

ARP stops at the end of 2022

	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
Baseline (Turn Off)												
Total Non-Group Enrollment	179,708	197,546	208,401	238,772	219,197	210,765	211,806	212,853	213,904	214,960	216,022	217,090
APTC Enrollment	113,588	124,638	144,575	175,744	138,202	131,693	132,433	133,087	133,825	134,869	135,635	136,305
Total Non-Group Premium PMPM	\$ 799	\$ 749	\$ 614	\$ 594	\$ 629	\$ 715	\$ 751	\$ 789	\$ 828	\$ 870	\$ 913	\$ 959
Gross Premium PMPM for APTC Mbrs	\$ 863	\$ 815	\$ 686	\$ 655	\$ 692	\$ 790	\$ 829	\$ 870	\$ 914	\$ 958	\$ 1,006	\$ 1,057
Net Premium PMPM for APTC Mbrs	\$ 115	\$ 80	\$ 101	\$ 196	\$ 219	\$ 298	\$ 309	\$ 320	\$ 331	\$ 344	\$ 357	\$ 370
APTC PMPM	\$ 749	\$ 743	\$ 601	\$ 451	\$ 527	\$ 492	\$ 520	\$ 551	\$ 582	\$ 614	\$ 649	\$ 687
Total Premiums	\$ 1,722,994,592	\$ 1,775,435,632	\$ 1,535,533,482	\$ 1,703,184,756	\$ 1,653,339,467	\$ 1,809,532,237	\$ 1,909,575,422	\$ 2,014,957,217	\$ 2,126,371,901	\$ 2,243,719,158	\$ 2,367,838,301	\$ 2,498,512,742
Total APTCs	\$ 1,020,470,372	\$ 1,111,674,904	\$ 1,042,959,100	\$ 951,210,638	\$ 873,274,142	\$ 776,924,325	\$ 826,794,288	\$ 879,478,543	\$ 935,328,850	\$ 994,374,833	\$ 1,057,045,551	\$ 1,123,151,420
After Reinsurance												
Reinsurance Funding	\$ 352,840,511	\$ 400,166,658	\$ 432,632,395	\$ 491,646,596	\$ 505,995,722	\$ 438,386,459	\$ 467,210,234	\$ 497,147,457	\$ 530,180,178	\$ 564,739,520	\$ 600,470,708	\$ 637,032,155
Change in SLCSF Premium	50%	57%	47%	36%	36%	36%	36%	36%	36%	36%	36%	36%
Total Non- Group Premium PMPM	\$ 529	\$ 472	\$ 414	\$ 433	\$ 457	\$ 521	\$ 547	\$ 575	\$ 603	\$ 633	\$ 665	\$ 698
APTC PMPM	\$ 462	\$ 434	\$ 408	\$ 330	\$ 372	\$ 338	\$ 358	\$ 380	\$ 402	\$ 426	\$ 449	\$ 476
Change in Total Non-Group Enrollment	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%
Total Non-Group Enrollment	191,178	210,155	221,704	254,013	233,188	224,219	225,326	226,439	227,557	228,681	229,811	230,946
APTC Enrollment	113,296	122,984	134,034	163,436	138,202	128,046	129,236	129,874	131,108	131,755	133,128	133,785
Total Premiums	\$ 1,213,524,479	\$ 1,189,580,622	\$ 1,100,558,265	\$ 1,320,483,929	\$ 1,279,976,132	\$ 1,402,122,396	\$ 1,479,499,454	\$ 1,561,147,085	\$ 1,647,301,011	\$ 1,738,209,969	\$ 1,834,136,427	\$ 1,935,357,338
Total APTCs	\$ 627,665,728	\$ 640,913,580	\$ 656,003,562	\$ 646,798,810	\$ 616,692,465	\$ 520,026,257	\$ 555,135,050	\$ 592,349,371	\$ 631,779,808	\$ 673,578,597	\$ 717,936,329	\$ 764,912,113
Savings												
Estimated APTC Savings	\$ 392,779,706	\$ 465,769,486	\$ 386,955,538	\$ 304,411,828	\$ 256,581,677	\$ 256,898,069	\$ 271,659,237	\$ 287,129,172	\$ 303,549,042	\$ 320,796,236	\$ 339,109,222	\$ 358,239,307
Estimated Net Federal Savings	\$ 373,395,635	\$ 447,277,359	\$ 367,607,761	\$ 289,191,236	\$ 243,752,593	\$ 244,053,165	\$ 258,076,276	\$ 272,772,713	\$ 288,371,590	\$ 304,756,424	\$ 322,153,761	\$ 340,327,341
Estimated Pass Through	106%	112%	85%	59%	48%	56%	55%	55%	54%	54%	54%	53%
Funding Available												
Federal funding remaining EOY (carried forward)	\$ 20,159,489	\$ 67,270,190	\$ 2,245,556	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
State funding remaining EOY (carried forward)	\$ 326,606,485	\$ 345,123,901	\$ 357,715,445	\$ 256,402,313	\$ 84,714,069	\$ 2,692,673	\$ (92,347,789)	\$ (185,822,504)	\$ (294,899,250)	\$ (420,293,059)	\$ (562,137,279)	\$ (720,459,569)

