

Commonwealth Health Insurance Connector Authority
Affordability Schedule
June, 2007

Pursuant to 956 CMR 6.05(A)(1), the board of the Commonwealth Health Insurance Connector Authority hereby establishes the standards described below for determining whether Massachusetts residents may be required to purchase affordable health insurance in calendar year 2007. The Board of the Connector will, as required by statute, establish a new affordability schedule no later than June 1, 2008 for calendar year 2008. The Board's present intention is to recalibrate the affordability and premium schedules to factor in premium trends and changes in the federal poverty level.

For 2007

- (1) Individuals who are not eligible for the Connector's Commonwealth Care program and earn an annual income of \$15,315 or below are deemed to be unable to afford anything other than free insurance, and thus are not subject to any penalty for failure to purchase health insurance.
- (2) Two person families who are not eligible for the Connector's Commonwealth Care program and earn an annual family income of \$20,350 or below are deemed to be unable to afford anything other than free insurance, and thus are not subject to any penalty for failure to purchase insurance.
- (3) Families consisting of three or more individuals who are not eligible for the Connector's Commonwealth Care program and earn an annual family income of \$25,755 or below are deemed to be unable to afford anything other than free insurance, and thus are not subject to any penalty for failure to purchase insurance.
- (4) Individuals, couples and families with the incomes identified on the attached schedule shall be deemed able to purchase affordable insurance, if they had an opportunity to purchase employer-sponsored insurance for a monthly contribution, or can purchase insurance from the Connector for a monthly premium, which does not exceed the corresponding "Monthly Premium" set forth on the schedule.

Individuals

Annual Gross Income Range		Monthly Premium
Starting Point	End Point	
\$0	\$15,315	\$0
\$15,316	\$20,420	\$35
\$20,421	\$25,525	\$70
\$25,526	\$30,630	\$105
\$30,631	\$35,000	\$150
\$35,001	\$40,000	\$200
\$40,001	\$50,000	\$300
\$50,001		

Couples

Annual Gross Family Income Range		Monthly Premium
Starting Point	End Point	
\$0	\$20,535	\$0
\$20,536	\$27,380	\$70
\$27,381	\$34,225	\$140
\$34,226	\$41,070	\$210
\$41,071	\$50,000	\$270
\$50,001	\$60,000	\$360
\$60,001	\$80,000	\$500
\$80,001		

Families (3+ individuals)

Annual Gross Family Income Range		Monthly Premium
Starting Point	End Point	
\$0	\$25,755	\$0
\$25,756	\$34,340	\$70
\$34,341	\$42,925	\$140
\$42,926	\$51,510	\$210
\$51,511	\$70,000	\$320
\$70,001	\$90,000	\$500
\$90,001	\$110,000	\$720
\$110,001		

Any individual with an annual income of \$50,001 or more will be deemed to be able to afford health insurance.

Any couple with an annual income of \$80,001 or more will be deemed to be able to afford health insurance.

Any family with an annual income of \$110,001 or more will be deemed to be able to afford health insurance.

