$239.55
150	4.02%	\$58.64	\$79.04	\$99.44	\$119.85	\$140.25	185	5.64%	\$101.54	\$136.87	\$172.20	\$207.52	\$242.85
151	4.07%	\$59.71	\$80.49	\$101.26	\$122.04	\$142.81	186	5.69%	\$102.93	\$138.74	\$174.55	\$210.36	\$246.17
152	4.11%	\$60.80	\$81.95	\$103.10	\$124.25	\$145.40	187	5.74%	\$104.33	\$140.62	\$176.92	\$213.22	\$249.51
153	4.16%	\$61.89	\$83.42	\$104.95	\$126.48	\$148.01	188	5.78%	\$105.73	\$142.52	\$179.30	\$216.09	\$252.87
154	4.21%	\$62.99	\$84.90	\$106.81	\$128.72	\$150.64	189	5.83%	\$107.15	\$144.43	\$181.70	\$218.98	\$256.26
155	4.25%	\$64.09	\$86.39	\$108.69	\$130.99	\$153.29	190	5.88%	\$108.57	\$146.35	\$184.12	\$221.89	\$259.67
156	4.30%	\$65.21	\$87.90	\$110.58	\$133.27	\$155.96	191	5.92%	\$110.01	\$148.28	\$186.55	\$224.82	\$263.09
157	4.34%	\$66.34	\$89.42	\$112.50	\$135.57	\$158.65	192	5.97%	\$111.45	\$150.22	\$189.00	\$227.77	\$266.54
158	4.39%	\$67.47	\$90.95	\$114.42	\$137.89	\$161.37	193	6.02%	\$112.90	\$152.18	\$191.46	\$230.74	\$270.01
159	4.44%	\$68.62	\$92.49	\$116.36	\$140.23	\$164.11	194	6.06%	\$114.36	\$154.15	\$193.93	\$233.72	\$273.51
160	4.48%	\$69.77	\$94.04	\$118.32	\$142.59	\$166.86	195	6.11%	\$115.83	\$156.13	\$196.43	\$236.72	\$277.02
161	4.53%	\$70.93	\$95.61	\$120.29	\$144.97	\$169.64	196	6.15%	\$117.31	\$158.12	\$198.93	\$239.74	\$280.56
162	4.58%	\$72.11	\$97.19	\$122.28	\$147.36	\$172.45	197	6.20%	\$118.80	\$160.13	\$201.46	\$242.78	\$284.11
163	4.62%	\$73.29	\$98.78	\$124.28	\$149.77	\$175.27	198	6.25%	\$120.29	\$162.14	\$203.99	\$245.84	\$287.69
164	4.67%	\$74.48	\$100.39	\$126.30	\$152.21	\$178.12	199	6.29%	\$121.80	\$164.17	\$206.55	\$248.92	\$291.29
165	4.72%	\$75.67	\$102.00	\$128.33	\$154.66	\$180.98	200	6.34%	\$123.31	\$166.21	\$209.11	\$252.02	\$294.92
166	4.76%	\$76.88	\$103.63	\$130.38	\$157.12	\$183.87							

Note: Calculations are based on FPL levels for 2014 for all states except Alaska and Hawaii, which will be in effect at the start of 2015 open enrollment.

As explained above, consumer payments, within each FPL range for each household size, are calculated based on averages, assuming that each FPL percentage is equally represented in the range. Table 5 shows those

averages.¹³ Note that the same amounts would be paid for benchmark coverage in all states but Hawaii and Alaska, so Tables 4 and 5 can be used by analysts in any of the other 48 states and the District of Columbia.¹⁴

Table 5. Average monthly payments required for benchmark coverage, by FPL range and household size: 2015

FPL range	Household size				
	1	2	3	4	5
0-138% FPL	\$14.16	\$19.08	\$24.00	\$28.93	\$33.85
139-150% FPL	\$52.01	\$70.11	\$88.20	\$106.30	\$124.40
151-175% FPL	\$73.52	\$99.10	\$124.68	\$150.25	\$175.83
176-200% FPL	\$105.97	\$142.84	\$179.70	\$216.57	\$253.44

Note: Calculations are based on FPL levels for 2014 for all states except Alaska and Hawaii, which will be in effect at the start of 2015 open enrollment. Calculations for BHP consumers under 138% FPL assume even distribution by FPL percentage. If actual distribution between those within federally specified ranges (0-50, 51-100, and 101-138% FPL) is significantly different from the assumed distribution, average payments required for consumers under 138% FPL could differ from those shown.

PTC estimates, without considering tax reconciliation effects

The above analyses allow a calculation of PTC amounts, without considering tax reconciliation effects. The simplest case involves a household with one BHP-eligible member. Such a household's PTC is determined by subtracting the required payment for benchmark coverage, given the applicable FPL level and household size, as shown in Table 5, from the reference premium for the applicable age range, as shown in Table 3. Table 6 displays the results, by FPL level and household size.

Table 6. PTC amounts for households with one BHP-eligible member: 2015

Household size	FPL	Payment for benchmark plan	Age range and reference premium				
			19-20 \$153.19	21-34 \$261.43	35-44 \$310.18	45-54 \$425.23	55-64 \$639.31
1	0-138% FPL	\$14.16	\$139.03	\$247.27	\$296.02	\$411.07	\$625.16
	139-150% FPL	\$52.01	\$101.18	\$209.42	\$258.16	\$373.21	\$587.30
	151-175% FPL	\$73.52	\$79.67	\$187.91	\$236.66	\$351.71	\$565.79
	176-200% FPL	\$105.97	\$47.22	\$155.46	\$204.21	\$319.26	\$533.34
2	0-138% FPL	\$19.08	\$134.11	\$242.35	\$291.10	\$406.15	\$620.23
	139-150% FPL	\$70.11	\$83.08	\$191.32	\$240.07	\$355.12	\$569.20
	151-175% FPL	\$99.10	\$54.09	\$162.33	\$211.08	\$326.13	\$540.21
	176-200% FPL	\$142.84	\$10.35	\$118.59	\$167.34	\$282.39	\$496.48
3	0-138% FPL	\$24.00	\$129.19	\$237.43	\$286.17	\$401.22	\$615.31
	139-150% FPL	\$88.20	\$64.99	\$173.23	\$221.97	\$337.02	\$551.11
	151-175% FPL	\$124.68	\$28.51	\$136.75	\$185.50	\$300.55	\$514.64
	176-200% FPL	\$179.70	\$0.00	\$81.73	\$130.48	\$245.52	\$459.61
4	0-138% FPL	\$28.93	\$124.26	\$232.50	\$281.25	\$396.30	\$610.38
	139-150% FPL	\$106.30	\$46.89	\$155.13	\$203.88	\$318.93	\$533.01
	151-175% FPL	\$150.25	\$2.94	\$111.18	\$159.92	\$274.97	\$489.06
	176-200% FPL	\$216.57	\$0.00	\$44.86	\$93.61	\$208.66	\$422.74
5	0-138% FPL	\$33.85	\$119.34	\$227.58	\$276.32	\$391.37	\$605.46
	139-150% FPL	\$124.40	\$28.79	\$137.03	\$185.78	\$300.83	\$514.92
	151-175% FPL	\$175.83	\$0.00	\$85.60	\$134.35	\$249.40	\$463.48
	176-200% FPL	\$253.44	\$0.00	\$7.99	\$56.74	\$171.79	\$385.88

Note: Calculations show estimated PTC amounts before considering reconciliation effects.

For households with more than one BHP-eligible member, the calculation is more complex. This issue requires careful attention; it is often mishandled in estimating federal BHP

payments. In Washington and almost all other states, family premiums are calculated by adding up the premiums charged to each enrollee within the family.¹⁵ The family’s required payment for benchmark coverage, however, is unaffected by the number of family members who receive such coverage. For purposes of estimating federal BHP payments per BHP-eligible consumer, the payment amount required from the entire family is divided among the BHP-eligible members of the family.

To illustrate, in a 4-person household between 139-150% FPL, the required household payment for benchmark coverage is \$106.30. If that household has one BHP-eligible member in the 45-54 age range, the reference premium is \$425.23. The PTC amount is the difference between the two numbers, or \$318.93 (Table 6). If that household has two BHP-eligible members in the 45-54 age range, each is charged the \$425.23 reference premium, but they “split” the household’s required payment of \$106.30. Each therefore receives a PTC of \$372.08, calculated by subtracting \$53.15 from \$425.23.¹⁶ Tables 7 and 8 show PTC amounts for individual consumers within households that have two and three BHP-eligible members. The calculations divide household income-based payments by 2 and 3, respectively, to determine individual (rather than household) PTC amounts.

Table 7. PTC amounts per eligible consumer in households with 2 BHP-eligible members: 2015							
Household size	FPL	Payment for benchmark plan	Age range and reference premium				
			19-20 \$153.19	21-34 \$261.43	35-44 \$310.18	45-54 \$425.23	55-64 \$639.31
2	0-138% FPL	\$9.54	\$143.65	\$251.89	\$300.64	\$415.69	\$629.77
	139-150% FPL	\$35.05	\$118.14	\$226.38	\$275.12	\$390.17	\$604.26
	151-175% FPL	\$49.55	\$103.64	\$211.88	\$260.63	\$375.68	\$589.76
	176-200% FPL	\$71.42	\$81.77	\$190.01	\$238.76	\$353.81	\$567.90
3	0-138% FPL	\$12.00	\$141.19	\$249.43	\$298.18	\$413.22	\$627.31
	139-150% FPL	\$44.10	\$109.09	\$217.33	\$266.08	\$381.12	\$595.21
	151-175% FPL	\$62.34	\$90.85	\$199.09	\$247.84	\$362.89	\$576.97
	176-200% FPL	\$89.85	\$63.34	\$171.58	\$220.33	\$335.38	\$549.46
4	0-138% FPL	\$14.46	\$138.73	\$246.97	\$295.71	\$410.76	\$624.85
	139-150% FPL	\$53.15	\$100.04	\$208.28	\$257.03	\$372.08	\$586.16
	151-175% FPL	\$75.13	\$78.06	\$186.30	\$235.05	\$350.10	\$564.19
	176-200% FPL	\$108.28	\$44.91	\$153.15	\$201.89	\$316.94	\$531.03
5	0-138% FPL	\$16.93	\$136.26	\$244.50	\$293.25	\$408.30	\$622.39
	139-150% FPL	\$62.20	\$90.99	\$199.23	\$247.98	\$363.03	\$577.12
	151-175% FPL	\$87.92	\$65.27	\$173.51	\$222.26	\$337.31	\$551.40
	176-200% FPL	\$126.72	\$26.47	\$134.71	\$183.46	\$298.51	\$512.60

Note: Display shows estimated PTC amounts before considering tax reconciliation effects.

Table 8. PTC amounts per eligible consumer in households with 3 BHP-eligible members: 2015							
Household size	FPL	Payment for benchmark plan	Age range and reference premium				
			19-20 \$153.19	21-34 \$261.43	35-44 \$310.18	45-54 \$425.23	55-64 \$639.31
3	0-138% FPL	\$8.00	\$145.19	\$253.43	\$302.18	\$417.23	\$631.31
	139-150% FPL	\$29.40	\$123.79	\$232.03	\$280.78	\$395.83	\$609.91
	151-175% FPL	\$41.56	\$111.63	\$219.87	\$268.62	\$383.67	\$597.75
	176-200% FPL	\$59.90	\$93.29	\$201.53	\$250.28	\$365.33	\$579.41
4	0-138% FPL	\$9.64	\$143.55	\$251.79	\$300.53	\$415.58	\$629.67
	139-150% FPL	\$35.43	\$117.76	\$226.00	\$274.74	\$389.79	\$603.88
	151-175% FPL	\$50.08	\$103.11	\$211.35	\$260.09	\$375.14	\$589.23
	176-200% FPL	\$72.19	\$81.00	\$189.24	\$237.99	\$353.04	\$567.12
5	0-138% FPL	\$11.28	\$141.91	\$250.15	\$298.89	\$413.94	\$628.03
	139-150% FPL	\$41.47	\$111.72	\$219.96	\$268.71	\$383.76	\$597.85
	151-175% FPL	\$58.61	\$94.58	\$202.82	\$251.57	\$366.62	\$580.70
	176-200% FPL	\$84.48	\$68.71	\$176.95	\$225.70	\$340.75	\$554.83

Note: Display shows estimated PTC amounts before considering tax reconciliation effects.

Calculating the PTC component of federal BHP payments

To calculate the PTC component of federal BHP payments, the above PTC amounts are multiplied by .9492, reflecting the impact of tax reconciliation, according to the federal payment methodology for 2015; and .95, which converts the marketplace PTC into the federal BHP payment. The amounts in Tables 6 through 8 are multiplied by .90174, the product of these two factors. The results are shown in Table 9.

Table 9. PTC component of federal BHP payments: estimated Washington state averages, 2015

		1-person household				2-person household				3-person household				4-person household				5-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	\$125.37	\$91.24	\$71.84	\$42.58	\$120.93	\$74.92	\$48.78	\$9.34	\$116.49	\$58.60	\$25.71	-	\$112.05	\$42.28	\$2.65	-	\$107.61	\$25.97	-	-
	Age 21-34	\$222.98	\$188.84	\$169.45	\$140.19	\$218.54	\$172.52	\$146.38	\$106.94	\$214.10	\$156.20	\$123.32	\$73.70	\$209.65	\$139.89	\$100.25	\$40.45	\$205.21	\$123.57	\$77.19	\$7.21
	Age 35-44	\$266.94	\$232.80	\$213.40	\$184.14	\$262.49	\$216.48	\$190.34	\$150.90	\$258.05	\$200.16	\$167.27	\$117.66	\$253.61	\$183.85	\$144.21	\$84.41	\$249.17	\$167.53	\$121.15	\$51.17
	Age 45-54	\$370.68	\$336.54	\$317.15	\$287.89	\$366.24	\$320.22	\$294.08	\$254.64	\$361.80	\$303.91	\$271.02	\$221.40	\$357.36	\$287.59	\$247.95	\$188.16	\$352.92	\$271.27	\$224.89	\$154.91
	Age 55-64	\$563.73	\$529.59	\$510.20	\$480.94	\$559.29	\$513.27	\$487.13	\$447.69	\$554.85	\$496.96	\$464.07	\$414.45	\$550.41	\$480.64	\$441.00	\$381.21	\$545.97	\$464.32	\$417.94	\$347.96
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	\$129.53	\$106.53	\$93.46	\$73.74	\$127.31	\$98.37	\$81.92	\$57.12	\$125.09	\$90.21	\$70.39	\$40.49	\$122.87	\$82.05	\$58.86	\$23.87
	Age 21-34	-	-	-	-	\$227.14	\$204.13	\$191.06	\$171.34	\$224.92	\$195.97	\$179.53	\$154.72	\$222.70	\$187.81	\$168.00	\$138.10	\$220.48	\$179.66	\$156.46	\$121.48
	Age 35-44	-	-	-	-	\$271.10	\$248.09	\$235.02	\$215.30	\$268.88	\$239.93	\$223.49	\$198.68	\$266.66	\$231.77	\$211.95	\$182.06	\$264.44	\$223.61	\$200.42	\$165.43
	Age 45-54	-	-	-	-	\$374.84	\$351.83	\$338.76	\$319.04	\$372.62	\$343.68	\$327.23	\$302.42	\$370.40	\$335.52	\$315.70	\$285.80	\$368.18	\$327.36	\$304.17	\$269.18
	Age 55-64	-	-	-	-	\$567.89	\$544.88	\$531.81	\$512.09	\$565.67	\$536.73	\$520.28	\$495.47	\$563.45	\$528.57	\$508.75	\$478.85	\$561.23	\$520.41	\$497.22	\$462.23
3 BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	\$130.92	\$111.63	\$100.66	\$84.12	\$129.44	\$106.19	\$92.97	\$73.04	\$127.96	\$100.75	\$85.29	\$61.96
	Age 21-34	-	-	-	-	-	-	-	-	\$228.53	\$209.23	\$198.27	\$181.73	\$227.05	\$203.79	\$190.58	\$170.65	\$225.57	\$198.35	\$182.89	\$159.56
	Age 35-44	-	-	-	-	-	-	-	-	\$272.48	\$253.19	\$242.22	\$225.69	\$271.00	\$247.75	\$234.54	\$214.60	\$269.52	\$242.31	\$226.85	\$203.52
	Age 45-54	-	-	-	-	-	-	-	-	\$376.23	\$356.93	\$345.97	\$329.43	\$374.75	\$351.49	\$338.28	\$318.35	\$373.27	\$346.05	\$330.59	\$307.27
	Age 55-64	-	-	-	-	-	-	-	-	\$569.28	\$549.98	\$539.02	\$522.48	\$567.80	\$544.54	\$531.33	\$511.40	\$566.32	\$539.10	\$523.64	\$500.32

Cost-Sharing Reduction Component

CSR component before adjusting for tobacco use

Estimating the CSR's value for an individual consumer begins by calculating the amount of the consumer's expected EHB claims. As noted earlier, the total amount of EHB claims, without including those related to tobacco use, is determined by making the following adjustments to the reference premium for non-smokers:

- Multiplying the reference premium by 0.8, to eliminate administrative costs;
- Dividing it by 0.7, to add consumers' share of EHB claims; and
- Multiplying it by 1.12, to account for induced utilization resulting from lower out-of-pocket cost-sharing.

