

## Obamacare Median 2014 Subsidies and Penalties for Singles (Dollars)

Age	Income	Median Lowest-Cost Bronze Premium	Median Bronze Subsidy	% of Premium Covered by Subsidy	Median Lowest-Cost Bronze Premium, Post-Subsidy	Fine	Median Savings from Paying Fine	Ratio of Post-Subsidy-Premium to Fine	Median % Savings from Paying Fine (vs. Paying Premium)
21	20,000	1863	1507	81%	356	99	257	4:1	72%
21	25,000	1863	799	43%	1064	149	915	7:1	86%
21	30,000	1863	16	1%	1847	199	1648	9:1	89%
21	35,000	1863	0	0%	1863	249	1614	7:1	87%
21	40,000	1863	0	0%	1863	299	1564	6:1	84%
21	45,000	1863	0	0%	1863	349	1514	5:1	81%
21	50,000	1863	0	0%	1863	399	1464	5:1	79%
26	20,000	1908	1568	82%	340	99	241	3:1	71%
26	25,000	1908	860	45%	1048	149	899	7:1	86%
26	30,000	1908	77	4%	1831	199	1632	9:1	89%
26	35,000	1908	0	0%	1908	249	1659	8:1	87%
26	40,000	1908	0	0%	1908	299	1609	6:1	84%
26	45,000	1908	0	0%	1908	349	1559	5:1	82%
26	50,000	1908	0	0%	1908	399	1509	5:1	79%
31	20,000	2159	1909	88%	250	99	151	3:1	60%
31	25,000	2159	1201	56%	958	149	809	6:1	84%
31	30,000	2159	418	19%	1741	199	1542	9:1	89%
31	35,000	2159	0	0%	2159	249	1910	9:1	88%
31	40,000	2159	0	0%	2159	299	1860	7:1	86%
31	45,000	2159	0	0%	2159	349	1810	6:1	84%
31	50,000	2159	0	0%	2159	399	1760	5:1	82%

\*These results reflect complete tallies from the 50 most-populous counties in America (based on the latest Census figures, from Dec. 2012), excluding Mass. (which Obamacare treats differently from the rest of the country) and Md. and Hawaii (as those two states' exchanges were not working and thus did not allow for data-collection). These 50 most-populous counties comprise more than 29 percent of the overall U.S. population. The source for each counties' subsidy tallies is the federal government's Marketplace Premium Databook (for federally run exchanges), the individual states' exchange websites (for state-run exchanges), or the New York Tax Credit and Premium Rate Estimator (for N.Y., where the exchange website denies access to non-residents and where premiums are affected by a ban on age-rating).

Age	Income	Median Lowest-Cost Bronze Premium	Median Bronze Subsidy	% of Premium Covered by Subsidy	Median Lowest-Cost Bronze Premium, Post-Subsidy	Fine	Median Savings from Paying Fine	Ratio of Post-Subsidy-Premium to Fine	Median % Savings from Paying Fine (vs. Paying Premium)
36	20,000	2292	2074	90%	218	99	119	2:1	55%
36	25,000	2292	1381	60%	911	149	762	6:1	84%
36	30,000	2292	598	26%	1694	199	1495	9:1	88%
36	35,000	2292	0	0%	2292	249	2043	9:1	89%
36	40,000	2292	0	0%	2292	299	1993	8:1	87%
36	45,000	2292	0	0%	2292	349	1943	7:1	85%
36	50,000	2292	0	0%	2292	399	1893	6:1	83%
41	20,000	2426	2240	92%	186	99	87	2:1	47%
41	25,000	2426	1563	64%	863	149	714	6:1	83%
41	30,000	2426	780	32%	1646	199	1447	8:1	88%
41	35,000	2426	0	0%	2426	249	2177	10:1	90%
41	40,000	2426	0	0%	2426	299	2127	8:1	88%
41	45,000	2426	0	0%	2426	349	2077	7:1	86%
41	50,000	2426	0	0%	2426	399	2027	6:1	84%
46	20,000	2772	2623	95%	149	99	50	2:1	34%
46	25,000	2772	2063	74%	709	149	560	5:1	79%
46	30,000	2772	1280	46%	1492	199	1293	7:1	87%
46	35,000	2772	467	17%	2305	249	2056	9:1	89%
46	40,000	2772	0	0%	2772	299	2473	9:1	89%
46	45,000	2772	0	0%	2772	349	2423	8:1	87%
46	50,000	2772	0	0%	2772	399	2373	7:1	86%

Age	Income	Median Lowest-Cost Bronze Premium	Median Bronze Subsidy	% of Premium Covered by Subsidy	Median Lowest-Cost Bronze Premium, Post-Subsidy	Fine	Median Savings from Paying Fine	Ratio of Post-Subsidy-Premium to Fine	Median % Savings from Paying Fine (vs. Paying Premium)
51	20,000	3414	3365	99%	49	99	-50	0:1	-102%
51	25,000	3414	2895	85%	519	149	370	3:1	71%
51	30,000	3414	2112	62%	1302	199	1103	7:1	85%
51	35,000	3414	1299	38%	2115	249	1866	8:1	88%
51	40,000	3414	824	24%	2590	299	2291	9:1	88%
51	45,000	3414	349	10%	3065	349	2716	9:1	89%
51	50,000	3414	0	0%	3414	399	3015	9:1	88%
56	20,000	4003	4003	100%	0	99	-99	0:1	N/A
56	25,000	4003	3758	94%	245	149	96	2:1	39%
56	30,000	4003	2975	74%	1028	199	829	5:1	81%
56	35,000	4003	2162	54%	1841	249	1592	7:1	86%
56	40,000	4003	1687	42%	2316	299	2017	8:1	87%
56	45,000	4003	1212	30%	2791	349	2442	8:1	87%
56	50,000	4003	0	0%	4003	399	3604	10:1	90%
61	20,000	4822	4822	100%	0	99	-99	0:1	N/A
61	25,000	4822	4725	98%	97	149	-52	1:1	-54%
61	30,000	4822	4096	85%	726	199	527	4:1	73%
61	35,000	4822	3283	68%	1539	249	1290	6:1	84%
61	40,000	4822	2808	58%	2014	299	1715	7:1	85%
61	45,000	4822	2333	48%	2489	349	2140	7:1	86%
61	50,000	4822	0	0%	4822	399	4423	12:1	92%
64	20,000	5148	5148	100%	0	99	-99	0:1	N/A
64	25,000	5148	5059	98%	89	149	-60	1:1	-67%
64	30,000	5148	4543	88%	605	199	406	3:1	67%
64	35,000	5148	3730	72%	1418	249	1169	6:1	82%
64	40,000	5148	3255	63%	1893	299	1594	6:1	84%
64	45,000	5148	2780	54%	2368	349	2019	7:1	85%
64	50,000	5148	0	0%	5148	399	4749	13:1	92%