

## Comparison Between Cover All Pennsylvanians and PA Access to Basic Care (PA ABC)

	CAP	PA ABC
<b>INDIVIDUAL COVERAGE</b>		
<b>General Eligibility Requirements</b>	Uninsured adults age 19 through 64. Legal US resident. Ineligible for Medicare or Medical Assistance.	Same. Same. Same. <b>Resident in PA at least 90 days.</b>
<b>Income Eligibility (as % of Federal Poverty Level)</b>	<b>Up to 300% FPL</b> qualifies for subsidized monthly premiums.	<b>Up to 200% FPL</b> qualifies for subsidized monthly premiums.
<b>Allows Adults above Income Eligibility to Purchase Coverage</b>	<b>Above 300% FPL</b> qualifies for buy-in at full premium cost with exceptions.	<b>200% to 300% FPL</b> qualifies for buy-in at full premium cost. <b>Above 300% FPL</b> may buy-in at full cost if meets the same conditions as established in Cover All Kids. *
<b>Individual Share of Monthly Premium</b>	<b>Up to 100% FPL - \$10</b> <b>100% to 200% FPL - \$40</b> <b>200% to 300% FPL - \$60</b>	<b>Up to 150% FPL - \$0</b> <b>150% to 175% FPL - \$40</b> <b>175% to 200% FPL - \$50</b>
<b>SMALL EMPLOYER COVERAGE</b>		
<b>Small Business Eligibility</b>	2 to 50 employees. Average salary of all employees is <b>less than Pennsylvania average salary</b> . Must enroll at least <b>75%</b> of employees.	Same. Average salary of all employees is <b>less than 300% of FPL for an individual</b> . Must enroll at least <b>50% of eligible</b> employees.
<b>Employer Share of Monthly Premium</b>	<b>\$130 per month</b> per employee.	<b>At least 50% of full premium, but no less than \$150 per month</b> per employee.
<b>KEY PROGRAM COMPONENTS</b>		
<b>Benefits</b>	Includes prescription drugs and behavioral health care.	Same.
<b>Go Bare Period</b>	<b>Up to 200% FPL – 90 days.</b> <b>Above 200% FPL – 180 days.</b>	<b>180 days.</b>
<b>Health Savings Accounts</b>	<b>No HSA provided.</b>	<b>Insurance Dept. may approve HSAs that are equivalent to the PA ABC benefit.</b>
<b>Small Business Grants</b>	<b>No grants provided.</b>	<b>\$42 million for grants to certain small businesses that already provide health care coverage (other than PA ABC).</b>
<b>State Funding Sources</b>	Existing adultBasic funding -- Tobacco Settlement Fund and Community Health Reinvestment Fund.  Redirect uncompensated care funding for hospitals beginning 2009/10.  Surplus from HCPR Account that is not needed for MCare abatements.  <b>Proposed 10-cent cigarette tax.</b> <b>Proposed tax on other tobacco products.</b>	Same.  Same.  Same.  <b>SAF Account created for supplemental revenues yet to be determined.</b>
<b>ADULTS INSURED – YEAR 5</b>	<b>271,903</b>	<b>272,589</b>

### Household Income as % FPL

Persons in Family	Poverty Guideline	150%	200%	300%
1	\$10,400	\$15,600	\$20,800	\$31,200
2	\$14,000	\$21,000	\$28,000	\$42,000
3	\$17,600	\$26,400	\$35,200	\$52,800
4	\$21,200	\$31,800	\$42,400	\$63,600

\* CAK Buy-In: Individual is unable to attain coverage due to pre-existing condition or is unable to afford coverage because cost exceeds 10% of household income or total cost is 150% greater than the premium established in the region.