



CAMPAIGN FOR NEW YORK HEALTH

nyhcampaign.org

Cost of Coverage through New York Health vs Employer-based Health Insurance

Annual Income	Annual employer cost under NYHealth	Annual employee cost under NYHealth	Average employer savings for individuals	Average employee savings, individual, including cost of deductible	Average employer savings for families	Average employee savings, family, including cost of deductible
Less than \$25,000	\$0	\$0	\$4,865	\$2,403	\$13,298	\$6,505
\$50,000	\$1,800	\$450	\$3,065	\$1,953	\$11,498	\$6,055
\$75,000	\$4,000	\$1,000	\$865	\$1,403	\$9,298	\$5,505
\$100,000	\$6,400	\$1,600	-\$1,535	\$803	\$6,898	\$4,905
\$200,000	\$17,600	\$4,400	-\$12,735	-\$1,997	-\$4,302	\$2,105
\$400,000	\$43,200	\$10,800	-\$38,335	-\$8,397	-\$29,902	-\$4,295

NYHealth payroll assessments: <\$25K: 0%; \$25K-50K: 9%; \$50K-75K: 11%; \$75K-100K: 12%; \$100K-200K: 14%; over \$200K: 16%

Average New York individual premium = \$6,156

Average New York family premium = \$17,530

Average New York employee premium contribution, individual = \$1,291; average deductible, individual = \$1,112

Average New York employee premium contribution, family = \$4,232; average deductible, family = \$2,273

(All figures from Medical Expenditure Panel Survey, AHRQ/DHHS 2013)

http://meps.ahrq.gov/mepsweb/data_stats/state_tables.jsp?regionid=26&year=2013



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Cost of Coverage through New York Health vs Health Insurance purchased on ACA Marketplace (NYState of Health)

Annual Income	Estimated ACA premium tax credit for Individual	Estimated ACA premium tax credit for family*	Cost of ACA Silver Plan w/dental & deductible, individual, w/ premium tax credits	Cost of ACA Silver Plan w/dental & deductible, family, after premium tax credits	NYHealth savings for employee vs ACA Silver Plan w/ dental & deductible, individual	NYHealth savings for employee vs ACA Silver Plan w/dental & deductible, family
Less than \$25,000	\$2,751.00	N/A Medicaid	\$4,403.00	N/A Medicaid	\$4,403	N/A Medicaid
\$50,000	\$0.00	\$9,374.00	\$7,154.00	\$9,314.00	\$6,704	\$8,864
\$75,000	\$0.00	\$5,544.00	\$7,154.00	\$13,144.00	\$6,154	\$12,144
\$100,000	\$0.00	\$0.00	\$7,154.00	\$18,688.00	\$5,554	\$17,088
\$200,000	\$0.00	\$0.00	\$7,154.00	\$18,688.00	\$2,754	\$14,288
\$400,000	\$0.00	\$0.00	\$7,154.00	\$18,688.00	-\$3,646	\$7,888

ACA Silver Plans, adult w/dental, NYC = \$5,154 avg premium (\$429.50/mth) + \$2,000 deductible
 ACA Silver Plans, family w/dental, NYC = \$14,688 avg premium (\$1,224/mth) + \$4,000 deductible

<https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/search>

<http://kff.org/interactive/subsidy-calculator/#state=ny&zip=10024&income-type=dollars>

*Family defined as 2 adults and 2 children under 19 years of age <http://info.nystateofhealth.ny.gov/calculator>