



Table 2: Maximum Premium Increase under BCRA in 2020 for 60-Year-Olds For Individual Market Coverage, For Various Annual Incomes

State	\$20,000	\$30,000	\$40,000	\$45,000	\$60,000
Alabama	\$5,740	\$6,000	\$7,040	\$16,000	\$5,200
Alaska	N/A**	\$8,790	\$8,930	\$9,322	\$32,210
Arizona	\$9,010	\$9,280	\$10,310	\$26,090	\$7,780
Arkansas	\$2,040	\$2,310	\$3,340	\$8,420	\$3,270
California	\$7,090	\$7,360	\$8,390	\$18,370	\$5,810
Colorado	\$4,340	\$4,610	\$5,640	\$15,690	\$5,120
Connecticut	\$6,270	\$6,540	\$7,570	\$15,680	\$5,120
Delaware	\$2,460	\$2,730	\$3,760	\$12,730	\$4,370
District of Columbia*	\$2,400	\$2,660	\$3,690	\$4,710	\$0
Florida	\$4,640	\$4,910	\$5,940	\$20,260	\$6,290
Georgia	\$3,040	\$3,310	\$4,340	\$16,490	\$5,330
Hawaii	\$4,070	\$4,450	\$4,560	\$5,504	\$3,580
Idaho	\$3,130	\$3,400	\$4,430	\$11,050	\$3,940
Illinois	\$6,740	\$7,010	\$8,040	\$19,330	\$6,050
Indiana	\$1,930	\$2,200	\$3,230	\$9,690	\$3,590
Iowa	\$4,640	\$4,910	\$5,940	\$15,190	\$5,000
Kansas	\$4,790	\$5,060	\$6,090	\$11,850	\$4,140
Kentucky	\$3,210	\$3,480	\$4,510	\$12,340	\$4,270
Louisiana	\$4,550	\$4,820	\$5,850	\$13,950	\$4,680
Maine	\$4,100	\$4,360	\$5,400	\$16,730	\$5,390
Maryland	\$3,520	\$3,790	\$4,820	\$8,860	\$3,380
Massachusetts*	\$1,050	\$1,320	\$2,090	\$2,380	\$0
Michigan	\$6,310	\$6,580	\$7,610	\$16,240	\$5,260
Minnesota	N/A**	\$4,810	\$5,840	\$18,030	\$5,720
Mississippi	\$1,710	\$1,980	\$3,010	\$10,260	\$3,740
Missouri	\$4,710	\$4,980	\$6,010	\$17,250	\$5,530
Montana	\$5,890	\$6,150	\$7,190	\$15,290	\$5,020
Nebraska	\$4,840	\$5,100	\$6,140	\$21,740	\$6,670
Nevada	\$2,680	\$2,950	\$3,980	\$14,740	\$4,880
New Hampshire	\$1,920	\$2,190	\$3,220	\$6,410	\$2,750
New Jersey	\$3,680	\$3,940	\$4,970	\$11,660	\$4,100



New Mexico	\$3,320	\$3,580	\$4,610	\$8,800	\$3,370		
New York*	N/A**	\$3,070	\$3,070	\$3,020	\$0		
North Carolina	\$5,650	\$5,920	\$6,950	\$20,350	\$6,320		
North Dakota	\$3,780	\$4,050	\$5,080	\$10,280	\$3,740		
Ohio	\$4,440	\$4,710	\$5,740	\$14,220	\$4,750		
Oklahoma	\$7,080	\$7,350	\$8,380	\$20,430	\$6,340		
Oregon	\$5,890	\$6,160	\$7,190	\$15,410	\$5,050		
Pennsylvania	\$4,660	\$4,920	\$5,950	\$18,160	\$5,760		
Rhode Island	\$2,560	\$2,830	\$3,860	\$6,170	\$2,690		
South Carolina	\$1,450	\$1,720	\$2,750	\$12,900	\$4,410		
South Dakota	\$4,170	\$4,430	\$5,460	\$14,920	\$4,930		
Tennessee	\$7,500	\$7,770	\$8,800	\$20,770	\$6,420		
Texas	\$6,780	\$7,040	\$8,080	\$19,530	\$6,100		
Utah	\$3,480	\$3,740	\$4,770	\$11,210	\$4,500		
Vermont*	\$1,250	\$1,510	\$2,540	\$2,590	\$0		
Virginia	\$2,850	\$3,110	\$4,140	\$10,610	\$3,830		
Washington	\$3,220	\$3,480	\$4,510	\$8,100	\$3,190		
West Virginia	\$4,550	\$4,810	\$5,840	\$18,170	\$5,760		
Wisconsin	\$4,750	\$5,020	\$6,050	\$13,920	\$4,670		
Wyoming	\$3,230	\$3,500	\$4,530	\$16,180	\$5,250		

^{*} Massachusetts, New York, Vermont, and the District of Columbia have age-rating ratios smaller than 3:1 under current law and will likely maintain their state-specific age curves under the BCRA.

Notes: Effect of Senate's Better Care Reconciliation Act (BCRA), released June 26, 2017, on premiums in 2020 if a 60-year-old kept her current (silver plan) coverage. Premiums reflect 5:1 age rating. Premium increase is the difference a 60-year-old could pay under BCRA compared to current law. Premiums under BCRA to maintain current coverage is the after tax credits premiums for a silver plan in 2020, with 5:1 age-rating. This is compared to 2020 after tax premiums for silver plans under current law. Estimates are for premium increases in counties with the highest premium increase in the state.

Source: Calculations by AARP Public Policy Institute. Silver and bronze premiums and tax credits in 2020 obtained from Kaiser Family Foundation, where 2020 tax credits are computed from lowest cost bronze plan premiums (taken as equivalent to BCRA benchmark plan). Kaiser data available at: http://www.kff.org/interactive/premiums-and-tax-credits-under-the-affordable-care-act-vs-the-senate-better-care-reconciliation-act-interactive-maps/

^{**} At \$20,000 income, Alaska residents would be eligible for Medicaid and New York and Minnesota residents would be eligible for the Basic Health Program.