Combining these three factors means that the reference premium is multiplied by 1.28 to estimate the amount of EHB claims (other than those resulting from tobacco use). The value of the CSR, for consumers at or below 150% FPL, is the increase in AV resulting from the CSR, which equals 24% of EHB claims costs; for those between 151 and 200% of FPL, that increase equals 17%. The resulting value of the CSR in the marketplace is then multiplied by 95%, to calculate the CSR component of the federal BHP payment. Table 10 shows these calculations.

Table 10. Calculating the CSR component of the federal BHP payment, without the tobacco adjustment: 2015						
Age range	Reference premium	EHB claims	CSR value in marketplace		CSR component of BHP payment	
			0-150% FPL	151-200% FPL	0-150% FPL	151-200% FPL
19-20	\$153.19	\$196.08	\$47.06	\$33.33	\$44.71	\$31.67
21-34	\$261.43	\$334.63	\$80.31	\$56.89	\$76.30	\$54.04
31-44	\$310.18	\$397.03	\$95.29	\$67.50	\$90.52	\$64.12
45-54	\$425.23	\$544.29	\$130.63	\$92.53	\$124.10	\$87.90
55-64	\$639.31	\$818.32	\$196.40	\$139.11	\$186.58	\$132.16

The tobacco adjustment

The tobacco adjustment is calculated based on two factors: the extent to which EHB claims for tobacco use are not included in the premium charged to non-smokers, which is estimated based on the weighted-average ratio of benchmark premiums for tobacco users to benchmark premiums charged to non-tobacco users; and the estimated prevalence of tobacco use among BHP enrollees.

For tobacco users age 21 and older, all but one of Washington's benchmark QHPs increase premiums by 7.5% above the rates charged to non-users.¹⁷ The other QHP increases such premiums by 20%.¹⁸ The latter plan is the benchmark QHP in counties with 41% of the state's QHP enrollees.¹⁹ Weighting these tobacco-based premium increases by QHP enrollment, we find that, for the weighted-average tobacco user age 21-64 in Washington State, premiums rise by 12.6% because of tobacco use. Under the federal payment methodology, this is the measure of EHB tobacco-related claims that are not included in the reference premium charged to non-users.

According to data from the Centers for Disease Control and Prevention (CDC), 17.5% of all Washington adults smoked and 3.6 percent used smokeless tobacco in 2012, totaling 20.1 percent tobacco users. These percentages varied greatly by age, as shown in Table 11.

Table 11. Percentage of Washington residents who use tobacco, by age: 2012			
Age range	Percent of residents who use tobacco		
	Cigarettes	Smokeless Tobacco	Total
18-24	15.8%	4.1%	19.9%
25-44	22.9%	5.7%	20.0%
45-64	17.6%	2.4%	8.7%
65+	7.5%	1.2%	28.6%

Source: Office on Smoking and Health, National Center for Chronic Disease Prevention and Health Promotion, 2013.²⁰

By multiplying the 12.6% weighted average increase in health care costs resulting from tobacco use by the estimated rate of tobacco use among Washington residents within various age ranges, as shown in table 11,, we calculate the percentages by which CSR payments should increase to reflect tobacco-related EHB claims that are not included in premiums charged to non-smokers. The percentage increases that apply within the age ranges used by the CDC are set out in Table 12.

Table 12. Increases in CSR payments required to cover tobacco-related EHB claims, within CDC-reported age ranges	
Age range	Percent increase in CSR payments
18-24	2.5%
25-44	3.6%
45-64	2.5%

Table 13 shows how those increases would translate into the age ranges used for BHP payment.²¹

Table 13. Increases in CSR payments required to cover tobacco-related EHB claims, within age ranges used for federal BHP payments	
Age range	Percent increase in CSR payments
19-20	2.5%
21-34	3.3%
31-44	3.6%
45-54	2.5%
55-64	2.5%

Source: CMS 2014.²²

While that calculation shows the generally applicable methodology, in Washington state no tobacco adjustment applies to BHP enrollees under age 21, because QHPs do not raise premiums for tobacco users under age 21.

Calculating the CSR component of federal BHP payments with tobacco adjustment

As the final step in calculating the CSR component, we increase the CSR component of federal BHP payment amounts, shown in Table 10, by the percentages shown in Table 13 (except for adults under age 21, whose CSRs are not adjusted based on tobacco use). The result is shown in Table 14.

Table 14. CSR component of federal BHP payments including tobacco adjustment: estimated Washington state averages, 2015		
Age range	CSR component of federal BHP payment	
	0-150% FPL	151-200% FPL
19-20	\$44.71	\$31.67
21-34	\$78.81	\$55.82
35-44	\$93.78	\$66.43
45-54	\$127.20	\$90.10
55-64	\$191.24	\$135.46

Federal payment cells

Table 15 combines the PTC components shown in Table 9 with the CSR components shown in Table 14. The combination represents the approximate average federal payment for all BHP-eligible Washington residents who share the displayed combination of household size, FPL, age, and number of BHP-eligible consumers per household. Unlike the dollar amounts shown above, those in the following table are stated in annual terms.

Table 15. Federal BHP annual payment amounts per consumer: estimated Washington state averages, 2015

		1-person household				2-person household				3-person household				4-person household				5-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	\$2,041	\$1,631	\$1,242	\$891	\$1,988	\$1,435	\$965	\$492	\$1,934	\$1,240	\$689	\$0	\$1,881	\$1,044	\$412	\$0	\$1,828	\$848	\$0	\$0
	Age 21-34	\$3,621	\$3,212	\$2,703	\$2,352	\$3,568	\$3,016	\$2,426	\$1,953	\$3,515	\$2,820	\$2,150	\$1,554	\$3,462	\$2,624	\$1,873	\$1,155	\$3,408	\$2,429	\$1,596	\$756
	Age 35-44	\$4,329	\$3,919	\$3,358	\$3,007	\$4,275	\$3,723	\$3,081	\$2,608	\$4,222	\$3,527	\$2,804	\$2,209	\$4,169	\$3,332	\$2,528	\$1,810	\$4,115	\$3,136	\$2,251	\$1,411
	Age 45-54	\$5,975	\$5,565	\$4,887	\$4,536	\$5,921	\$5,369	\$4,610	\$4,137	\$5,868	\$5,173	\$4,333	\$3,738	\$5,815	\$4,977	\$4,057	\$3,339	\$5,761	\$4,782	\$3,780	\$2,940
	Age 55-64	\$9,060	\$8,650	\$7,748	\$7,397	\$9,006	\$8,454	\$7,471	\$6,998	\$8,953	\$8,258	\$7,194	\$6,599	\$8,900	\$8,063	\$6,918	\$6,200	\$8,846	\$7,867	\$6,641	\$5,801
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	\$2,091	\$1,815	\$1,501	\$1,265	\$2,064	\$1,717	\$1,363	\$1,065	\$2,038	\$1,619	\$1,225	\$866	\$2,011	\$1,521	\$1,086	\$666
	Age 21-34	-	-	-	-	\$3,671	\$3,395	\$2,963	\$2,726	\$3,645	\$3,297	\$2,824	\$2,526	\$3,618	\$3,199	\$2,686	\$2,327	\$3,591	\$3,102	\$2,547	\$2,128
	Age 35-44	-	-	-	-	\$4,379	\$4,102	\$3,617	\$3,381	\$4,352	\$4,005	\$3,479	\$3,181	\$4,325	\$3,907	\$3,341	\$2,982	\$4,299	\$3,809	\$3,202	\$2,782
	Age 45-54	-	-	-	-	\$6,025	\$5,748	\$5,146	\$4,910	\$5,998	\$5,651	\$5,008	\$4,710	\$5,971	\$5,553	\$4,870	\$4,511	\$5,945	\$5,455	\$4,731	\$4,311
	Age 55-64	-	-	-	-	\$9,110	\$8,834	\$8,007	\$7,771	\$9,083	\$8,736	\$7,869	\$7,571	\$9,056	\$8,638	\$7,731	\$7,372	\$9,030	\$8,540	\$7,592	\$7,172
3 BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	\$2,108	\$1,876	\$1,588	\$1,389	\$2,090	\$1,811	\$1,496	\$1,257	\$2,072	\$1,745	\$1,403	\$1,124
	Age 21-34	-	-	-	-	-	-	-	-	\$3,688	\$3,456	\$3,049	\$2,851	\$3,670	\$3,391	\$2,957	\$2,718	\$3,652	\$3,326	\$2,865	\$2,585
	Age 35-44	-	-	-	-	-	-	-	-	\$4,395	\$4,164	\$3,704	\$3,505	\$4,377	\$4,098	\$3,612	\$3,372	\$4,360	\$4,033	\$3,519	\$3,239
	Age 45-54	-	-	-	-	-	-	-	-	\$6,041	\$5,810	\$5,233	\$5,034	\$6,023	\$5,744	\$5,141	\$4,901	\$6,006	\$5,679	\$5,048	\$4,768
	Age 55-64	-	-	-	-	-	-	-	-	\$9,126	\$8,895	\$8,094	\$7,895	\$9,108	\$8,829	\$8,002	\$7,762	\$9,091	\$8,764	\$7,909	\$7,629

STEP THREE: CALCULATE THE AVERAGE FEDERAL PAYMENT FOR BHP–ELIGIBLE RESIDENTS

Multiplying the number of BHP-eligible consumers in each category, shown in appendix table A4 for Washington State, by the federal payment per capita for each applicable statewide federal payment cell, as shown in Table 15, yields the federal payment totals shown in Table 16. For all BHP-eligible consumers statewide, these payments sum to \$190.0 million. When we divide that total by the estimated 43,520 BHP-eligible state residents shown in the Appendix tables for Washington State, we find that federal payments for BHP-eligible state residents average approximately \$4,366 for 2015.

Obviously, not all BHP-eligible consumers will enroll. But to the extent that eligible consumers of all types— income, age, household size, etc.—are equally likely to sign up, the average federal payment per enrollee will approximate the amount for all eligible consumers.

These estimates also allow a calculation of average federal payments for various subsets of BHP-eligible consumers, such as all consumers within particular age and FPL ranges. One can simply divide total federal payments for each subset by the number of included consumers. For example, Table 17 shows that:

- 2015 BHP payments in Washington State rise with age. They average \$1,483 for BHP-eligible consumers age 19-20; 2,889 for those age 21-34; \$3,421 for those age 35-44; \$4,993 for those age 45-54; and \$7,841 for those age 55-64. This pattern results from higher marketplace premiums (hence higher QHP subsidies, all else equal) for older adults.
- Within each individual age band, federal BHP payments are highest for the poorest consumers. For example, among adults age 19-20, federal payments average \$2,015 for BHP-eligibles consumers at 0-138% FPL; \$1,589 at 139-150% FPL; \$1,216 at 151-175% FPL; and \$860 at 176-200% FPL. This reflects higher marketplace subsidies (hence higher federal payments) for lower-income consumers.
- However, when one combines BHP-eligible consumers of all ages, the lowest average federal payments are for those with incomes below 138% FPL, because consumers in this group are poor immigrants disproportionately likely to be young adults. Above 138% FPL, federal payments are highest for those with the lowest income, even if one includes eligible consumers of all ages. Payments average \$5,042 at 139-150% FPL, declining to \$4,435 at 151-175% FPL and \$4,132 at 176 to 200% FPL.

These sub-set averages can help state-level policymakers and stakeholders compare federal payments to health care costs that vary based on age (and income, if benefits and out-of-pocket cost-sharing differ based on BHP enrollees' income). Such averages can also help policymakers craft BHP rules that promote financial feasibility by encouraging the enrollment of eligible consumers with the most favorable fiscal relationship between federal funding amounts and average health care costs.

Table 16. Total Federal BHP annual amounts for eligible consumers, by category: 2015 (thousands)

		1-person household				2-person household				3-person household				4-person household				5-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	39-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	\$1,648	\$330	\$501	\$283	\$280	\$100	\$100	\$35	\$165	\$59	\$42	\$0	\$94	\$16	\$7	\$0	\$95	\$3	\$0	\$0
	Age 21-34	\$11,546	\$4,970	\$8,917	\$7,794	\$2,258	\$652	\$1,052	\$618	\$1,099	\$340	\$552	\$268	\$569	\$115	\$130	\$60	\$419	\$37	\$50	\$9
	Age 35-44	\$1,924	\$1,211	\$2,186	\$2,013	\$517	\$333	\$580	\$330	\$368	\$212	\$424	\$247	\$217	\$122	\$136	\$71	\$205	\$37	\$54	\$21
	Age 45-54	\$1,891	\$2,414	\$4,354	\$4,119	\$500	\$782	\$1,283	\$797	\$227	\$258	\$483	\$346	\$150	\$90	\$125	\$87	\$110	\$28	\$39	\$32
	Age 55-64	\$2,649	\$7,113	\$13,602	\$11,884	\$954	\$4,057	\$7,285	\$6,450	\$278	\$541	\$952	\$695	\$133	\$121	\$194	\$133	\$290	\$72	\$113	\$45
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	\$86	\$102	\$147	\$72	\$32	\$68	\$115	\$70	\$21	\$28	\$36	\$27	\$21	\$11	\$16	\$5
	Age 21-34	-	-	-	-	\$464	\$542	\$857	\$605	\$297	\$472	\$967	\$649	\$240	\$536	\$867	\$649	\$164	\$431	\$672	\$441
	Age 35-44	-	-	-	-	\$114	\$229	\$423	\$313	\$177	\$225	\$535	\$421	\$208	\$449	\$772	\$671	\$184	\$422	\$800	\$540
	Age 45-54	-	-	-	-	\$302	\$987	\$1,756	\$1,467	\$216	\$537	\$1,046	\$838	\$157	\$464	\$726	\$661	\$131	\$246	\$505	\$350
	Age 55-64	-	-	-	-	\$707	\$3,781	\$7,759	\$6,972	\$135	\$706	\$1,491	\$1,358	\$115	\$261	\$488	\$385	\$131	\$109	\$145	\$156
3 BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	\$11	\$27	\$75	\$58	\$8	\$37	\$56	\$38	\$29	\$40	\$75	\$41
	Age 21-34	-	-	-	-	-	-	-	-	\$50	\$61	\$172	\$136	\$27	\$104	\$164	\$122	\$61	\$73	\$114	\$78
	Age 35-44	-	-	-	-	-	-	-	-	\$6	\$24	\$53	\$41	\$5	\$31	\$70	\$65	\$42	\$67	\$136	\$103
	Age 45-54	-	-	-	-	-	-	-	-	\$114	\$98	\$282	\$228	\$58	\$162	\$255	\$240	\$89	\$127	\$263	\$179
	Age 55-64	-	-	-	-	-	-	-	-	\$29	\$200	\$459	\$447	\$26	\$165	\$281	\$216	\$61	\$86	\$137	\$114

Table 17. Average federal payments per BHP-eligible consumer, for various combinations of age and FPL: statewide estimates, 2015					
Age	Income Range				
	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	Total (0-200% FPL)
19-20	\$2,015	\$1,589	\$1,216	\$860	\$1,483
21-34	\$3,598	\$3,177	\$2,658	\$2,307	\$2,889
35-44	\$4,292	\$3,844	\$3,260	\$2,898	\$3,421
45-54	\$5,956	\$5,549	\$4,869	\$4,522	\$4,993
55-64	\$9,037	\$8,629	\$7,728	\$7,374	\$7,841
Total (Age 19-64)	\$4,032	\$5,042	\$4,435	\$4,132	\$4,366

Conclusion: placing federal payment estimates in context

The above process should provide a reasonable approximation of average federal payments per BHP-eligible consumer; however, actual federal payments could be different. For example, if the lowest-income BHP-eligible residents tend to live in a particularly low-cost or a particularly high-cost area of the state, then actual average federal payments may be lower or higher than the amount derived using the approach suggested here. That said, this method provides a good starting point for estimating the amount that a state would receive from the federal government, if all BHP-eligible consumers were equally likely to enroll. This should allow a comparison of federal payments to the cost of providing BHP coverage to the average eligible consumer.

The appendix tables should facilitate estimating BHP coverage costs by providing information about the characteristics of BHP-eligible consumers. However, BHP costs will depend on state decisions about covered benefits, out-of-pocket cost-sharing, premiums, and provider reimbursement. To estimate state costs, policymakers could begin with either average Medicaid costs for non-pregnant, non-disabled adults at relatively high income levels or average silver-level benchmark QHP costs for adults below 200 percent FPL. In either case, those initial cost figures would need to be adjusted to reflect differences between the coverage on which they are based (Medicaid or subsidized QHP coverage) and BHP.

It will also be important to estimate which consumers are likely to enroll. Only those who sign up will generate costs and yield federal payments. As suggested earlier, states may be able to influence the balance of BHP costs and revenues. For example, if the state designs BHP coverage so that the lowest-income BHP consumers are more likely to enroll because of minimal premiums and out-of-pocket costs, that may increase the average amount of federal BHP payments without a corresponding increase in average state BHP costs.

A BHP fiscal analysis also needs to consider potential state savings from BHP.²³ More fundamentally, federal BHP funding can vary based on year-to-year changes in QHP benchmark premiums. Over time, marketplace premiums should eventually stabilize. Moreover, CMS's publication of federal payment rates for a given year in February of the prior year gives states advance notice of changes, allowing time to plan. Predictability is further enhanced if a state decides to base a year's BHP payments, not on that year's QHP benchmark premiums, but on the previous year's premiums, updated based on CMS national projections. Notwithstanding these factors that can enhance a state's ability to predict future federal payments and thus to plan ahead, during BHP's early years states could consider attempting to retain a small surplus in BHP trust funds to guard against unforeseen drops in future QHP benchmark premiums or unexpected changes to federal BHP payment methodologies.

Appendix: The Characteristics of BHP Eligibles by State

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The federal BHP payment formula depends on applicable benchmark premiums and on four characteristics of BHP enrollees: age (within ranges specified by the BHP federal payment methodology), income (within FPL ranges specified by the BHP federal payment methodology), number of persons in the tax unit (the household unit, as defined for purposes of determining eligibility both for BHP and QHP subsidies), and number of BHP-eligible persons in the tax unit who receive coverage through BHP. In order to compute payments, the joint distribution of these four characteristics—in other words, the number of enrollees at each benchmark premium level who possess every possible combination of the above four characteristics—must be known. For each state, we estimated the number of the joint distribution of these characteristics among people who would be eligible for BHP in 2016.²⁴

We did not model how many of those eligible for BHP would actually enroll in the program. This depends to a large extent on the BHP premiums and beneficiary cost sharing, and states have a lot of flexibility in setting these elements of BHP policy.

METHODS

To produce these estimates, we began with the Urban Institute’s Health Insurance Policy Simulation Model–American Community Survey (HIPSM-ACS). To obtain a large, representative sample population for each state, we pooled together the observations on the 2009, 2010, and 2011 American Community Surveys (ACS). Among national surveys conducted by the U. S. Census Bureau, the American Community Survey (ACS) has the largest state-specific samples and so is likely to provide the most reliable estimates. However, a limitation of both this data set and the other data set frequently used (the Current Population Survey–Annual Social and Economic Supplement) is that they do not include information about offers of employer-sponsored insurance (ESI), which almost always preclude subsidy eligibility.²⁵ States that fail to take such offers into account will overestimate the prevalence of relatively high-income BHP-eligible consumers, since ESI offers grow increasingly common as income rises.²⁶ As a result, such states will underestimate federal BHP funding per BHP enrollee, since QHP subsidies, hence BHP funding levels, decline as income rises. The estimates presented here do not share this problem, since HIPSM incorporates, via statistical matches with other data sources, information about unaccepted ESI offers.

Immigration Status. We impute documentation status for non-citizens in each year of survey data separately based on a year-specific model used in the CPS. Documentation status is imputed to immigrants in two stages, using individual and family characteristics, based on an imputation methodology that was originally developed by Passel, the most-used source of estimates of immigrants not lawfully present.²⁷ Undocumented immigrants and lawfully present non-citizens, including immigrant adults who have been U.S. residents for less than five years, are generally ineligible for Medicaid.

Tax units and filing. To model tax units and filing behavior, we use 2011 tax rules (including thresholds for tax filing requirements), Earned Income Tax Credit (EITC) eligibility guidelines, and poverty guidelines as defined by the U.S. Department of Health and Human Services. Baseline coverage and post-ACA eligibility are based on estimates from HIPSM-ACS.

Tax units and filing status are determined based on the IRS guidelines set forth by the 2011 1040 Instructions and the 2011 EITC eligibility guidelines. The primary tax filing unit for each family is defined as the head of the family, the spouse, and any qualifying children or qualifying relatives (as defined by the IRS). In multi-generational households, nuclear subfamilies are tested for their filing status. If they are not found to file as a unit themselves, they are tested to qualify as dependents of the head of the household.

Tax filing status is determined based on characteristics of the head of the tax unit and pooled income within the tax unit. Married couples are assumed to be filing jointly to qualify for tax credits. As support within the household is not captured by the ACS, any unmarried tax unit head with dependents is considered filing as a head of household. Any other unmarried person without dependents is tested as single. To determine requirement to file, individual Adjusted Gross Income (AGI) is pooled for each person within the tax unit and compared to the 2011 minimum mandatory filing threshold.

Due to limitations of the income that is captured by the ACS, some taxable income categories could not be included in total income. Capital gains are not reported as investment income in the ACS, so it was not counted. Paid alimony was also excluded; however, internal analysis based on CPS alimony data suggests this exclusion would not affect our results. The ACS does not collect data on unemployment compensation, but because this was likely an important form of income for people at the margin of the Medicaid and subsidy eligibility thresholds, it was imputed based on reported unemployment compensation from the 2008 CPS.

None of the adjustments needed to calculate AGI are reported by the ACS, so we therefore take total income as a proxy for AGI. Total income is calculated as the sum of wages, business income, farm income, rents, most forms of positive investment income, retirement income, unemployment compensation, and the taxable portion of social security income.

EITC eligibility is calculated in a slightly different way. AGI is pooled only among the head of the tax unit, the spouse (if filing as a married couple), and qualifying children. Qualifying dependents are not tested to file for EITC individually because they are either childless dependents (ineligible for EITC) or are found not to file in subfamily analysis. However, because they are claimed on the tax unit head's return, they take on the EITC eligibility status of their tax unit.

Once it was determined which tax units were required to file and which were eligible for EITC, units were assigned filing decisions. A 2005 Treasury Report estimated that about 7.4 million taxpayers who were required to file did not in Tax Year 2003.²⁸ That year, approximately 131 million individual tax returns were filed,²⁹ meaning the filing rate among those required to file was about 95%. A study by the IRS of Tax Year 2005 filings estimated the following EITC participation rates, by number of qualifying children: 55.6% among those without qualifying children, 73.6% among those with one qualifying child, and 85.9% among those with two or more qualifying children.³⁰ Based on these rates, tax units were randomly assigned their decision to file or not file.

Eligibility for Medicaid/CHIP, QHP subsidies, and BHP. Medicaid and subsidy eligibility are determined using MAGI, which adds nontaxable social security income to AGI. Unit-level MAGI is pooled among the unit head, the spouse (if married), and any qualifying children with an individual AGI above the single tax filing threshold. The income of other qualifying children and qualifying relatives is not included. This

is then used to calculate a ratio of MAGI to the applicable federal poverty level (FPL) of the unit. Special prorating of units that include undocumented parent(s) or childless spouses is used to scale the total AGI (including that of the undocumented family members) by a ratio of the FPLs including and excluding the undocumented family members.

Medicaid eligibility for some groups, particularly the blind and disabled, does not change under the ACA. We model their eligibility using pre-ACA rules. To determine Medicaid and CHIP eligibility for other groups, tax unit-level MAGI-as-a-percentage-of-FPL is assigned to the tax unit head, the spouse (if married), and qualifying children with individual AGI above the single tax filing threshold. Excluded qualifying children and qualifying relatives are automatically eligible for Medicaid under CMS regulations. Under the ACA, the children of non-filing qualifying dependents also automatically qualify for Medicaid. The remaining parents, childless adults, and children are then tested for Medicaid eligibility based on the corresponding eligibility threshold in their state of residence. Children who are found ineligible for Medicaid are tested for CHIP eligibility.

QHP subsidy eligibility is determined slightly differently. To be eligible for subsidies, one must have a MAGI-as-a-percentage-of-FPL between 100 and 400%. Eligibility for any public coverage precludes eligibility for subsidies, so subsidy-eligible consumers cannot be eligible for Medicaid or CHIP under the ACA, as determined above, nor can they currently be eligible for Medicare. Finally, no unit member can have an offer of single coverage that costs less than 9.5% of family MAGI. For this determination, we use the HIPSM-ACS imputation of employer offers and the affordability of those offers.

Those eligible for BHP are by definition those eligible for QHP subsidies who have incomes below 200% FPL.

Single Distributions of Each Characteristic. The resulting data allowed us to produce reliable estimates of the *single distributions* of BHP eligibles by state of age group, FPL income group, number of people in the tax unit, and number of BHP eligibles within the tax unit. These are Tables A1, A2, and A3.

Joint Distributions for Each State. As noted earlier, estimating federal BHP payments requires the joint distribution of all four characteristics by state. That is, one must know how many BHP-eligible residents of a state share a particular combination of age, FPL level, household size, and number of BHP-eligible household members. This would mean separating the BHP-eligible population for each state into 240 different groups.³¹ To get reliable estimates for so many small groups of people would require a sample size for each state far larger than what our data provide. We overcame this difficulty using a standard small area estimation technique that relies on our data having a large enough sample size to estimate this four-trait joint distribution among BHP-eligibles *nationally*. For each state, we reweighted the national joint distribution to match the individual state's single distribution of age group, FPL income group, household size, and the number of BHP-eligible individuals per household.³² Thus, we used estimates in which we had confidence—state-level single distributions of characteristics and the national joint distribution—to estimate the state-level joint distribution, which could not itself be tabulated directly from the data. The single distributions for each state are shown in tables A1-A3 and the final joint distribution estimates are shown in table A4. One additional single distribution, involving household size, is not included here, but is available upon request from the authors.

RESULTS

The following tables present the data on the characteristics of the BHP-eligible population by state. Tables A1-A3 provide summary-level statistics on age, income range, and the number of BHP-eligible people in the household unit for all 50 states and the District of Columbia. Table A4 provides detailed estimates of the joint distribution of BHP eligible consumers by the four characteristics listed above. These detailed estimates are not provided for several states (Alaska, Delaware, the District of Columbia, North Dakota, South Dakota, and Wyoming) due to small sample sizes in those states. Detailed estimates are also not provided for New York because more comprehensive Urban Institute estimates have already been incorporated into state budget projections. Because of sample size considerations, we did not distinguish between FPL income ranges below 138% FPL. The number of BHP-eligible persons in the household unit represents the maximum number of people in the household who can enroll in BHP. Because very few BHP-eligible people are in households with more than five members or in households with more than three BHP-eligible members, our largest listed categories included households with five or more members and with three or more BHP-eligible members. In Table A4, we present data for households with one to four members. You can access the complete data in a downloadable Excel file at <https://kaiserfamilyfoundation.files.wordpress.com/2014/11/8665-appendix-table-a41.xlsx>.

Table A1: BHP Eligibles by Age											
State	19–20		21–34		35–44		45–54		55–64		Total
	N	%	N	%	N	%	N	%	N	%	N
Alabama	4,042	5%	30,794	35%	16,405	19%	13,343	15%	22,587	26%	87,172
Alaska	730	4%	8,080	47%	2,040	12%	2,765	16%	3,744	22%	17,358
Arizona	4,614	4%	41,738	36%	20,834	18%	19,598	17%	29,125	25%	115,909
Arkansas	2,606	5%	19,441	35%	10,394	19%	9,470	17%	13,810	25%	55,720
California	46,615	6%	335,180	40%	154,246	19%	149,334	18%	147,330	18%	832,704
Colorado	4,900	5%	37,949	39%	16,602	17%	17,882	18%	20,136	21%	97,469
Connecticut	3,444	8%	17,814	41%	5,359	12%	6,128	14%	10,775	25%	43,520
Delaware	736	6%	4,909	39%	2,178	17%	1,800	14%	2,901	23%	12,523
DC	1,253	15%	3,065	38%	727	9%	843	10%	2,216	27%	8,103
Florida	23,137	5%	176,938	35%	98,005	20%	93,656	19%	107,119	21%	498,855
Georgia	10,465	5%	80,941	38%	41,128	20%	36,648	17%	41,607	20%	210,789
Hawaii	891	3%	8,720	34%	4,539	18%	5,365	21%	6,085	24%	25,600
Idaho	1,593	4%	15,628	41%	6,612	18%	5,537	15%	8,331	22%	37,701
Illinois	11,913	6%	81,309	38%	36,543	17%	38,332	18%	44,418	21%	212,515
Indiana	7,554	6%	50,822	38%	22,726	17%	21,858	16%	29,945	23%	132,905
Iowa	2,875	6%	18,301	41%	7,201	16%	7,370	17%	8,516	19%	44,263
Kansas	3,100	6%	19,360	39%	8,417	17%	9,056	18%	10,271	20%	50,203
Kentucky	2,982	4%	29,472	36%	13,878	17%	13,433	16%	22,069	27%	81,834
Louisiana	4,522	5%	36,219	39%	16,402	18%	14,606	16%	20,969	23%	92,717
Maine	945	4%	7,718	30%	3,491	14%	5,078	20%	8,189	32%	25,421
Maryland	4,455	5%	32,278	37%	16,674	19%	16,270	19%	17,541	20%	87,218
Massachusetts	5,941	8%	32,600	43%	11,939	16%	11,577	15%	13,413	18%	75,470
Michigan	8,396	4%	62,469	33%	29,357	16%	34,450	18%	52,527	28%	187,199
Minnesota	3,984	6%	25,776	37%	6,623	10%	10,723	15%	22,360	32%	69,466
Mississippi	2,189	4%	18,976	35%	10,368	19%	9,038	17%	13,971	26%	54,541
Missouri	5,343	4%	45,599	38%	22,000	18%	19,555	16%	26,792	22%	119,289
Montana	1,248	4%	11,455	39%	4,924	17%	5,102	18%	6,347	22%	29,075
Nebraska	1,232	4%	12,311	40%	5,552	18%	6,157	20%	5,243	17%	30,495
Nevada	2,224	4%	23,549	38%	11,811	19%	11,254	18%	13,012	21%	61,850
New Hampshire	1,193	5%	8,822	37%	3,779	16%	5,237	22%	4,715	20%	23,747
New Jersey	7,215	4%	61,796	38%	33,973	21%	28,459	18%	30,972	19%	162,416
New Mexico	2,239	5%	17,579	37%	8,649	18%	7,955	17%	10,740	23%	47,161
New York	23,288	6%	148,887	41%	67,099	18%	58,707	16%	66,749	18%	364,729
North Carolina	8,706	5%	65,002	35%	36,562	19%	32,422	17%	44,836	24%	187,528
North Dakota	575	4%	6,090	45%	1,910	14%	1,858	14%	2,967	22%	13,400
Ohio	8,202	4%	70,131	35%	35,944	18%	34,827	17%	51,463	26%	200,567
Oklahoma	3,498	5%	29,213	38%	14,672	19%	14,111	18%	16,101	21%	77,596
Oregon	3,959	5%	34,061	39%	15,765	18%	14,239	16%	19,600	22%	87,625
Pennsylvania	11,531	5%	77,880	34%	40,083	17%	42,014	18%	57,625	25%	229,132
Rhode Island	1,460	7%	8,172	40%	3,298	16%	3,407	17%	3,842	19%	20,179
South Carolina	5,488	6%	34,154	35%	16,509	17%	18,123	18%	23,826	24%	98,101
South Dakota	1,142	8%	5,731	39%	2,655	18%	1,980	14%	3,081	21%	14,588
Tennessee	5,369	4%	42,740	35%	21,458	18%	22,255	18%	29,572	24%	121,394
Texas	31,271	5%	231,706	41%	112,162	20%	94,753	17%	100,362	18%	570,254
Utah	3,547	6%	26,562	47%	9,865	18%	8,000	14%	8,142	15%	56,116
Vermont	788	6%	4,149	33%	2,245	18%	2,025	16%	3,402	27%	12,608
Virginia	7,742	6%	48,259	37%	24,876	19%	21,629	16%	28,898	22%	131,403
Washington	6,677	5%	53,526	41%	22,020	17%	23,129	18%	26,174	20%	131,526
West Virginia	899	3%	11,874	34%	5,037	14%	6,873	20%	10,174	29%	34,855
Wisconsin	5,119	6%	31,933	36%	15,401	17%	14,814	17%	22,402	25%	89,667
Wyoming	564	5%	3,593	35%	1,390	13%	1,672	16%	3,098	30%	10,318

* Data suppressed due to low sample size

** See the detailed estimates of BHP costs and savings in state budget projections, based on Urban Institute modeling

Source: Health Insurance Policy Simulation Model- American Community Survey, 2014

