

Obamacare Health Plan Calculations

[Kaiser Family Foundation Health Reform Subsidy Calculator](#)

2014 US Averages/Age 25/Non-smoker/Single/Silver Plan

Annual Income	Maximum % of income *	Gross Premium	Tax Credit Subsidy	Net Premium	Deductibles	Maximum Penalty * 2014	Maximum Penalty * 2016
					& Co-pays Out of Pocket Max		
\$10,000		(Less than the poverty level - you are on Medicaid)					
\$15,000	2%	\$2,545	\$2,245	\$300	\$2,250	\$150	\$375
\$20,000	5.11%	\$2,545	\$1,524	\$1,021	\$2,250	\$200	\$500
\$25,000	6.92%	\$2,545	\$816	\$1,729	\$5,200	\$250	\$625
\$30,000	8.37%	\$2,545	\$34	\$2,512	\$6,350	\$300	\$750
\$35,000	9.50%	\$2,545	\$0	\$2,545	\$6,350	\$350	\$875

2014 US Averages/Family of Four/Adults Age 30&25/Non-smoker/Silver Plan

Annual Income	Maximum % of income *	Gross Premium	Tax Credit Subsidy	Net Premium	Deductibles	Maximum Penalty * 2014	Maximum Penalty * 2016
					& Co-pays Out of Pocket Max		
\$20,000		(Less than the poverty level - you are on Medicaid)					
\$25,000	2%	\$5,423	\$4,923	\$500	\$4,500	\$285	\$2,085
\$35,000	4%	\$5,423	\$4,050	\$1,373	\$4,500	\$350	\$2,085
\$45,000	5.89%	\$5,423	\$2,772	\$2,650	\$4,500	\$450	\$2,085
\$55,000	7.47%	\$5,423	\$1,312	\$4,111	\$10,400	\$550	\$2,085
\$65,000	8.80%	\$5,423	\$0	\$5,423	\$12,700	\$650	\$2,085

* Maximum penalty for not having Obamacare approved healthcare coverage: