

Applicable Large Employer Shared Responsibility Penalty (IRC 4980H, Forms 1094-C & 1095-C)

		2014 (N/A)*	2015	2016	2017	2018
4980H(a) penalty	Annual amount	\$2,000	\$2,080	\$2,160	\$2,260	\$2,320
	Monthly amount	\$166.67	\$173.33	\$180.00	\$188.33	\$193.33
	Required MEC offer % of full-time	n/a	70%	95%	95%	95%
	Full-time exemption	n/a	80**	30	30	30
4980H(b) penalty	Annual amount	\$3,000	\$3,120	\$3,240	\$3,390	\$3,480
	Monthly amount	\$250.00	\$260.00	\$270.00	\$282.50	\$290.00
	Affordability Safe Harbor %	9.50%	9.56%	9.66%	9.69%	9.56%
	Applicable 100% FPL (prior year)	\$11,490	\$11,670	\$11,770	\$11,880	\$12,060
	FPL affordability annual amount	\$1,091.55	\$1,115.65	\$1,136.98	\$1,151.17	\$1,152.94
	FPL affordability monthly amount	\$90.96	\$92.97	\$94.75	\$95.93	\$96.08

* No employer shared responsibility penalties were assessed for 2014

** 80 FT exemption for 2015 only applied if 2015 ACA "size" was 100 or more

Individual Shared Responsibility Penalty (IRC 5000A, Form 8965)

	2014	2015	2016	2017	2018
Annual Penalty Dollar Amount per Adult	\$95	\$325	\$695	\$695	
Maximum Dollar Penalty Amount per Household (3 x adult rate)	\$285	\$975	\$2,085	\$2,085	
% of Modified Adjusted Gross Income Penalty	1.00%	2.00%	2.50%	2.50%	
Maximum % of Income Annual Penalty per Person	\$2,144	\$2,484	\$2,676		
Maximum % of Income Penalty per Household (5 persons)	\$10,720	\$12,420	\$13,380		
% of Household Income Affordability Exemption	8.00%	8.05%	8.13%	8.16%	8.05%

Premium Tax Credits (IRC 36B, Form 8962)

	2014	2015	2016	2017	2018
Household % of Income Contribution Range Start	2.00%	2.01%	2.03%	2.04%	2.01%
Household % of Income Contribution Range End	9.50%	9.56%	9.66%	9.69%	9.56%
100% Federal Poverty Line 1 Person Household (start PTC)	\$11,490	\$11,670	\$11,770	\$11,880	\$12,060
400% Federal Poverty Line 1 Person Household (end PTC)	\$45,960	\$46,680	\$47,080	\$47,520	\$48,240
100% Federal Poverty Line 4 Person Household (start PTC)	\$23,550	\$23,850	\$24,250	\$24,300	\$24,600
400% Federal Poverty Line 4 Person Household (end PTC)	\$94,200	\$95,400	\$97,000	\$97,200	\$98,400
PTC test of affordability of employer offer of self-only coverage	9.50%	9.56%	9.66%	9.69%	9.56%
Marketplace Open Enrollment	Begin	10/01/13	11/01/14	11/01/15	11/01/16
	End	03/31/14	02/15/15	01/31/16	01/31/17
Cap on Excess Advance Premium Tax Credit Repayment					
<200% FPL	Single	\$250	\$300	\$300	\$300
	Family	\$500	\$600	\$600	\$600
200%-300% FPL	Single	\$700	\$750	\$750	\$750
	Family	\$1,400	\$1,500	\$1,500	\$1,500
300%-400% FPL	Single	\$1,250	\$1,275	\$1,275	\$1,275
	Family	\$2,500	\$2,550	\$2,550	\$2,550

Health Insurance Reforms (IRC 9815 & 4980D, Form 8928)

	2014	2015	2016	2017	2018
Maximum Out of Pocket Limit Self-Only Coverage	\$6,350	\$6,600	\$6,850	\$7,150	\$7,350
Maximum Out of Pocket Limit Other Coverage	\$12,700	\$13,200	\$13,700	\$14,300	\$14,700
Maximum Flexible Spending Account Employee Contribution	\$2,500	\$2,550	\$2,550	\$2,600	
Transitional Reinsurance Fee per covered life	\$63	\$44	\$27	Expired	Expired
PCORI fee per covered life	\$2.00	\$2.08	\$2.17	\$2.26	\$2.39

Health Savings Accounts (IRC 223, Form 8889)

	2014	2015	2016	2017	2018
Maximum Contribution/Deduction	Single	\$3,300	\$3,350	\$3,350	\$3,400
	Family	\$6,550	\$6,650	\$6,750	\$6,750
	Age 55+ Extra \$	\$1,000	\$1,000	\$1,000	\$1,000
HDHP Maximum Out of Pocket	Self-only	\$6,350	\$6,450	\$6,550	\$6,550
	Family	\$12,700	\$12,900	\$13,100	\$13,100
HDHP Minimum Deductible	Self-only	\$1,250	\$1,300	\$1,300	\$1,300
	Family	\$2,500	\$2,600	\$2,600	\$2,600