Table A2: BHP Eligibles by FPL									
State	Less than 138%		139–150%		151–175%		176–200%		Total
	N	%	N	%	N	%	N	%	N
Alabama	3,886	4%	17,145	20%	35,428	41%	30,712	35%	87,172
Alaska	951	5%	3,415	20%	6,239	36%	6,753	39%	17,358
Arizona	11,338	10%	18,931	16%	44,551	38%	41,089	35%	115,909
Arkansas	2,673	5%	11,373	20%	22,791	41%	18,882	34%	55,720
California	155,345	19%	124,611	15%	284,068	34%	268,680	32%	832,704
Colorado	8,803	9%	15,644	16%	37,503	38%	35,519	36%	97,469
Connecticut	8,211	19%	7,123	16%	14,854	34%	13,332	31%	43,520
Delaware	1,629	13%	1,839	15%	4,854	39%	4,202	34%	12,523
DC	1,253	15%	1,421	18%	2,063	25%	3,367	42%	8,103
Florida	82,116	16%	82,665	17%	175,162	35%	158,912	32%	498,855
Georgia	16,138	8%	35,579	17%	86,529	41%	72,543	34%	210,789
Hawaii	4,986	19%	4,192	16%	7,463	29%	8,960	35%	25,600
Idaho	1,685	4%	7,525	20%	13,914	37%	14,577	39%	37,701
Illinois	29,203	14%	36,676	17%	76,074	36%	70,562	33%	212,515
Indiana	9,717	7%	25,097	19%	50,598	38%	47,493	36%	132,905
Iowa	3,617	8%	7,287	16%	17,387	39%	15,972	36%	44,263
Kansas	4,218	8%	9,672	19%	20,045	40%	16,268	32%	50,203
Kentucky	6,125	7%	16,126	20%	32,247	39%	27,336	33%	81,834
Louisiana	4,675	5%	17,251	19%	37,264	40%	33,527	36%	92,717
Maine	370	1%	4,343	17%	10,734	42%	9,973	39%	25,421
Maryland	14,184	16%	12,562	14%	31,274	36%	29,198	33%	87,218
Massachusetts	18,102	24%	9,650	13%	24,250	32%	23,468	31%	75,470
Michigan	14,603	8%	33,357	18%	70,313	38%	68,926	37%	187,199
Minnesota	5,670	8%	12,507	18%	26,112	38%	25,178	36%	69,466
Mississippi	1,913	4%	10,908	20%	22,591	41%	19,129	35%	54,541
Missouri	8,456	7%	21,535	18%	45,324	38%	43,974	37%	119,289
Montana	720	2%	6,881	24%	11,339	39%	10,136	35%	29,075
Nebraska	2,702	9%	6,468	21%	10,360	34%	10,965	36%	30,495
Nevada	6,073	10%	9,055	15%	22,093	36%	24,628	40%	61,850
New Hampshire	1,629	7%	4,732	20%	7,943	33%	9,442	40%	23,747
New Jersey	32,395	20%	24,767	15%	55,651	34%	49,604	31%	162,416
New Mexico	3,620	8%	7,701	16%	17,630	37%	18,210	39%	47,161
New York	75,596	21%	58,100	16%	116,956	32%	114,077	31%	364,729
North Carolina	12,982	7%	34,247	18%	73,833	39%	66,465	35%	187,528
North Dakota	1,494	11%	1,869	14%	5,714	43%	4,324	32%	13,400
Ohio	12,274	6%	35,710	18%	79,895	40%	72,689	36%	200,567
Oklahoma	6,278	8%	12,899	17%	30,496	39%	27,923	36%	77,596
Oregon	6,508	7%	15,479	18%	32,799	37%	32,838	37%	87,625
Pennsylvania	17,804	8%	38,816	17%	88,365	39%	84,147	37%	229,132
Rhode Island	3,422	17%	3,034	15%	5,568	28%	8,155	40%	20,179
South Carolina	5,341	5%	18,444	19%	39,269	40%	35,046	36%	98,101
South Dakota	863	6%	2,376	16%	5,638	39%	5,712	39%	14,588
Tennessee	6,656	5%	25,992	21%	47,657	39%	41,089	34%	121,394
Texas	88,134	15%	99,013	17%	204,857	36%	178,251	31%	570,254
Utah	5,094	9%	9,483	17%	20,525	37%	21,014	37%	56,116
Vermont	502	4%	2,967	24%	5,045	40%	4,095	32%	12,608
Virginia	14,292	11%	20,550	16%	54,154	41%	42,407	32%	131,403
Washington	16,301	12%	20,672	16%	47,409	36%	47,144	36%	131,526
West Virginia	1,269	4%	6,799	20%	13,511	39%	13,275	38%	34,855
Wisconsin	4,959	6%	15,601	17%	37,217	42%	31,891	36%	89,667
Wyoming	481	5%	2,236	22%	4,598	45%	3,003	29%	10,318

* Data suppressed due to low sample size

** See the detailed estimates of BHP costs and savings in state budget projections, based on Urban Institute modeling

Source: Health Insurance Policy Simulation Model- American Community Survey, 2014

Table A3: BHP Eligibles in Tax Unit							
State	1		2		3+		Total
	N	%	N	%	N	%	N
Alabama	56,305	65%	27,988	32%	2,879	3%	87,172
Alaska	12,989	75%	4,202	24%	167	1%	17,358
Arizona	84,166	73%	28,859	25%	2,884	2%	115,909
Arkansas	35,385	64%	19,295	35%	1,040	2%	55,720
California	597,140	72%	198,287	24%	37,277	4%	832,704
Colorado	69,054	71%	26,906	28%	1,510	2%	97,469
Connecticut	36,893	85%	6,412	15%	214	0%	43,520
Delaware	9,451	75%	2,962	24%	110	1%	12,523
DC	7,360	91%	540	7%	203	3%	8,103
Florida	351,639	70%	124,291	25%	22,926	5%	498,855
Georgia	137,912	65%	62,847	30%	10,029	5%	210,789
Hawaii	20,086	78%	5,326	21%	188	1%	25,600
Idaho	22,092	59%	14,396	38%	1,213	3%	37,701
Illinois	155,046	73%	49,309	23%	8,160	4%	212,515
Indiana	86,382	65%	39,511	30%	7,012	5%	132,905
Iowa	31,612	71%	11,881	27%	771	2%	44,263
Kansas	33,461	67%	14,693	29%	2,049	4%	50,203
Kentucky	54,418	66%	26,073	32%	1,343	2%	81,834
Louisiana	62,935	68%	25,958	28%	3,824	4%	92,717
Maine	18,621	73%	6,408	25%	392	2%	25,421
Maryland	66,138	76%	19,184	22%	1,896	2%	87,218
Massachusetts	59,589	79%	13,715	18%	2,167	3%	75,470
Michigan	126,164	67%	55,244	30%	5,791	3%	187,199
Minnesota	54,391	78%	14,158	20%	916	1%	69,466
Mississippi	34,208	63%	18,456	34%	1,877	3%	54,541
Missouri	79,625	67%	35,647	30%	4,016	3%	119,289
Montana	17,601	61%	10,618	37%	857	3%	29,075
Nebraska	21,469	70%	8,531	28%	495	2%	30,495
Nevada	45,617	74%	14,956	24%	1,278	2%	61,850
New Hampshire	16,585	70%	6,208	26%	953	4%	23,747
New Jersey	116,794	72%	40,062	25%	5,560	3%	162,416
New Mexico	34,971	74%	10,710	23%	1,481	3%	47,161
New York	274,446	75%	79,740	22%	10,543	3%	364,729
North Carolina	129,275	69%	52,921	28%	5,332	3%	187,528
North Dakota	9,175	68%	4,022	30%	203	2%	13,400
Ohio	138,347	69%	57,442	29%	4,778	2%	200,567
Oklahoma	49,350	64%	24,731	32%	3,516	5%	77,596
Oregon	60,222	69%	24,456	28%	2,947	3%	87,625
Pennsylvania	151,848	66%	68,121	30%	9,163	4%	229,132
Rhode Island	14,947	74%	4,463	22%	769	4%	20,179
South Carolina	63,197	64%	29,718	30%	5,186	5%	98,101
South Dakota	9,103	62%	4,739	32%	747	5%	14,588
Tennessee	80,367	66%	36,806	30%	4,221	3%	121,394
Texas	381,480	67%	161,110	28%	27,664	5%	570,254
Utah	29,945	53%	22,363	40%	3,808	7%	56,116
Vermont	8,463	67%	4,067	32%	78	1%	12,608
Virginia	91,036	69%	34,880	27%	5,487	4%	131,403
Washington	90,448	69%	38,034	29%	3,045	2%	131,526
West Virginia	24,725	71%	9,950	29%	180	1%	34,855
Wisconsin	67,623	75%	20,248	23%	1,796	2%	89,667
Wyoming	6,004	58%	4,314	42%	-	0%	10,318
* Data suppressed due to low sample size							
** See the detailed estimates of BHP costs and savings in state budget projections, based on Urban Institute modeling							
Source: Health Insurance Policy Simulation Model- American Community Survey, 2014							

Table A4. Estimated number of BHP-eligible people by state, household size, FPL, number of BHP-eligible people in household unit, and age

Alabama: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	264	317	626	475	46	107	159	106	27	75	94	74	16	23	27	24
	Age 21-34	1,454	3,445	7,248	7,030	287	482	955	668	141	269	565	364	78	98	153	111
	Age 35-44	342	1,176	2,433	2,427	93	340	712	460	67	230	572	408	40	140	204	144
	Age 45-54	158	1,058	2,140	2,104	41	355	670	446	19	121	269	214	13	44	74	61
	Age 55-64	134	1,846	3,886	3,425	48	1,077	2,158	1,966	15	147	293	225	*	34	62	46
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	16	98	172	96	*	73	153	113	*	30	54	55
	Age 21-34	-	-	-	-	57	359	649	479	37	326	781	563	31	389	744	616
	Age 35-44	-	-	-	-	16	184	385	292	27	186	502	419	33	406	796	752
	Age 45-54	-	-	-	-	24	414	813	691	17	232	503	419	13	213	375	356
	Age 55-64	-	-	-	-	35	969	2,159	1,926	*	184	426	389	*	70	142	116
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	27	87	76	*	40	75	60
	Age 21-34	-	-	-	-	-	-	-	-	*	41	128	103	*	71	124	100
	Age 35-44	-	-	-	-	-	-	-	-	*	16	40	30	*	20	53	51
	Age 45-54	-	-	-	-	-	-	-	-	*	39	119	98	*	64	111	106
	Age 55-64	-	-	-	-	-	-	-	-	*	50	126	118	*	41	77	58

Arizona: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	617	271	607	487	106	91	152	108	63	63	90	75	36	20	26	24
	Age 21-34	4,280	3,751	8,961	9,215	848	524	1,179	877	420	291	698	478	225	106	188	145
	Age 35-44	971	1,237	2,913	3,082	268	358	849	584	192	242	683	517	116	147	244	182
	Age 45-54	544	1,354	3,116	3,253	144	454	976	690	65	155	392	332	45	57	109	94
	Age 55-64	407	2,053	4,926	4,613	146	1,196	2,734	2,646	45	163	372	302	21	37	79	61
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	42	89	181	106	17	68	162	124	11	27	58	61
	Age 21-34	-	-	-	-	171	391	804	629	112	354	966	739	92	420	916	808
	Age 35-44	-	-	-	-	46	196	469	380	79	198	608	541	98	432	966	969
	Age 45-54	-	-	-	-	75	509	1,135	1,030	57	283	699	620	44	260	520	526
	Age 55-64	-	-	-	-	108	1,084	2,752	2,610	22	205	543	530	18	79	184	158
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	26	97	89	*	40	85	73
	Age 21-34	-	-	-	-	-	-	-	-	20	46	162	140	10	78	159	136
	Age 35-44	-	-	-	-	-	-	-	-	*	17	48	38	*	21	62	64
	Age 45-54	-	-	-	-	-	-	-	-	27	45	155	136	14	73	145	147
	Age 55-64	-	-	-	-	-	-	-	-	*	55	156	156	*	44	95	77

Arkansas: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	182	209	401	291	32	71	102	65	19	49	60	45	11	15	17	15
	Age 21-34	989	2,246	4,588	4,257	195	314	605	404	96	175	357	220	53	64	96	67
	Age 35-44	233	769	1,546	1,474	63	223	452	279	46	151	364	247	27	92	130	87
	Age 45-54	123	793	1,555	1,462	32	266	488	310	15	91	196	149	10	33	54	42
	Age 55-64	89	1,169	2,388	2,011	32	682	1,326	1,154	10	93	180	132	*	21	38	27
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	11	65	111	59	*	49	99	69	*	20	35	34
	Age 21-34	-	-	-	-	39	236	413	291	26	214	496	341	21	254	472	373
	Age 35-44	-	-	-	-	11	122	247	180	19	123	322	257	23	269	511	461
	Age 45-54	-	-	-	-	17	299	570	463	13	168	353	281	*	154	263	240
	Age 55-64	-	-	-	-	24	621	1,341	1,142	*	119	267	234	*	46	90	70
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	18	57	47	*	27	49	38
	Age 21-34	-	-	-	-	-	-	-	-	*	27	82	64	*	47	81	63
	Age 35-44	-	-	-	-	-	-	-	-	*	10	26	19	*	13	34	31
	Age 45-54	-	-	-	-	-	-	-	-	*	27	82	64	*	45	76	69
	Age 55-64	-	-	-	-	-	-	-	-	*	33	79	71	*	27	49	35

California: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	10,392	2,384	5,183	4,289	1,791	805	1,309	952	1,081	554	771	666	628	173	223	215
	Age 21-34	58,893	26,594	61,790	65,277	11,677	3,716	8,114	6,226	5,792	2,065	4,810	3,391	3,058	752	1,294	1,029
	Age 35-44	12,863	8,454	19,375	21,081	3,572	2,450	5,628	3,986	2,561	1,650	4,530	3,529	1,549	1,004	1,618	1,244
	Age 45-54	7,811	10,043	22,460	24,118	2,079	3,371	7,038	5,123	954	1,151	2,819	2,465	645	420	782	693
	Age 55-64	3,924	10,034	23,381	22,517	1,394	5,829	12,950	12,894	424	796	1,759	1,477	198	182	372	300
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	656	732	1,426	868	263	545	1,272	1,015	163	229	462	504
	Age 21-34	-	-	-	-	2,351	2,761	5,483	4,417	1,553	2,490	6,593	5,190	1,277	2,966	6,277	5,708
	Age 35-44	-	-	-	-	630	1,347	3,118	2,617	1,069	1,364	4,072	3,727	1,320	2,972	6,474	6,676
	Age 45-54	-	-	-	-	1,046	3,564	7,721	7,194	809	2,038	4,869	4,402	603	1,872	3,637	3,794
	Age 55-64	-	-	-	-	1,101	5,520	13,527	13,149	251	1,099	2,817	2,826	200	432	967	849
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	96	193	738	681	72	307	630	561
	Age 21-34	-	-	-	-	-	-	-	-	275	308	1,051	930	145	539	1,065	940
	Age 35-44	-	-	-	-	-	-	-	-	29	112	314	271	24	151	437	463
	Age 45-54	-	-	-	-	-	-	-	-	392	317	1,108	988	190	539	1,021	1,083
	Age 55-64	-	-	-	-	-	-	-	-	51	322	875	896	49	262	551	439

Colorado: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	596	300	687	569	103	101	174	127	61	70	103	89	36	22	30	29
	Age 21-34	3,417	3,401	8,304	8,785	676	475	1,094	837	334	265	647	457	179	96	175	139
	Age 35-44	667	959	2,306	2,511	183	278	671	475	131	187	540	421	79	114	193	148
	Age 45-54	432	1,224	2,878	3,093	114	411	903	658	52	140	362	316	36	51	100	89
	Age 55-64	241	1,364	3,346	3,224	86	793	1,855	1,848	27	108	252	212	12	25	53	43
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	37	92	189	115	15	68	167	134	*	29	60	66
	Age 21-34	-	-	-	-	135	351	735	593	88	317	881	694	72	377	837	761
	Age 35-44	-	-	-	-	33	157	382	320	56	159	499	457	68	342	785	809
	Age 45-54	-	-	-	-	59	440	1,004	935	45	250	628	569	33	228	465	485
	Age 55-64	-	-	-	-	67	742	1,918	1,868	15	146	394	394	12	57	134	118
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	24	98	90	*	38	82	73
	Age 21-34	-	-	-	-	-	-	-	-	15	39	141	125	*	68	141	125
	Age 35-44	-	-	-	-	-	-	-	-	*	14	40	34	*	18	55	58
	Age 45-54	-	-	-	-	-	-	-	-	22	40	145	130	11	67	134	141
	Age 55-64	-	-	-	-	-	-	-	-	*	42	121	125	*	34	76	61

Connecticut: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	807	202	404	318	141	70	103	72	86	48	61	50	50	15	18	16
	Age 21-34	3,188	1,547	3,299	3,314	633	216	434	317	313	120	257	172	164	44	69	52
	Age 35-44	444	309	651	669	121	89	188	126	87	60	151	112	52	37	54	39
	Age 45-54	317	434	891	908	85	146	278	193	39	50	112	93	26	18	31	26
	Age 55-64	292	822	1,756	1,607	106	480	975	922	31	65	132	105	15	15	28	21
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	41	56	98	57	16	40	84	66	10	17	29	31
	Age 21-34	-	-	-	-	126	160	289	222	82	143	343	257	66	167	323	279
	Age 35-44	-	-	-	-	26	56	117	93	41	56	154	132	48	115	231	225
	Age 45-54	-	-	-	-	50	172	341	299	36	95	209	178	26	84	149	146
	Age 55-64	-	-	-	-	78	428	969	897	15	81	189	179	13	30	63	52
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	14	47	42	*	20	38	30
	Age 21-34	-	-	-	-	-	-	-	-	14	18	57	48	*	31	56	45
	Age 35-44	-	-	-	-	-	-	-	-	*	*	14	12	*	*	19	19
	Age 45-54	-	-	-	-	-	-	-	-	19	17	54	45	*	28	50	49
	Age 55-64	-	-	-	-	-	-	-	-	*	23	57	57	*	19	35	28