ARP continues indefinitely

	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
Baseline (Turn Off)												
Total Non-Group Enrollment	179,708	197,546	208,401	238,772	241,453	233,133	234,286	235,444	236,609	237,779	238,955	240,137
APTC Enrollment	113,588	124,638	144,575	175,744	178,582	173,812	174,856	175,721	182,173	187,077	188,888	194,419
Total Non-Group Premium PMPM	\$ 799	\$ 749	\$ 614	\$ 594	\$ 623	\$ 710	\$ 745	\$ 783	\$ 822	\$ 863	\$ 906	\$ 951
Gross Premium PMPM for APTC Mbrs	\$ 863	\$ 815	\$ 686	\$ 655	\$ 685	\$ 782	\$ 820	\$ 861	\$ 911	\$ 953	\$ 999	\$ 1,039
Net Premium PMPM for APTC Mbrs	\$ 115	\$ 80	\$ 101	\$ 196	\$ 202	\$ 275	\$ 284	\$ 294	\$ 329	\$ 349	\$ 361	\$ 378
APTC PMPM	\$ 749	\$ 743	\$ 601	\$ 451	\$ 475	\$ 507	\$ 536	\$ 567	\$ 582	\$ 604	\$ 638	\$ 660
Total Premiums	\$ 1,722,994,592	\$ 1,775,435,632	\$ 1,535,533,482	\$ 1,703,184,756	\$ 1,805,339,217	\$ 1,985,843,929	\$ 2,095,446,307	\$ 2,211,098,434	\$ 2,333,134,284	\$ 2,462,099,620	\$ 2,597,985,599	\$ 2,741,376,872
Total APTCs	\$ 1,020,470,372	\$ 1,111,674,904	\$ 1,042,959,100	\$ 951,210,638	\$ 1,017,569,160	\$ 1,057,134,567	\$ 1,124,576,097	\$ 1,195,953,052	\$ 1,272,240,498	\$ 1,355,683,996	\$ 1,445,400,231	\$ 1,540,111,621
After Reinsurance												
Reinsurance Funding	\$ 352,840,511	\$ 400,166,658	\$ 432,632,395	\$ 491,646,596	\$ 514,515,711	\$ 446,018,375	\$ 475,382,625	\$ 505,890,777	\$ 539,526,569	\$ 574,722,902	\$ 611,126,876	\$ 648,398,888
Change in SLCSF Premium	50%	57%	47%	36%	36%	36%	36%	36%	36%	36%	36%	36%
Total Non- Group Premium PMPM	\$ 529	\$ 472	\$ 414	\$ 433	\$ 454	\$ 517	\$ 543	\$ 570	\$ 599	\$ 629	\$ 660	\$ 693
APTC PMPM	\$ 462	\$ 434	\$ 408	\$ 330	\$ 342	\$ 352	\$ 373	\$ 396	\$ 420	\$ 444	\$ 458	\$ 485
