

# ESTIMATED COSTS – NOT ACTUAL FINAL COST

## MESSA Choices 2016-2017 Premium Cost Estimates

ACA taxes and fees for July 2, 2016:

<b><u>Choices</u></b>	<b>Affordable Care Act (ACA) Taxes</b>	<b>Total Premium Cost Single</b>	<b>Total Premium Cost 2-Person</b>	<b>Total Premium Cost Family</b>
		\$7,770.48	\$17,460.96	\$21,724.80
<b>Hard Cap Single \$6,142.11</b>	Estimated ACA Taxes = \$346.00	\$1,628.37 Divided by Twenty Pays = \$81.42 Plus Estimated ACA Taxes= <b><u>\$99.00 per pay for 20 pays</u></b>		
<b>Hard Cap 2-Person \$12,845.04</b>	Estimated ACA Taxes = \$774.00		\$4,615.92 Divided by Twenty Pays = \$230.80 Plus Estimated ACA Taxes= <b><u>\$270.00 per pay for 20 pays</u></b>	
<b>Hard Cap Family \$16,751.23</b>	Estimated ACA Taxes = \$971.00			\$4,973.57 Divided by Twenty Pays = \$248.68 Plus Estimated ACA Taxes= <b><u>\$298.00 per pay for 20 pays</u></b> <i>(Based on a Family of 3 - Each Additional Dependent Add Approximately \$1.00 per Pay)</i>

- MI Claims Tax - .62% of premium
- MI Premium Tax - 1.31% of premium
- ACA Federal Premium Tax (currently 2.2% of premium) 2.32% of premium beginning July 1, 2016 and has a moratorium beginning January 1, 2017.
- ACA PCORI Fee - \$2.17 per covered life per year.
- ACA Reinsurance Fee - \$27 per covered life per year, but terminates on January 1, 2017