Florida: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	4,763	1,266	2,560	2,026	818	425	643	447	493	293	378	313	285	91	110	101
	Age 21-34	29,220	15,358	33,132	33,544	5,788	2,144	4,346	3,191	2,870	1,192	2,575	1,737	1,524	435	693	527
	Age 35-44	7,705	5,927	12,603	13,135	2,150	1,716	3,670	2,484	1,541	1,160	2,951	2,198	934	705	1,055	777
	Age 45-54	4,572	6,881	14,263	14,667	1,216	2,309	4,473	3,112	558	788	1,792	1,499	379	288	496	421
	Age 55-64	2,658	8,010	17,306	15,956	949	4,663	9,594	9,142	287	636	1,304	1,044	136	145	276	212
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	328	413	756	437	133	314	681	512	81	129	248	257
	Age 21-34	-	-	-	-	1,195	1,631	3,019	2,315	787	1,477	3,628	2,728	649	1,747	3,436	2,986
	Age 35-44	-	-	-	-	360	927	1,996	1,601	627	936	2,579	2,269	777	2,059	4,139	4,095
	Age 45-54	-	-	-	-	588	2,470	4,954	4,438	468	1,391	3,083	2,690	353	1,287	2,314	2,307
	Age 55-64	-	-	-	-	722	4,324	9,849	9,183	159	835	1,987	1,918	127	329	683	575
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	51	116	409	364	39	186	356	305
	Age 21-34	-	-	-	-	-	-	-	-	145	198	621	529	77	339	621	528
	Age 35-44	-	-	-	-	-	-	-	-	15	76	197	158	13	96	263	265
	Age 45-54	-	-	-	-	-	-	-	-	215	209	659	568	104	347	609	614
	Age 55-64	-	-	-	-	-	-	-	-	30	228	577	566	27	182	357	279

Georgia: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	1,082	683	1,584	1,164	188	231	402	259	111	160	237	182	64	50	68	59
	Age 21-34	6,160	7,680	19,010	17,857	1,218	1,074	2,505	1,699	602	598	1,483	926	325	218	400	282
	Age 35-44	1,397	2,532	6,170	5,963	383	733	1,802	1,130	275	495	1,451	1,001	166	302	518	353
	Age 45-54	734	2,596	6,187	5,889	193	871	1,941	1,251	88	298	778	601	60	109	216	170
	Age 55-64	414	2,934	7,288	6,217	147	1,706	4,041	3,563	47	233	549	408	21	53	116	83
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	66	210	433	235	27	156	387	275	17	65	139	136
	Age 21-34	-	-	-	-	242	794	1,686	1,206	160	719	2,035	1,418	132	861	1,945	1,561
	Age 35-44	-	-	-	-	65	396	978	724	113	402	1,281	1,036	139	880	2,042	1,864
	Age 45-54	-	-	-	-	103	945	2,190	1,803	77	541	1,381	1,108	58	499	1,036	957
	Age 55-64	-	-	-	-	115	1,600	4,188	3,604	25	317	867	766	20	124	294	231
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	55	222	183	*	87	191	150
	Age 21-34	-	-	-	-	-	-	-	-	27	87	319	249	14	153	319	251
	Age 35-44	-	-	-	-	-	-	-	-	*	33	98	74	*	44	136	127
	Age 45-54	-	-	-	-	-	-	-	-	38	87	322	255	19	147	298	278
	Age 55-64	-	-	-	-	-	-	-	-	*	93	270	245	*	76	169	120

Hawaii: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	211	43	74	76	36	14	18	17	21	*	11	12	12	*	*	*
	Age 21-34	1,756	719	1,306	1,733	348	100	171	165	173	56	101	90	91	20	27	27
	Age 35-44	445	266	476	653	124	77	138	123	89	52	111	109	54	32	40	39
	Age 45-54	339	400	696	945	91	134	218	201	42	46	87	97	28	17	24	27
	Age 55-64	196	462	837	1,020	70	269	464	585	21	37	63	67	10	*	13	14
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	17	16	25	18	*	12	22	22	*	*	*	11
	Age 21-34	-	-	-	-	73	77	120	121	47	70	143	142	39	82	134	155
	Age 35-44	-	-	-	-	21	43	78	83	37	43	100	116	46	95	159	209
	Age 45-54	-	-	-	-	39	140	235	280	33	78	144	167	25	72	107	141
	Age 55-64	-	-	-	-	52	247	473	585	11	47	93	120	*	19	32	36
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	*	14	17	*	*	13	15
	Age 21-34	-	-	-	-	-	-	-	-	*	10	26	30	*	17	26	29
	Age 35-44	-	-	-	-	-	-	-	-	*	*	*	*	*	*	*	13
	Age 45-54	-	-	-	-	-	-	-	-	14	11	28	32	*	18	26	35
	Age 55-64	-	-	-	-	-	-	-	-	*	12	25	33	*	*	16	16

Idaho: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	100	127	226	206	17	43	57	46	10	30	34	32	*	*	*	10
	Age 21-34	698	1,797	3,391	3,960	138	252	447	378	68	141	265	206	37	51	71	63
	Age 35-44	129	478	887	1,067	35	138	259	203	25	94	208	179	15	57	74	63
	Age 45-54	62	446	810	960	16	150	253	204	*	51	101	98	*	19	28	28
	Age 55-64	46	686	1,292	1,376	17	400	717	790	*	55	97	91	*	12	21	18
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	*	40	62	43	*	30	56	49	*	12	20	24
	Age 21-34	-	-	-	-	26	182	293	263	17	165	353	309	14	199	338	340
	Age 35-44	-	-	-	-	*	76	143	131	10	77	188	189	13	168	296	337
	Age 45-54	-	-	-	-	*	172	303	311	*	98	189	190	*	89	140	162
	Age 55-64	-	-	-	-	13	365	726	783	*	71	147	162	*	27	49	48
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	11	32	33	*	16	28	27
	Age 21-34	-	-	-	-	-	-	-	-	*	19	53	52	*	33	52	50
	Age 35-44	-	-	-	-	-	-	-	-	*	*	15	13	*	*	20	23
	Age 45-54	-	-	-	-	-	-	-	-	*	17	46	46	*	28	43	50
	Age 55-64	-	-	-	-	-	-	-	-	*	20	46	52	*	17	28	26

Illinois: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	2,103	740	1,468	1,191	364	251	372	266	219	173	219	186	127	54	64	60
	Age 21-34	10,982	7,585	16,059	16,644	2,176	1,060	2,111	1,586	1,077	591	1,250	864	572	215	337	262
	Age 35-44	2,270	2,276	4,750	5,065	626	659	1,381	958	450	445	1,111	848	271	271	396	299
	Age 45-54	1,461	2,881	5,862	6,172	388	967	1,837	1,311	178	330	736	630	121	121	204	177
	Age 55-64	853	3,374	7,151	6,752	304	1,964	3,965	3,870	93	268	538	443	43	61	114	90
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	128	225	398	237	51	167	352	277	32	70	127	136
	Age 21-34	-	-	-	-	439	791	1,433	1,131	288	714	1,715	1,323	236	846	1,626	1,449
	Age 35-44	-	-	-	-	114	373	783	643	191	377	1,020	915	234	811	1,606	1,623
	Age 45-54	-	-	-	-	199	1,043	2,055	1,875	152	590	1,283	1,138	113	538	950	970
	Age 55-64	-	-	-	-	234	1,826	4,079	3,893	51	357	831	817	41	139	283	244
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	18	59	205	186	14	93	172	149
	Age 21-34	-	-	-	-	-	-	-	-	51	91	282	245	27	157	282	244
	Age 35-44	-	-	-	-	-	-	-	-	*	32	82	69	*	43	113	117
	Age 45-54	-	-	-	-	-	-	-	-	74	93	295	258	36	157	272	281
	Age 55-64	-	-	-	-	-	-	-	-	10	102	252	254	*	83	157	125

Indiana: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	765	566	1,094	899	134	193	279	202	79	134	164	141	46	42	48	46
	Age 21-34	3,723	5,398	11,116	11,671	736	755	1,464	1,112	363	421	866	606	196	154	234	184
	Age 35-44	737	1,543	3,128	3,380	201	447	912	640	145	302	734	567	86	184	261	200
	Age 45-54	416	1,709	3,382	3,606	109	574	1,059	766	50	196	425	368	34	72	118	104
	Age 55-64	284	2,374	4,890	4,676	102	1,383	2,713	2,683	32	189	368	307	15	43	78	62
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	43	167	284	173	17	122	251	202	11	52	89	98
	Age 21-34	-	-	-	-	146	559	983	788	96	505	1,178	922	79	601	1,121	1,010
	Age 35-44	-	-	-	-	37	252	514	426	61	255	673	610	74	548	1,054	1,079
	Age 45-54	-	-	-	-	61	643	1,234	1,136	45	364	771	691	33	331	569	588
	Age 55-64	-	-	-	-	77	1,271	2,762	2,671	16	247	559	554	13	95	187	165
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	43	142	131	*	66	119	103
	Age 21-34	-	-	-	-	-	-	-	-	16	62	189	166	*	108	187	163
	Age 35-44	-	-	-	-	-	-	-	-	*	22	55	47	*	30	76	79
	Age 45-54	-	-	-	-	-	-	-	-	22	61	187	165	11	102	172	180
	Age 55-64	-	-	-	-	-	-	-	-	*	71	172	176	*	58	107	86

Iowa: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	314	192	438	354	55	66	112	80	33	45	66	56	19	14	19	18
	Age 21-34	1,427	1,703	4,150	4,273	282	238	547	408	139	133	324	222	75	48	87	68
	Age 35-44	247	424	1,017	1,077	67	123	296	204	48	83	238	181	29	50	85	64
	Age 45-54	150	507	1,190	1,244	40	170	373	264	18	58	149	127	12	21	41	36
	Age 55-64	86	585	1,431	1,341	31	340	794	769	*	47	108	88	*	11	23	18
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	17	54	109	65	*	39	96	76	*	17	34	37
	Age 21-34	-	-	-	-	55	174	362	285	36	157	434	333	30	187	414	366
	Age 35-44	-	-	-	-	13	71	170	139	21	72	225	199	25	152	350	350
	Age 45-54	-	-	-	-	22	186	425	382	16	107	268	234	12	97	197	200
	Age 55-64	-	-	-	-	24	319	823	778	*	64	171	166	*	25	58	49
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	13	53	48	*	20	44	37
	Age 21-34	-	-	-	-	-	-	-	-	*	18	66	57	*	32	67	57
	Age 35-44	-	-	-	-	-	-	-	-	*	*	19	16	*	*	26	27
	Age 45-54	-	-	-	-	-	-	-	-	*	18	67	58	*	31	62	64
	Age 55-64	-	-	-	-	-	-	-	-	*	19	55	56	*	16	35	27

Kansas: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	351	234	465	332	61	80	119	74	37	55	70	52	21	17	20	17
	Age 21-34	1,603	2,085	4,418	4,024	317	292	582	383	156	163	344	208	84	59	93	63
	Age 35-44	308	580	1,210	1,132	84	168	353	214	61	113	284	190	36	69	101	67
	Age 45-54	198	736	1,499	1,384	52	247	471	294	24	85	189	141	16	31	52	40
	Age 55-64	112	832	1,763	1,458	40	484	978	835	13	66	133	96	*	15	28	19
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	20	68	120	63	*	50	105	73	*	21	37	36
	Age 21-34	-	-	-	-	63	216	392	271	41	195	469	317	34	232	446	347
	Age 35-44	-	-	-	-	16	96	202	145	26	98	265	207	32	208	414	365
	Age 45-54	-	-	-	-	28	267	528	420	21	152	332	256	15	138	244	219
	Age 55-64	-	-	-	-	31	453	1,012	844	*	90	209	179	*	35	71	53
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	17	60	47	*	27	49	37
	Age 21-34	-	-	-	-	-	-	-	-	*	24	75	57	*	42	76	57
	Age 35-44	-	-	-	-	-	-	-	-	*	*	22	16	*	12	30	28
	Age 45-54	-	-	-	-	-	-	-	-	10	25	79	60	*	42	73	66
	Age 55-64	-	-	-	-	-	-	-	-	*	26	65	58	*	22	41	28

Kentucky: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	313	213	408	301	54	71	102	67	32	49	60	46	18	15	17	15
	Age 21-34	2,367	3,239	6,589	6,234	469	453	868	592	232	253	513	323	125	92	139	98
	Age 35-44	499	989	1,980	1,924	137	286	578	364	98	194	464	322	59	118	166	114
	Age 45-54	283	1,103	2,156	2,067	75	370	676	438	34	126	271	211	23	46	75	59
	Age 55-64	234	1,856	3,778	3,248	84	1,083	2,098	1,863	26	148	285	213	12	34	60	43
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	22	72	124	67	*	55	111	78	*	22	39	38
	Age 21-34	-	-	-	-	94	336	589	423	61	306	706	496	50	363	670	541
	Age 35-44	-	-	-	-	24	161	323	240	41	161	419	342	50	349	662	609
	Age 45-54	-	-	-	-	39	422	798	665	30	233	488	398	23	213	361	335
	Age 55-64	-	-	-	-	61	972	2,095	1,825	12	182	408	366	10	70	138	108
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	21	67	56	*	33	59	46
	Age 21-34	-	-	-	-	-	-	-	-	11	40	118	94	*	67	115	90
	Age 35-44	-	-	-	-	-	-	-	-	*	14	34	24	*	17	43	40
	Age 45-54	-	-	-	-	-	-	-	-	14	38	109	88	*	61	102	94
	Age 55-64	-	-	-	-	-	-	-	-	*	48	116	107	*	39	71	53

Louisiana: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	322	339	700	551	56	115	178	123	33	80	105	86	19	25	30	28
	Age 21-34	1,846	3,852	8,480	8,534	365	539	1,119	812	180	301	662	444	98	110	179	135
	Age 35-44	367	1,103	2,388	2,473	99	319	697	469	72	216	561	415	43	131	200	147
	Age 45-54	188	1,108	2,347	2,395	49	372	735	509	22	127	295	244	15	46	82	69
	Age 55-64	135	1,613	3,556	3,255	48	940	1,974	1,868	16	128	268	214	*	29	57	43
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	19	103	188	109	*	76	167	128	*	32	59	62
	Age 21-34	-	-	-	-	71	395	745	573	47	358	895	671	38	428	855	737
	Age 35-44	-	-	-	-	17	177	387	306	30	179	508	439	36	388	799	782
	Age 45-54	-	-	-	-	28	421	867	764	20	239	541	466	15	218	401	397
	Age 55-64	-	-	-	-	36	861	2,004	1,855	*	167	405	384	*	64	135	114
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	27	95	85	*	42	81	67
	Age 21-34	-	-	-	-	-	-	-	-	*	43	140	117	*	75	138	115
	Age 35-44	-	-	-	-	-	-	-	-	*	15	40	32	*	20	55	55
	Age 45-54	-	-	-	-	-	-	-	-	10	40	131	112	*	67	122	121
	Age 55-64	-	-	-	-	-	-	-	-	*	48	125	122	*	39	77	60

Maine: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	23	65	153	124	*	22	39	28	*	15	23	19	*	*	*	*
	Age 21-34	135	763	1,912	1,979	26	106	252	188	13	59	149	103	*	22	40	31
	Age 35-44	27	210	518	551	*	61	151	104	*	41	122	93	*	25	43	33
	Age 45-54	22	360	869	913	*	121	273	194	*	41	110	93	*	15	30	26
	Age 55-64	17	570	1,439	1,355	*	333	799	778	*	45	109	89	*	10	23	18
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	*	21	46	27	*	16	40	31	*	*	14	15
	Age 21-34	-	-	-	-	*	81	176	138	*	73	208	160	*	85	194	172
	Age 35-44	-	-	-	-	*	37	92	75	*	37	118	106	*	77	182	184
	Age 45-54	-	-	-	-	*	132	311	284	*	72	188	168	*	65	136	138
	Age 55-64	-	-	-	-	*	298	797	762	*	55	153	150	*	21	51	44
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	*	25	23	*	*	21	18
	Age 21-34	-	-	-	-	-	-	-	-	*	11	39	34	*	18	37	32
	Age 35-44	-	-	-	-	-	-	-	-	*	*	10	*	*	*	13	13
	Age 45-54	-	-	-	-	-	-	-	-	*	11	40	35	*	18	37	38
	Age 55-64	-	-	-	-	-	-	-	-	*	14	41	42	*	11	25	21

Maryland: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	905	220	520	425	156	74	131	94	94	51	77	66	55	16	22	21
	Age 21-34	5,160	2,466	6,239	6,503	1,022	344	819	620	507	191	485	337	269	70	131	102
	Age 35-44	1,258	877	2,189	2,350	350	254	637	444	251	171	513	394	152	104	183	139
	Age 45-54	763	1,039	2,535	2,685	203	349	795	570	93	119	319	274	63	43	88	77
	Age 55-64	416	1,132	2,879	2,735	148	658	1,595	1,567	45	90	217	179	21	20	46	36
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	59	69	148	88	24	52	132	103	15	22	48	52
	Age 21-34	-	-	-	-	209	259	563	446	138	234	677	525	113	277	642	575
	Age 35-44	-	-	-	-	60	138	350	290	103	140	454	411	128	306	726	739
	Age 45-54	-	-	-	-	100	371	876	807	78	210	548	491	59	194	410	422
	Age 55-64	-	-	-	-	115	616	1,650	1,584	26	120	337	334	20	47	116	100
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	19	78	71	*	30	67	59
	Age 21-34	-	-	-	-	-	-	-	-	25	30	113	99	13	53	114	99
	Age 35-44	-	-	-	-	-	-	-	-	*	12	35	29	*	15	48	50
	Age 45-54	-	-	-	-	-	-	-	-	37	32	121	107	18	54	111	116
	Age 55-64	-	-	-	-	-	-	-	-	*	34	101	102	*	27	63	50

Massachusetts: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	1,627	262	627	533	282	89	160	119	172	61	95	83	100	19	27	27
	Age 21-34	6,992	2,188	5,608	6,072	1,387	306	736	581	688	170	437	316	361	62	117	96
	Age 35-44	1,234	558	1,414	1,574	340	162	409	297	244	109	329	263	147	66	117	93
	Age 45-54	762	673	1,666	1,833	203	226	521	389	93	77	209	187	62	28	58	53
	Age 55-64	463	821	2,116	2,091	166	477	1,173	1,198	49	65	159	137	23	15	34	28
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	88	73	156	98	34	53	136	114	22	23	48	55
	Age 21-34	-	-	-	-	277	225	491	407	182	202	587	475	149	239	558	521
	Age 35-44	-	-	-	-	66	93	236	203	107	94	311	291	130	199	483	510
	Age 45-54	-	-	-	-	113	249	597	567	83	142	376	346	61	128	276	294
	Age 55-64	-	-	-	-	129	445	1,208	1,205	28	88	249	255	23	34	84	76
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	11	18	75	72	*	27	62	55
	Age 21-34	-	-	-	-	-	-	-	-	31	24	92	83	16	42	93	82
	Age 35-44	-	-	-	-	-	-	-	-	*	*	26	23	*	12	37	40
	Age 45-54	-	-	-	-	-	-	-	-	43	24	94	85	21	41	86	93
	Age 55-64	-	-	-	-	-	-	-	-	*	26	79	84	*	22	50	41

Michigan: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	955	559	1,126	960	166	189	285	214	98	131	168	150	57	41	49	48
	Age 21-34	5,328	6,152	13,200	14,412	1,053	858	1,736	1,371	520	478	1,026	748	280	174	277	227
	Age 35-44	1,117	1,865	3,942	4,428	306	539	1,149	838	220	364	922	742	132	221	329	262
	Age 45-54	783	2,588	5,341	5,928	207	869	1,675	1,259	94	297	672	605	65	108	186	170
	Age 55-64	593	3,984	8,569	8,532	213	2,325	4,757	4,898	66	317	647	559	31	72	137	114
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	61	178	322	200	24	133	286	234	15	55	101	114
	Age 21-34	-	-	-	-	216	650	1,201	995	139	588	1,429	1,161	114	689	1,343	1,260
	Age 35-44	-	-	-	-	56	313	666	576	94	314	860	815	114	670	1,344	1,434
	Age 45-54	-	-	-	-	105	964	1,927	1,859	81	532	1,176	1,108	61	483	862	925
	Age 55-64	-	-	-	-	156	2,094	4,767	4,815	31	392	929	966	26	152	314	285
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	50	172	166	*	77	145	132
	Age 21-34	-	-	-	-	-	-	-	-	26	81	254	235	14	137	249	226
	Age 35-44	-	-	-	-	-	-	-	-	*	28	72	62	*	35	94	102
	Age 45-54	-	-	-	-	-	-	-	-	38	83	260	241	19	136	240	259
	Age 55-64	-	-	-	-	-	-	-	-	*	103	260	280	*	83	160	138

Minnesota: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	482	283	566	477	84	97	145	107	50	67	85	75	29	21	25	24
	Age 21-34	2,255	2,595	5,524	5,936	447	362	728	566	220	202	431	309	118	74	116	94
	Age 35-44	250	403	847	930	66	116	245	176	48	78	196	156	28	47	70	55
	Age 45-54	245	799	1,639	1,788	65	268	513	380	30	92	206	182	20	33	57	51
	Age 55-64	257	1,733	3,701	3,626	93	1,013	2,057	2,083	28	138	279	238	13	32	59	48
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	26	82	146	89	*	59	125	103	*	25	43	48
	Age 21-34	-	-	-	-	89	267	486	399	56	240	571	459	45	278	534	494
	Age 35-44	-	-	-	-	16	80	166	141	24	79	217	200	28	158	319	332
	Age 45-54	-	-	-	-	37	317	629	592	27	171	376	345	20	149	263	276
	Age 55-64	-	-	-	-	66	887	2,014	2,004	12	163	381	388	11	61	126	112
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	22	73	69	*	32	58	50
	Age 21-34	-	-	-	-	-	-	-	-	*	32	100	91	*	53	96	83
	Age 35-44	-	-	-	-	-	-	-	-	*	*	22	18	*	11	28	30
	Age 45-54	-	-	-	-	-	-	-	-	14	30	93	84	*	49	86	90
	Age 55-64	-	-	-	-	-	-	-	-	*	42	107	116	*	35	66	57

Mississippi: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	114	172	340	251	20	58	86	56	11	40	51	39	*	13	15	13
	Age 21-34	718	2,169	4,570	4,329	142	303	603	411	70	169	356	224	39	62	96	68
	Age 35-44	172	755	1,566	1,525	47	219	458	289	34	148	369	256	20	90	132	90
	Age 45-54	86	736	1,490	1,429	22	247	467	303	10	84	187	146	*	31	52	41
	Age 55-64	66	1,151	2,428	2,088	23	671	1,348	1,198	*	92	183	137	*	21	39	28
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	*	56	98	53	*	42	88	62	*	17	31	31
	Age 21-34	-	-	-	-	28	226	411	295	18	206	494	347	15	246	471	380
	Age 35-44	-	-	-	-	*	118	248	184	14	120	323	263	17	262	514	474
	Age 45-54	-	-	-	-	12	280	551	458	*	157	341	278	*	145	255	237
	Age 55-64	-	-	-	-	17	608	1,357	1,181	*	116	269	240	*	45	90	72
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	15	52	43	*	24	45	35
	Age 21-34	-	-	-	-	-	-	-	-	*	26	81	64	*	45	80	63
	Age 35-44	-	-	-	-	-	-	-	-	*	*	25	18	*	12	33	31
	Age 45-54	-	-	-	-	-	-	-	-	*	25	78	63	*	42	72	67
	Age 55-64	-	-	-	-	-	-	-	-	*	31	79	72	*	25	48	35

Missouri: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	523	371	747	632	91	125	189	141	53	87	111	98	31	27	32	32
	Age 21-34	3,286	4,638	9,944	10,768	650	649	1,310	1,026	321	362	775	560	173	132	209	170
	Age 35-44	706	1,445	3,048	3,400	193	418	889	644	139	282	716	571	83	172	255	201
	Age 45-54	367	1,465	3,021	3,323	96	492	946	706	44	168	379	339	30	61	105	96
	Age 55-64	251	2,031	4,360	4,302	89	1,183	2,419	2,468	28	162	329	282	13	37	70	57
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	33	117	209	131	13	87	187	153	*	36	67	75
	Age 21-34	-	-	-	-	129	478	879	727	85	434	1,058	854	69	519	1,009	938
	Age 35-44	-	-	-	-	33	229	487	416	57	231	637	596	71	505	1,011	1,068
	Age 45-54	-	-	-	-	53	550	1,099	1,048	39	311	686	638	29	285	511	546
	Age 55-64	-	-	-	-	68	1,086	2,461	2,457	14	211	497	509	12	81	167	152
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	31	108	104	*	49	94	84
	Age 21-34	-	-	-	-	-	-	-	-	14	53	168	152	*	92	166	150
	Age 35-44	-	-	-	-	-	-	-	-	*	19	50	42	*	25	67	73
	Age 45-54	-	-	-	-	-	-	-	-	19	51	160	147	*	85	149	160
	Age 55-64	-	-	-	-	-	-	-	-	*	59	151	158	*	48	93	78

Montana: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	44	119	188	147	*	40	48	33	*	28	28	23	*	*	*	*
	Age 21-34	291	1,568	2,644	2,643	58	220	349	251	28	123	206	137	16	45	56	42
	Age 35-44	54	416	690	709	14	121	202	135	10	82	162	119	*	50	58	42
	Age 45-54	32	494	798	809	*	166	250	172	*	57	100	82	*	21	28	23
	Age 55-64	20	607	1,021	927	*	354	566	532	*	48	77	61	*	11	16	12
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	*	38	53	30	*	28	47	35	*	12	17	17
	Age 21-34	-	-	-	-	11	160	231	177	*	146	278	206	*	175	265	227
	Age 35-44	-	-	-	-	*	69	114	90	*	69	150	129	*	150	235	228
	Age 45-54	-	-	-	-	*	181	284	249	*	103	178	152	*	94	131	129
	Age 55-64	-	-	-	-	*	328	581	534	*	65	119	112	*	25	40	33
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	*	27	24	*	16	23	19
	Age 21-34	-	-	-	-	-	-	-	-	*	18	43	36	*	31	43	36
	Age 35-44	-	-	-	-	-	-	-	-	*	*	12	*	*	*	16	16
	Age 45-54	-	-	-	-	-	-	-	-	*	17	42	35	*	28	39	38
	Age 55-64	-	-	-	-	-	-	-	-	*	19	37	36	*	15	23	17

Nebraska: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	141	95	147	135	24	32	37	30	14	22	22	21	*	*	*	*
	Age 21-34	1,077	1,458	2,392	2,819	213	204	315	269	106	114	186	147	56	42	50	45
	Age 35-44	217	425	687	835	60	123	200	158	43	83	161	140	26	51	57	49
	Age 45-54	146	566	889	1,067	39	190	279	227	18	65	112	109	12	24	31	31
	Age 55-64	61	465	760	817	21	270	420	468	*	37	57	54	*	*	12	11
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	*	31	43	29	*	24	39	34	*	*	14	17
	Age 21-34	-	-	-	-	42	149	210	189	28	136	252	222	23	163	241	245
	Age 35-44	-	-	-	-	11	69	112	105	18	70	146	149	22	153	233	268
	Age 45-54	-	-	-	-	18	194	295	308	14	112	187	189	11	103	139	163
	Age 55-64	-	-	-	-	17	261	446	485	*	53	95	106	*	21	33	32
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	*	23	24	*	14	20	21
	Age 21-34	-	-	-	-	-	-	-	-	*	17	39	39	*	29	40	40
	Age 35-44	-	-	-	-	-	-	-	-	*	*	11	10	*	*	15	18
	Age 45-54	-	-	-	-	-	-	-	-	*	17	41	41	*	29	38	45
	Age 55-64	-	-	-	-	-	-	-	-	*	16	30	34	*	13	19	17

Nevada: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	289	117	271	261	50	39	68	58	29	27	40	40	17	*	11	13
	Age 21-34	2,353	1,912	4,737	5,868	466	267	623	560	231	148	369	306	124	54	99	93
	Age 35-44	536	633	1,544	1,976	148	183	449	374	106	123	362	331	64	75	129	117
	Age 45-54	307	707	1,689	2,131	81	237	529	453	37	81	212	218	25	30	59	61
	Age 55-64	176	812	2,022	2,290	62	472	1,121	1,314	20	65	152	150	*	15	32	31
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	21	39	83	59	*	30	75	69	*	12	27	35
	Age 21-34	-	-	-	-	93	197	421	399	61	179	507	470	50	214	483	516
	Age 35-44	-	-	-	-	25	99	245	241	43	100	319	344	54	220	511	621
	Age 45-54	-	-	-	-	40	254	588	648	31	144	367	394	24	133	276	339
	Age 55-64	-	-	-	-	48	440	1,154	1,324	11	86	235	278	*	34	80	83
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	11	46	50	*	18	40	43
	Age 21-34	-	-	-	-	-	-	-	-	11	23	81	85	*	39	81	85
	Age 35-44	-	-	-	-	-	-	-	-	*	*	24	23	*	10	31	39
	Age 45-54	-	-	-	-	-	-	-	-	15	22	80	85	*	37	74	92
	Age 55-64	-	-	-	-	-	-	-	-	*	24	70	84	*	19	43	42

New Hampshire: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	114	92	149	154	20	31	38	35	12	22	22	24	*	*	*	*
	Age 21-34	619	985	1,697	2,244	122	138	223	214	60	77	132	117	32	28	36	36
	Age 35-44	116	266	451	615	32	77	131	116	23	52	105	103	14	32	37	36
	Age 45-54	98	449	740	1,000	26	151	232	213	12	52	93	102	*	19	26	29
	Age 55-64	42	387	664	803	15	225	368	461	*	31	50	53	*	*	11	11
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	*	28	41	31	*	21	36	36	*	*	13	18
	Age 21-34	-	-	-	-	25	103	151	153	16	93	180	178	13	110	170	195
	Age 35-44	-	-	-	-	*	46	77	82	*	46	100	116	12	98	157	204
	Age 45-54	-	-	-	-	12	153	245	287	*	87	153	174	*	80	113	148
	Age 55-64	-	-	-	-	12	215	387	475	*	43	81	102	*	17	28	31
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	*	22	25	*	12	18	20
	Age 21-34	-	-	-	-	-	-	-	-	*	12	30	34	*	21	30	34
	Age 35-44	-	-	-	-	-	-	-	-	*	*	*	*	*	*	11	15
	Age 45-54	-	-	-	-	-	-	-	-	*	13	34	38	*	22	31	42
	Age 55-64	-	-	-	-	-	-	-	-	*	12	25	32	*	10	16	16

New Jersey: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	1,691	351	749	584	289	117	187	128	174	80	110	90	101	25	32	29
	Age 21-34	11,873	4,891	11,173	11,117	2,355	683	1,466	1,058	1,170	380	869	576	619	138	234	175
	Age 35-44	3,176	1,916	4,317	4,423	889	555	1,256	837	637	375	1,011	740	387	228	362	262
	Age 45-54	1,666	1,955	4,296	4,339	443	656	1,346	920	203	224	539	444	138	82	149	125
	Age 55-64	935	2,190	5,015	4,544	333	1,273	2,779	2,601	100	174	378	298	47	40	80	60
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	120	116	225	129	49	89	204	151	30	36	75	76
	Age 21-34	-	-	-	-	480	514	1,006	759	318	465	1,215	898	263	555	1,158	988
	Age 35-44	-	-	-	-	143	292	667	525	255	295	866	747	318	657	1,400	1,360
	Age 45-54	-	-	-	-	218	704	1,496	1,317	173	399	938	804	131	371	710	696
	Age 55-64	-	-	-	-	257	1,189	2,870	2,626	58	232	586	556	45	92	202	167
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	19	33	122	107	14	53	108	91
	Age 21-34	-	-	-	-	-	-	-	-	57	59	198	165	30	103	199	166
	Age 35-44	-	-	-	-	-	-	-	-	*	23	63	50	*	29	85	85
	Age 45-54	-	-	-	-	-	-	-	-	81	61	202	172	39	101	188	186
	Age 55-64	-	-	-	-	-	-	-	-	11	65	175	167	*	52	108	82

New Mexico: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	239	141	309	278	41	48	78	62	25	33	46	43	14	10	13	14
	Age 21-34	1,377	1,610	3,750	4,319	272	225	494	412	135	125	292	225	73	46	79	68
	Age 35-44	303	513	1,177	1,398	83	149	343	265	60	100	276	235	36	61	98	83
	Age 45-54	164	542	1,216	1,424	43	182	381	303	20	62	153	145	13	23	42	41
	Age 55-64	110	739	1,726	1,814	39	430	957	1,041	12	59	130	119	*	13	28	24
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	15	44	85	57	*	33	76	66	*	14	27	33
	Age 21-34	-	-	-	-	54	167	334	294	36	151	401	345	29	180	382	378
	Age 35-44	-	-	-	-	14	82	189	172	25	82	247	246	30	179	391	440
	Age 45-54	-	-	-	-	23	202	440	447	17	114	274	272	13	105	204	232
	Age 55-64	-	-	-	-	30	395	974	1,037	*	76	197	215	*	30	66	64
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	12	44	45	*	18	38	36
	Age 21-34	-	-	-	-	-	-	-	-	*	19	65	63	*	33	64	62
	Age 35-44	-	-	-	-	-	-	-	-	*	*	19	18	*	*	26	30
	Age 45-54	-	-	-	-	-	-	-	-	*	19	64	62	*	31	59	68
	Age 55-64	-	-	-	-	-	-	-	-	*	21	59	66	*	17	37	33