Change in Total Non-Group Enrollment	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%
Total Non-Group Enrollment	191,178	210,155	221,704	254,013	256,865	248,014	249,240	250,473	251,711	252,956	254,207	255,464
APTC Enrollment	113,296	122,984	134,034	163,436	168,468	169,305	170,142	170,985	171,831	173,107	178,838	179,732
Total Premiums	\$ 1,213,524,479	\$ 1,189,580,622	\$ 1,100,558,265	\$ 1,320,483,929	\$ 1,399,315,324	\$ 1,539,236,921	\$ 1,624,190,236	\$ 1,713,832,746	\$ 1,808,423,305	\$ 1,908,235,057	\$ 2,013,556,226	\$ 2,124,690,949
Total APTCs	\$ 627,665,728	\$ 640,913,580	\$ 656,003,562	\$ 646,798,810	\$ 691,542,769	\$ 714,405,416	\$ 761,881,374	\$ 812,149,478	\$ 865,367,443	\$ 921,744,479	\$ 982,275,127	\$ 1,046,680,605
Savings												
Estimated APTC Savings	\$ 392,779,706	\$ 465,769,486	\$ 386,955,538	\$ 304,411,828	\$ 326,026,391	\$ 342,729,151	\$ 362,694,723	\$ 383,803,573	\$ 406,873,055	\$ 433,939,517	\$ 463,125,104	\$ 493,431,016
Estimated Net Federal Savings	\$ 373,395,635	\$ 447,277,359	\$ 367,607,761	\$ 289,191,236	\$ 309,725,071	\$ 325,592,694	\$ 344,559,987	\$ 364,613,395	\$ 386,529,402	\$ 412,242,541	\$ 439,968,849	\$ 468,759,465
Estimated Pass Through	106%	112%	85%	59%	60%	73%	72%	72%	72%	72%	72%	72%
Funding Available												
Federal funding remaining EOY (carried forward)	\$ 20,159,489	\$ 67,270,190	\$ 2,245,556	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
State funding remaining EOY (carried forward)	\$ 326,606,485	\$ 345,123,901	\$ 357,715,445	\$ 256,402,313	\$ 142,166,558	\$ 134,052,774	\$ 117,323,634	\$ 106,946,280	\$ 86,680,954	\$ 58,789,881	\$ 24,104,581	\$ (17,152,318)