North Carolina: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	854	607	1,251	984	148	205	317	219	88	142	186	154	51	44	54	50
	Age 21-34	4,720	6,629	14,547	14,639	932	927	1,915	1,392	460	516	1,132	759	250	188	305	231
	Age 35-44	1,189	2,436	5,260	5,450	327	705	1,537	1,033	235	477	1,236	915	141	291	441	323
	Age 45-54	616	2,463	5,196	5,306	162	826	1,629	1,126	74	283	653	541	51	103	181	153
	Age 55-64	424	3,442	7,565	6,926	151	2,006	4,198	3,973	48	274	571	454	22	63	121	92
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	53	191	351	203	22	143	314	238	13	59	112	118
	Age 21-34	-	-	-	-	189	698	1,315	1,005	124	633	1,583	1,183	102	752	1,504	1,295
	Age 35-44	-	-	-	-	55	380	831	659	95	384	1,080	940	117	843	1,723	1,692
	Age 45-54	-	-	-	-	86	920	1,884	1,669	65	518	1,171	1,014	49	478	877	867
	Age 55-64	-	-	-	-	114	1,835	4,261	3,946	24	353	853	813	19	137	288	243
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	52	183	163	*	81	158	132
	Age 21-34	-	-	-	-	-	-	-	-	22	82	264	222	12	141	260	220
	Age 35-44	-	-	-	-	-	-	-	-	*	32	84	67	*	41	113	113
	Age 45-54	-	-	-	-	-	-	-	-	31	82	266	227	15	137	246	245
	Age 55-64	-	-	-	-	-	-	-	-	*	97	252	245	*	78	155	121

Ohio: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	723	555	1,184	939	126	186	299	209	74	129	176	146	43	40	51	47
	Age 21-34	4,598	7,021	15,969	16,217	908	981	2,103	1,542	449	547	1,244	842	244	199	336	256
	Age 35-44	1,047	2,319	5,192	5,426	286	671	1,516	1,028	206	453	1,219	910	123	276	435	322
	Age 45-54	593	2,578	5,642	5,813	156	865	1,769	1,234	71	296	710	593	49	108	197	167
	Age 55-64	435	3,842	8,765	8,099	155	2,240	4,865	4,647	49	306	661	531	22	70	140	108
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	47	180	345	200	19	136	308	234	12	55	110	116
	Age 21-34	-	-	-	-	183	734	1,437	1,109	119	666	1,724	1,302	98	790	1,636	1,422
	Age 35-44	-	-	-	-	49	371	839	671	85	373	1,089	957	104	813	1,727	1,710
	Age 45-54	-	-	-	-	82	966	2,051	1,836	62	539	1,265	1,107	47	495	940	938
	Age 55-64	-	-	-	-	115	2,033	4,904	4,590	24	386	970	933	19	149	327	278
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	50	184	165	*	79	159	135
	Age 21-34	-	-	-	-	-	-	-	-	21	87	290	247	11	148	284	241
	Age 35-44	-	-	-	-	-	-	-	-	*	32	86	68	*	40	113	114
	Age 45-54	-	-	-	-	-	-	-	-	29	86	283	245	15	141	263	264
	Age 55-64	-	-	-	-	-	-	-	-	*	104	280	277	*	84	172	137

Oklahoma: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	384	220	495	396	66	74	125	88	39	51	74	62	23	16	21	20
	Age 21-34	2,393	2,716	6,534	6,685	473	380	860	636	234	211	509	347	126	77	137	106
	Age 35-44	538	887	2,101	2,214	148	257	613	419	106	173	494	371	64	106	176	131
	Age 45-54	308	994	2,301	2,390	81	333	722	508	37	114	289	244	25	42	80	69
	Age 55-64	174	1,124	2,714	2,527	62	654	1,505	1,449	20	89	204	166	*	20	43	34
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	25	70	141	83	10	52	126	97	*	22	45	48
	Age 21-34	-	-	-	-	95	281	582	453	62	255	701	533	51	304	668	586
	Age 35-44	-	-	-	-	25	140	336	272	44	142	439	388	54	311	699	697
	Age 45-54	-	-	-	-	42	359	806	726	32	204	505	444	24	188	378	381
	Age 55-64	-	-	-	-	48	611	1,554	1,463	11	120	319	309	*	47	108	93
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	19	74	66	*	30	64	55
	Age 21-34	-	-	-	-	-	-	-	-	11	32	112	96	*	55	112	96
	Age 35-44	-	-	-	-	-	-	-	-	*	12	34	28	*	15	46	47
	Age 45-54	-	-	-	-	-	-	-	-	15	32	114	99	*	54	106	108
	Age 55-64	-	-	-	-	-	-	-	-	*	34	97	96	*	28	61	47

Oregon: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	404	269	546	476	70	91	138	106	41	63	81	74	24	20	24	24
	Age 21-34	2,556	3,390	7,318	8,172	506	474	964	779	250	264	570	425	135	96	154	129
	Age 35-44	527	1,011	2,148	2,472	144	293	626	469	104	198	504	415	62	120	180	146
	Age 45-54	279	1,045	2,171	2,463	73	351	679	523	33	120	272	251	23	44	76	71
	Age 55-64	192	1,457	3,150	3,208	68	849	1,748	1,841	22	116	237	211	*	26	50	43
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	25	84	152	98	10	63	136	115	*	26	48	56
	Age 21-34	-	-	-	-	100	348	644	551	66	316	775	646	54	378	740	710
	Age 35-44	-	-	-	-	25	161	346	304	43	163	452	437	53	355	716	780
	Age 45-54	-	-	-	-	40	393	791	778	30	222	493	473	22	203	366	404
	Age 55-64	-	-	-	-	52	779	1,777	1,832	11	151	359	380	*	58	121	113
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	23	79	78	*	35	68	63
	Age 21-34	-	-	-	-	-	-	-	-	11	38	122	114	*	67	121	113
	Age 35-44	-	-	-	-	-	-	-	-	*	14	36	31	*	18	48	54
	Age 45-54	-	-	-	-	-	-	-	-	15	37	116	110	*	61	108	120
	Age 55-64	-	-	-	-	-	-	-	-	*	43	109	119	*	35	67	58

Pennsylvania: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	1,283	747	1,624	1,350	223	253	412	302	133	175	243	211	77	55	70	68
	Age 21-34	6,407	7,317	16,952	18,023	1,265	1,021	2,230	1,715	625	569	1,318	935	337	207	356	284
	Age 35-44	1,474	2,445	5,580	6,108	404	707	1,628	1,156	291	477	1,309	1,025	174	291	467	362
	Age 45-54	918	2,994	6,676	7,213	242	1,004	2,094	1,531	111	344	840	736	76	125	233	208
	Age 55-64	624	4,126	9,592	9,293	224	2,404	5,323	5,332	70	328	723	609	32	75	153	124
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	78	230	448	272	31	171	397	319	19	72	141	157
	Age 21-34	-	-	-	-	259	773	1,540	1,244	169	700	1,842	1,456	139	823	1,739	1,587
	Age 35-44	-	-	-	-	72	397	915	770	121	400	1,186	1,094	148	863	1,870	1,943
	Age 45-54	-	-	-	-	126	1,105	2,391	2,241	95	618	1,478	1,351	72	565	1,094	1,143
	Age 55-64	-	-	-	-	167	2,196	5,395	5,292	35	419	1,073	1,083	29	163	363	322
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	11	63	233	218	*	96	197	174
	Age 21-34	-	-	-	-	-	-	-	-	31	93	318	285	16	160	314	279
	Age 35-44	-	-	-	-	-	-	-	-	*	35	97	82	*	45	129	136
	Age 45-54	-	-	-	-	-	-	-	-	45	97	334	300	22	162	307	324
	Age 55-64	-	-	-	-	-	-	-	-	*	114	311	324	*	92	193	159

Rhode Island: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	308	81	143	182	54	28	36	41	32	19	21	29	19	*	*	*
	Age 21-34	1,293	661	1,244	2,022	256	92	163	194	127	51	96	106	67	19	26	32
	Age 35-44	242	179	333	559	67	52	96	106	48	35	77	94	29	21	28	33
	Age 45-54	155	225	407	677	41	76	127	144	19	26	51	69	13	*	14	19
	Age 55-64	89	259	487	729	32	151	269	418	*	21	37	48	*	*	*	*
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	17	23	35	34	*	17	31	40	*	*	11	19
	Age 21-34	-	-	-	-	52	69	109	137	34	62	130	160	28	73	124	176
	Age 35-44	-	-	-	-	13	30	55	72	21	30	72	103	25	64	113	181
	Age 45-54	-	-	-	-	22	82	143	207	17	47	90	126	12	42	66	107
	Age 55-64	-	-	-	-	25	141	278	422	*	28	58	90	*	11	19	27
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	*	17	25	*	*	14	19
	Age 21-34	-	-	-	-	-	-	-	-	*	*	21	29	*	13	21	29
	Age 35-44	-	-	-	-	-	-	-	-	*	*	*	*	*	*	*	14
	Age 45-54	-	-	-	-	-	-	-	-	*	*	22	30	*	13	20	33
	Age 55-64	-	-	-	-	-	-	-	-	*	*	18	29	*	*	11	14

South Carolina: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	435	415	845	661	76	141	216	148	45	98	127	104	26	31	37	34
	Age 21-34	1,949	3,621	7,868	7,861	384	506	1,036	747	189	282	612	408	103	103	165	124
	Age 35-44	413	1,108	2,371	2,436	112	321	692	461	81	217	557	409	48	132	198	144
	Age 45-54	266	1,416	2,956	2,997	70	475	928	637	32	163	372	306	22	59	103	86
	Age 55-64	172	1,854	4,035	3,666	62	1,081	2,239	2,103	20	148	304	241	*	34	65	49
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	25	123	223	128	*	91	196	150	*	39	70	73
	Age 21-34	-	-	-	-	78	381	710	539	51	344	848	629	42	406	802	686
	Age 35-44	-	-	-	-	21	184	395	312	34	185	514	444	42	396	805	783
	Age 45-54	-	-	-	-	37	520	1,056	925	28	293	656	560	21	267	483	474
	Age 55-64	-	-	-	-	47	993	2,282	2,098	*	192	459	432	*	74	154	129
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	32	113	99	*	49	94	78
	Age 21-34	-	-	-	-	-	-	-	-	*	45	144	121	*	78	142	119
	Age 35-44	-	-	-	-	-	-	-	-	*	17	43	35	*	22	58	58
	Age 45-54	-	-	-	-	-	-	-	-	13	47	153	128	*	79	140	139
	Age 55-64	-	-	-	-	-	-	-	-	*	54	137	133	*	44	85	65

Tennessee: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	423	440	775	584	74	149	196	130	43	104	115	91	25	32	34	29
	Age 21-34	2,491	5,153	9,648	9,301	492	721	1,271	883	243	403	751	482	132	147	203	147
	Age 35-44	551	1,654	3,046	3,019	150	479	890	572	108	324	715	506	65	198	255	179
	Age 45-54	335	1,986	3,565	3,485	88	667	1,119	740	40	228	448	355	28	83	124	100
	Age 55-64	219	2,634	4,924	4,313	78	1,537	2,733	2,474	25	210	371	283	11	48	79	58
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	27	141	220	121	11	105	196	142	*	43	70	70
	Age 21-34	-	-	-	-	99	540	868	635	64	490	1,040	743	53	582	986	813
	Age 35-44	-	-	-	-	26	268	497	378	45	271	646	538	55	587	1,022	958
	Age 45-54	-	-	-	-	46	731	1,271	1,077	34	410	787	651	26	376	584	553
	Age 55-64	-	-	-	-	59	1,409	2,780	2,464	12	271	556	507	10	105	188	151
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	38	116	99	*	61	100	80
	Age 21-34	-	-	-	-	-	-	-	-	11	64	174	141	*	110	172	139
	Age 35-44	-	-	-	-	-	-	-	-	*	23	52	39	*	30	68	66
	Age 45-54	-	-	-	-	-	-	-	-	16	65	177	144	*	107	164	156
	Age 55-64	-	-	-	-	-	-	-	-	*	74	163	153	*	60	101	75

Texas: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	5,902	1,927	3,811	2,908	1,019	652	964	646	613	450	568	452	356	141	165	146
	Age 21-34	33,797	21,763	45,950	44,758	6,700	3,046	6,042	4,264	3,320	1,697	3,580	2,321	1,760	619	964	705
	Age 35-44	7,639	7,176	14,924	14,963	2,119	2,080	4,345	2,832	1,520	1,405	3,499	2,506	920	856	1,249	884
	Age 45-54	3,933	7,188	14,586	14,411	1,043	2,413	4,567	3,059	477	824	1,829	1,471	323	301	507	415
	Age 55-64	2,121	7,744	16,353	14,489	752	4,502	9,062	8,297	231	615	1,230	952	107	140	260	193
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	363	589	1,035	584	147	438	924	683	92	183	335	338
	Age 21-34	-	-	-	-	1,335	2,248	4,053	3,009	886	2,034	4,892	3,544	730	2,441	4,681	3,908
	Age 35-44	-	-	-	-	361	1,118	2,348	1,805	625	1,135	3,077	2,583	772	2,494	4,914	4,659
	Age 45-54	-	-	-	-	553	2,612	5,134	4,391	417	1,500	3,251	2,705	313	1,384	2,443	2,346
	Age 55-64	-	-	-	-	594	4,248	9,436	8,428	135	850	1,971	1,813	106	332	671	546
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	52	153	527	450	39	242	454	370
	Age 21-34	-	-	-	-	-	-	-	-	150	242	754	611	79	428	763	618
	Age 35-44	-	-	-	-	-	-	-	-	16	91	232	184	14	123	326	318
	Age 45-54	-	-	-	-	-	-	-	-	207	241	761	625	102	410	705	686
	Age 55-64	-	-	-	-	-	-	-	-	27	252	623	584	27	205	391	286

Utah: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	405	245	509	457	71	84	130	103	42	58	77	72	24	18	22	23
	Age 21-34	2,151	2,563	5,676	6,506	426	360	749	622	211	201	443	340	112	73	120	103
	Age 35-44	353	605	1,319	1,559	96	176	384	296	69	118	310	262	41	72	110	92
	Age 45-54	168	560	1,194	1,390	44	188	373	296	20	64	149	142	14	23	42	40
	Age 55-64	86	572	1,268	1,324	30	332	702	759	*	45	95	88	*	10	20	18
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	21	69	125	84	*	50	109	98	*	21	39	48
	Age 21-34	-	-	-	-	81	255	480	425	54	230	579	498	44	280	560	553
	Age 35-44	-	-	-	-	18	97	213	192	29	99	285	280	36	214	446	497
	Age 45-54	-	-	-	-	27	208	430	430	19	122	278	269	14	111	206	234
	Age 55-64	-	-	-	-	25	319	742	780	*	67	162	173	*	25	54	52
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	16	59	59	*	25	50	47
	Age 21-34	-	-	-	-	-	-	-	-	*	24	79	75	*	43	80	76
	Age 35-44	-	-	-	-	-	-	-	-	*	*	22	21	*	12	32	38
	Age 45-54	-	-	-	-	-	-	-	-	10	22	73	70	*	38	68	79
	Age 55-64	-	-	-	-	-	-	-	-	*	22	56	63	*	18	36	31

Vermont: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	47	77	125	89	*	26	32	20	*	18	19	14	*	*	*	*
	Age 21-34	176	552	961	876	35	77	127	83	17	43	75	45	*	16	20	14
	Age 35-44	42	190	325	304	11	55	95	58	*	37	76	51	*	23	27	18
	Age 45-54	21	191	319	295	*	64	100	62	*	22	40	30	*	*	11	*
	Age 55-64	18	331	575	475	*	194	319	273	*	26	43	31	*	*	*	*
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	*	22	31	17	*	16	28	19	*	*	*	*
	Age 21-34	-	-	-	-	*	59	87	60	*	53	105	71	*	63	99	77
	Age 35-44	-	-	-	-	*	31	53	38	*	31	69	54	*	67	108	95
	Age 45-54	-	-	-	-	*	75	121	96	*	42	75	58	*	38	55	49
	Age 55-64	-	-	-	-	*	174	319	267	*	33	63	54	*	13	21	16
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	*	15	13	*	*	13	*
	Age 21-34	-	-	-	-	-	-	-	-	*	*	18	14	*	12	17	13
	Age 35-44	-	-	-	-	-	-	-	-	*	*	*	*	*	*	*	*
	Age 45-54	-	-	-	-	-	-	-	-	*	*	18	14	*	12	17	15
	Age 55-64	-	-	-	-	-	-	-	-	*	*	19	17	*	*	11	*

Virginia: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	1,125	459	1,149	791	195	156	293	176	118	107	173	124	68	33	50	40
	Age 21-34	5,221	4,149	11,109	9,767	1,032	579	1,463	929	510	322	866	506	273	117	234	154
	Age 35-44	1,225	1,419	3,746	3,382	338	410	1,093	640	243	277	880	567	146	169	314	200
	Age 45-54	634	1,427	3,686	3,280	168	478	1,156	696	77	164	463	334	52	60	128	95
	Age 55-64	428	1,950	5,253	4,190	153	1,135	2,915	2,401	47	155	396	275	22	35	84	56
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	65	136	302	153	26	100	268	179	16	42	95	88
	Age 21-34	-	-	-	-	209	434	998	665	138	392	1,201	782	113	465	1,142	856
	Age 35-44	-	-	-	-	59	224	598	413	100	226	781	590	123	491	1,237	1,056
	Age 45-54	-	-	-	-	92	535	1,344	1,033	68	303	841	630	51	278	627	539
	Age 55-64	-	-	-	-	116	1,045	2,973	2,391	25	203	602	497	20	78	203	149
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	35	152	117	*	54	128	93
	Age 21-34	-	-	-	-	-	-	-	-	24	49	196	143	13	86	195	142
	Age 35-44	-	-	-	-	-	-	-	-	*	19	62	44	*	25	86	75
	Age 45-54	-	-	-	-	-	-	-	-	34	49	199	147	17	83	184	160
	Age 55-64	-	-	-	-	-	-	-	-	*	58	183	155	*	47	113	76

Washington: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	1,063	386	845	733	184	130	214	163	110	90	126	114	64	28	36	37
	Age 21-34	6,450	4,629	10,819	12,002	1,279	647	1,423	1,145	633	360	843	625	337	131	227	190
	Age 35-44	1,205	1,250	2,879	3,289	331	362	836	622	238	244	673	551	143	148	240	194
	Age 45-54	772	1,574	3,542	3,996	205	528	1,110	849	94	180	445	408	63	66	123	115
	Age 55-64	438	1,785	4,187	4,237	156	1,038	2,321	2,429	48	142	315	278	22	32	67	57
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	66	119	233	149	27	88	206	173	17	37	74	85
	Age 21-34	-	-	-	-	253	475	950	806	166	428	1,139	944	136	511	1,084	1,036
	Age 35-44	-	-	-	-	61	205	477	419	102	208	624	599	125	447	981	1,061
	Age 45-54	-	-	-	-	106	568	1,240	1,212	81	323	777	737	60	294	574	629
	Age 55-64	-	-	-	-	121	970	2,397	2,452	27	191	493	518	21	74	168	155
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	31	120	117	*	49	102	95
	Age 21-34	-	-	-	-	-	-	-	-	29	52	180	168	15	91	180	167
	Age 35-44	-	-	-	-	-	-	-	-	*	18	50	45	*	24	68	76
	Age 45-54	-	-	-	-	-	-	-	-	40	52	180	169	20	87	167	185
	Age 55-64	-	-	-	-	-	-	-	-	*	55	152	165	*	45	95	81

West Virginia: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	49	63	120	101	*	21	30	22	*	14	17	16	*	*	*	*
	Age 21-34	499	1,323	2,675	2,919	99	185	352	277	49	103	208	152	27	38	56	46
	Age 35-44	92	349	694	778	25	101	202	147	18	68	162	130	11	41	58	46
	Age 45-54	74	564	1,096	1,215	19	190	344	258	*	65	138	124	*	24	38	35
	Age 55-64	53	822	1,664	1,654	19	480	924	950	*	65	126	108	*	15	27	22
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	*	23	41	25	*	18	37	29	*	*	13	15
	Age 21-34	-	-	-	-	20	137	240	199	13	125	286	232	10	147	269	252
	Age 35-44	-	-	-	-	*	60	120	103	*	60	154	146	*	128	242	257
	Age 45-54	-	-	-	-	*	205	386	374	*	112	234	221	*	102	171	184
	Age 55-64	-	-	-	-	14	432	926	936	*	80	179	187	*	31	61	55
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	*	24	23	*	12	21	20
	Age 21-34	-	-	-	-	-	-	-	-	*	17	50	47	*	29	49	45
	Age 35-44	-	-	-	-	-	-	-	-	*	*	13	10	*	*	15	17
	Age 45-54	-	-	-	-	-	-	-	-	*	17	48	45	*	27	45	48
	Age 55-64	-	-	-	-	-	-	-	-	*	20	49	52	*	16	30	26

Wisconsin: Estimated number of BHP-eligible people by household size, FPL, number of BHP-eligible people in household unit, and age

		1-person household				2-person household				3-person household				4-person household			
		0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL	0-138% FPL	139-150% FPL	151-175% FPL	176-200% FPL
1 BHP-eligible person in unit	Age 19-20	412	362	825	620	72	123	211	139	43	85	124	97	25	27	36	31
	Age 21-34	1,832	3,144	7,636	7,334	361	439	1,007	698	178	245	595	380	97	89	161	116
	Age 35-44	388	963	2,303	2,273	105	279	673	431	76	188	541	382	45	115	193	135
	Age 45-54	217	1,055	2,467	2,402	57	354	773	510	26	121	310	245	18	44	86	69
	Age 55-64	163	1,620	3,951	3,448	58	944	2,194	1,978	19	129	298	226	*	29	63	46
2 BHP-eligible people in unit	Age 19-20	-	-	-	-	23	106	214	118	*	78	188	139	*	33	66	67
	Age 21-34	-	-	-	-	73	329	685	500	47	297	820	585	39	351	778	638
	Age 35-44	-	-	-	-	19	157	379	286	32	158	494	409	39	339	773	722
	Age 45-54	-	-	-	-	32	402	914	767	23	226	567	465	17	205	418	393
	Age 55-64	-	-	-	-	44	858	2,214	1,953	*	165	441	399	*	63	147	118
3+ BHP-eligible people in unit	Age 19-20	-	-	-	-	-	-	-	-	*	28	107	91	*	42	89	70
	Age 21-34	-	-	-	-	-	-	-	-	*	38	136	109	*	65	134	106
	Age 35-44	-	-	-	-	-	-	-	-	*	14	41	32	*	18	56	53
	Age 45-54	-	-	-	-	-	-	-	-	12	37	137	110	*	63	126	119
	Age 55-64	-	-	-	-	-	-	-	-	*	46	132	124	*	38	82	61

Source: Health Insurance Policy Simulation Model-American Community Survey 2014

* - Data suppressed due to low sample size.

Notes

¹ Stan Dorn and Jennifer Tolbert. *The ACA's Basic Health Program Option: Federal Requirements and State Trade-Offs*, November 2014, Washington, DC: Kaiser Family Foundation and Urban Institute.

² CMS. "Basic Health Program: Federal Funding Methodology for Program Year 2016," *Federal Register*, October 23, 2014, Vol. 79, No. 205, pp. 63363- 63376, <http://www.gpo.gov/fdsys/pkg/FR-2014-10-23/pdf/2014-25257.pdf>.

³ After a BHP program's first year, the federal government will need to make an additional adjustment to the reference premium, captured by the Population Health Factor (PHF). At that point, BHP enrollees will no longer be in the individual market. They may have a different average risk level than the remaining participants in the individual market. If so, premiums charged in the individual market without the participation of consumers under 200% FPL might be different than if BHP enrollees had stayed in the individual market. The PHF will adjust marketplace premiums to compensate for the change in risk levels made by the removal of BHP consumers so the reference premium reflects what would have been charged without BHP. If BHP consumers are healthier, on average, than individual market participants, the PHF will reduce the premium from levels observed in the marketplace. If they are less healthy, it will raise the premium.

In future years, it should not be difficult to determine the PHF. Each individual market participant's risk level will be measured as part of the risk adjustment system. If states gather similar information about BHP enrollees, actuaries should be able to estimate the impact on individual market premiums if BHP-eligible consumers were added to the individual market.

In most states today, the PHF is even easier to calculate for the first year of BHP program operation: it does not affect premiums at all. That is because, in 2014, BHP-eligible consumers are already in the individual market in most states. As a result, marketplace premiums are already based on the risk pool that would apply without the operation of BHP.

However, in 2014 a handful of states—especially Minnesota, which covers all BHP-eligible consumers through the state's longstanding "MinnesotaCare" program, now operating under a Medicaid waiver—serve numerous BHP-eligible consumers outside the individual market. No risk-adjustment system or comparable data-gathering mechanism allows a prospective comparison between the average risk level of such consumers and those who will enroll in the 2014 individual market. As a result, CMS is allowing states, for the 2015 BHP program year, to have the PHF determined retrospectively, after the conclusion of the 2015 BHP program year. A state choosing this option must, by August 1, 2014, have proposed a protocol to CMS for gathering the information needed to determine the PHF. CMS must approve the protocol by December 31, 2014. If information gathered through the protocol shows the need to change CMS' 2015 payments, adjustments would be carried out through increases or reductions to the state's later BHP payments.

⁴ Links to such rates are available through the map at <http://www.cdc.gov/tobacco/widgets/index.htm#widget>.

⁵ Most state individual markets, including QHPs, use HHS's default ratios between premiums charged to adults age 21-24 and individuals of other ages. If more than one person within a family enrolls in a plan, the family premium combines the premiums charged to each family member, based on their ages. A few states—the District of Columbia, Massachusetts, Minnesota, New Jersey, and Utah—depart from the HHS default ratios in varying premium charges based on age. These states still determine family premiums based on the combined age-specific premiums charged to each enrolling family member. For HHS's default ratios and the ratios used by the latter states, see Center for Consumer Information and Insurance Oversight (CCIIO). *State Specific Age Curve Variations*. August 9, 2013. <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/Downloads/state-specific-age-curve-variations-08-09-2013.pdf>. New York and Vermont do not permit premiums to vary based on age. Premiums vary based on family enrollment, depending on the characteristics of the enrolling family. In each state, coverage for two adults costs twice as much as coverage for one adult. For information about how premiums change when children are involved, see CCIIO, "State Specific Family Tier Ratios," *Market Rating Reforms: State Specific Rating Variations*. Updated: July 11, 2014. <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/state-rating.html#age>.

⁶ The purpose of this example is to illustrate our suggested approach to calculating federal BHP payments, not to provide up-to-the-minute, accurate estimates for Washington State. After this example was developed, final QHP premiums for 2015 were announced. To obtain more accurate and current estimates, Washington State officials and stakeholders would need to revise these calculations using actual 2015 premiums, rather than the projections we developed based on state insurance officials' analysis.

⁷ Dekker Dirksen, Community Health Plan of Washington/Community Health Network of Washington, personal communication, July 2014.

⁸ Washington State Health Benefits Exchange, April 23, 2014. *Health Coverage Enrollment Report: October 1, 2013 - March 31, 2014*. http://wabhexchange.org/files/2713/9888/1218/WAHBE_End_of_Open_Enrollment_Data_Report_FINAL.pdf.

⁹ To derive the weighted average, we first multiple the premium in a county by the number of QHP enrollees in that county. For example, we multiply \$221.14 in Adams County by the 451 QHP enrollees and obtain a product of \$99,734.14. We combine such county-specific products for all counties, which equals \$34,028,555.85, and divide by the total number of QHP enrollees statewide, which is 152,690. The resulting average is \$222.86.

¹⁰ Mike Kreidler, Washington state Insurance Commissioner, "Seventeen health insurers file more than 230 plans for 2015 - average proposed rate change 8%," *News Release*, May 13, 2014, <http://insurance.wa.gov/about-oic/news-media/news-releases/2014/5-13-2014.html>; Jeffrey Naas, Washington State Office of the Insurance Commissioner, personal communication, July 2014.

¹¹ For information about each individual state's approach to age rating, see CCIIO, *Market Rating Reforms: State Specific Rating Variations*, Updated July 11, 2014, <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/state->

[rating.html](#); CCIIO, *State Specific Age Curve Variations*, August 9, 2013, <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/Downloads/state-specific-age-curve-variations-08-09-2013.pdf>.

¹² Very few BHP-eligible consumers live in households with more than five members.

¹³ For BHP-eligible consumers under 138% FPL, sample size considerations prevented us from developing eligibility estimates within the smaller FPL ranges used by the federal payment methodology (0-50, 51-100, and 101-138% FPL). We assumed an even distribution of BHP enrollees by FPL income levels from 0 to 138% FPL, as provided by the federal payment methodology for narrower FPL ranges. If BHP-eligible consumers are unevenly distributed among the three federal-specified FPL ranges below 138% FPL, our estimated payment amounts for consumers under 138% FPL may be inaccurate. However, given the relatively small size of the under-138%-FPL population among BHP-eligible consumers, the impact on calculating a state's average federal payment per BHP-eligible consumer is likely to be modest.

¹⁴ Hawaii and Alaska would be treated differently, because the FPL equals different income amounts in those states than in other states.

¹⁵ The only exceptions are fully community-rated states, where family premiums vary based on the number of adults and children enrolled in coverage. CCIIO, *Market Rating Reforms: State Specific Rating Variations*.

¹⁶ Put differently, the two BHP-eligible members receive family coverage for which a premium of \$850.46 is charged, the household payment requirement is \$106.30, and the household PTC is \$744.16—precisely twice the \$372.08 received by each BHP-eligible member.

¹⁷ Premera Blue Cross, “Individual Filing – Effective 1/1/2014,” *Exhibit 6.2 in Exchange Rates – Silver Plans*; LifeWise Health Plan of Washington, “Individual Filing – Effective 1/1/2014,” *Exhibit 6.2 in Exchange Rates – Silver Plans*.

¹⁸ Group Health Cooperative, 1/1/2014 *Individual Rate Filing*, “Exhibit 11 - Final Rates.”

¹⁹ These counties are Benton, Franklin, King, Walla Walla, and Yakima. Dirksen, op cit. For the distribution of enrollees by County, see Table 2.

²⁰ These numbers come from *Tobacco Control State Highlights 2012*, http://www.cdc.gov/tobacco/data_statistics/state_data/state_highlights/2012/zip_files/highlights.zip.

²¹ As explained by CMS in its proposed 2016 BHP methodology, “For the BHP payment rate cell for persons ages 21-34, we would calculate the factor as $(4/14 * \text{the utilization rate of 18-24 year olds}) + (10/14 * \text{the utilization rate of 25-44 year olds})$, which would be the weighted average of tobacco usage for persons 21-34 assuming a uniform distribution of ages; for all other age ranges used for the rate cells, we would use the age range in the CDC data in which the BHP payment rate cell age range is contained.” CMS. Basic Health Program: Federal Funding Methodology for Program Year 2016.

²² CMS, Basic Health Program: Federal Funding Methodology for Program Year 2016.

²³ Dorn and Tolbert 2014.

²⁴ These estimates will be almost the same as those for 2015, with very small changes reflecting population growth. A state analyzing BHP implementation for 2015 could use the tables in this appendix to develop the kind of fiscal analysis described in the body of this report.

²⁵ Among consumers with incomes between 139 and 400% FPL who are offered ESI, between 97% and 99.8% of such offers meet the ACA's definition of affordability. Even among consumers in this income range who do not accept ESI offers, between 87% and 99% of the rejected offers are affordable. See the U.S. panel in table 1 in Matthew Buettgens, Stan Dorn, Habib Moody. *Access to Employer-Sponsored Insurance and Subsidy Eligibility in Health Benefits Exchanges: Two Data-Based Approaches*. Washington, DC: Urban Institute (prepared for the California HealthCare Foundation), Dec. 2012, <http://www.urban.org/UploadedPDF/412721-Access-to-Employer-Sponsored-Insurance.pdf>.

²⁶ See Buettgens, Dorn and Moody, 2012.

²⁷ Passel, J. and D. Cohen. 2009. “A Portrait of Unauthorized Immigrants in the United States.” Washington, DC: Pew Hispanic Center.

²⁸ Treasury Inspector General for Tax Administration, “[The Internal Revenue Service Needs a Coordinated National Strategy to Better Address an Estimated \\$30 Billion Tax Gap Due to Non-filers](#),” November 2005, Reference Number 2006-30-006.

²⁹ “[Internal Revenue Service Data Book 2003](#),” Internal Revenue Service, 2003.

³⁰ Plueger, D, “[Earned Income Tax Credit Participation Rate for Tax Year 2005](#),” Internal Revenue Service, 2009.

³¹ For households with 1 BHP-eligible member, groups would include 5 age ranges, 4 FPL income ranges, and 5 household sizes (with households of 5 or more members constituting the largest household), for a total of 100 groups ($5 \times 4 \times 5 = 100$). Households with 2 BHP-eligible members have the same number of age and FPL income ranges, but only 4 household sizes, since a 1-person household cannot have 2 BHP-eligible members. Accordingly, this second set includes 80 groups ($5 \times 4 \times 4 = 80$). The final set, consisting of households with 3+ BHP-eligible members, has only 3 household sizes, so it includes 60 groups ($5 \times 4 \times 3 = 60$). Altogether, these three sets include 240 groups ($100 + 80 + 60 = 240$).

³² Specifically, we reweighted by minimizing cross-entropy. Martin Wittenberg, An introduction to maximum entropy and minimum cross-entropy using Stata, *The Stata Journal* (2010) 10, Number 3, pp. 315-330.



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