No ARP

	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
Baseline (Turn Off)												
Total Non-Group Enrollment	179,708	197,546	207,289	216,504	219,912	211,484	212,528	213,577	214,631	215,691	216,756	217,826
APTC Enrollment	113,588	124,638	130,498	136,623	141,969	136,787	137,565	138,244	139,022	140,098	140,898	141,594
Total Non-Group Premium PMPM	\$ 799	\$ 749	\$ 617	\$ 592	\$ 620	\$ 706	\$ 742	\$ 779	\$ 818	\$ 859	\$ 902	\$ 947
Gross Premium PMPM for APTC Mbrs	\$ 863	\$ 815	\$ 671	\$ 647	\$ 671	\$ 765	\$ 803	\$ 843	\$ 885	\$ 928	\$ 975	\$ 1,023
Net Premium PMPM for APTC Mbrs	\$ 115	\$ 80	\$ 91	\$ 192	\$ 200	\$ 280	\$ 290	\$ 300	\$ 311	\$ 322	\$ 334	\$ 346
APTC PMPM	\$ 749	\$ 743	\$ 585	\$ 444	\$ 458	\$ 485	\$ 513	\$ 543	\$ 574	\$ 606	\$ 641	\$ 678
Total Premiums	\$ 1,722,994,592	\$ 1,775,435,632	\$ 1,534,035,553	\$ 1,539,056,911	\$ 1,635,804,297	\$ 1,792,666,394	\$ 1,891,772,793	\$ 1,996,167,858	\$ 2,106,538,920	\$ 2,222,786,948	\$ 2,345,720,071	\$ 2,475,168,670
Total APTCs	\$ 1,020,470,372	\$ 1,111,674,904	\$ 916,482,972	\$ 727,681,732	\$ 780,490,561	\$ 795,429,374	\$ 846,692,670	\$ 900,838,455	\$ 958,258,980	\$ 1,018,951,879	\$ 1,083,387,865	\$ 1,151,346,877
After Reinsurance												
Reinsurance Funding	\$ 352,840,511	\$ 400,166,658	\$ 432,375,534	\$ 483,599,688	\$ 514,042,760	\$ 445,559,908	\$ 474,854,597	\$ 505,286,375	\$ 538,838,477	\$ 573,943,274	\$ 610,247,298	\$ 647,410,337
Change in SLCS Premium	50%	57%	47%	36%	36%	36%	36%	36%	36%	36%	36%	36%
Total Non- Group Premium PMPM	\$ 529	\$ 472	\$ 416	\$ 432	\$ 452	\$ 515	\$ 541	\$ 568	\$ 596	\$ 626	\$ 657	\$ 690
APTC PMPM	\$ 462	\$ 434	\$ 367	\$ 307	\$ 318	\$ 333	\$ 352	\$ 374	\$ 395	\$ 419	\$ 442	\$ 469
Change in Total Non-Group Enrollment	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%
Total Non-Group Enrollment	191,178	210,155	220,520	230,324	233,949	224,983	226,093	227,209	228,331	229,459	230,592	231,730
APTC Enrollment	113,296	122,984	127,907	131,378	136,314	132,980	134,270	134,933	136,270	136,943	138,372	139,055
Total Premiums	\$ 1,213,524,479	\$ 1,189,580,622	\$ 1,099,708,666	\$ 1,194,469,053	\$ 1,269,437,296	\$ 1,390,778,949	\$ 1,467,526,853	\$ 1,548,510,448	\$ 1,633,963,524	\$ 1,724,132,775	\$ 1,819,278,516	\$ 1,919,675,429
Total APTCs	\$ 627,665,728	\$ 640,913,580	\$ 563,340,248	\$ 483,413,786	\$ 519,379,796	\$ 530,899,707	\$ 566,948,087	\$ 605,165,268	\$ 645,664,278	\$ 688,604,740	\$ 734,179,588	\$ 782,448,576
Savings												
Estimated APTC Savings	\$ 392,779,706	\$ 465,769,486	\$ 353,142,723	\$ 244,267,947	\$ 261,110,766	\$ 264,529,667	\$ 279,744,583	\$ 295,673,187	\$ 312,594,702	\$ 330,347,139	\$ 349,208,277	\$ 368,898,301
Estimated Net Federal Savings	\$ 373,395,635	\$ 447,277,359	\$ 335,485,587	\$ 232,054,549	\$ 248,055,227	\$ 251,303,184	\$ 265,757,354	\$ 280,889,528	\$ 296,964,967	\$ 313,829,782	\$ 331,747,863	\$ 350,453,386
Estimated Pass Through	106%	112%	78%	48%	48%	56%	56%	56%	55%	55%	54%	54%
Funding Available												
Federal funding remaining EOY (carried forward)	\$ 20,159,489	\$ 67,270,190	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
State funding remaining EOY (carried forward)	\$ 326,606,485	\$ 345,123,901	\$ 328,095,689	\$ 175,447,221	\$ 14,574	\$ (81,930,253)	\$ (176,934,000)	\$ (270,430,818)	\$ (379,572,486)	\$ (505,096,690)	\$ (647,123,398)	\$ (805,697,825)

LEWIS & ELLIS

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