

WHO BENEFITS	STATUS QUO	GOVERNOR'S PLAN
Two-Earner Thomases <ul style="list-style-type: none"> ○ Husband and wife with separate employer-provided health plans. ○ One child insured through the better plan. ○ Combined income: \$130,000 a year. 	Family pays \$3,120 yearly in combined premiums, with increasing costs for co-pays, premiums and deductibles. Employers pay \$9,880 yearly for employer share.	Would keep their own plan and continue to pay \$3,120 for their health plans with possible savings from pre-tax contributions.
Grandma Mary <ul style="list-style-type: none"> ○ 60-year-old retiree ○ Paying for individual health plan. ○ Income: \$35,000 a year from pension investments. 	Pays \$8,400 a year for plan. Not protected if no longer affordable.	Can keep her current plan but has the option to buy an individual health insurance plan on a guaranteed issue basis for an annual cost as low as \$4,500. Would be eligible for a \$2,750 tax credit to offset part of the costs because her premiums exceed 5% of adjusted gross income.
Len the Limo Driver <ul style="list-style-type: none"> ○ 38-year-old employee with wife and 2 kids. Purchased own \$2,500 deductible family coverage policy. ○ Employer doesn't offer a plan. ○ Income: \$60,000 a year. 	Pays \$6,000 yearly for health plan.	Would be eligible for a \$2,100 tax credit because their premiums exceed 5% of adjusted gross income. Len would also save money through pre-tax contributions to health plan.
Uninsured Joe <ul style="list-style-type: none"> ○ Employee with spouse and two dependent children all uninsured. ○ Employer doesn't offer a health plan. ○ Income: \$32,000 a year. 	Pays out-of-pocket for occasional care. Risks bankruptcy if he becomes seriously ill.	Required to obtain a basic health insurance plan for the family. Would pay no more than \$1,600 per year in premiums for state-subsidized coverage for the entire family. Would also save money through pre-tax contributions.
Unattached Ursula <ul style="list-style-type: none"> ○ Single woman ○ insured through employer. ○ Income: \$60,000 a year. 	Pays \$1,200 a year for health plan. Employer picks up remainder – \$3,600.	Would keep her current plan but would save almost \$500 a year because of savings through pre-tax premium contributions. Employer would continue to pay remaining \$3,600.
Richie Rich <ul style="list-style-type: none"> ○ Self-employed attorney with wife, three children. ○ Income: \$250,000 a year. 	Pays \$15,000 a year for health plan to cover himself and family.	Can keep their current plan but have the option to buy any individual health insurance plan on a guaranteed issue basis.
Cancer Survivor Carrie <ul style="list-style-type: none"> ○ 45-year old employee. ○ Covered through her employer. ○ Income: \$45,000 per year 	Pays \$1,200 yearly for health plan. Employer picks up the remainder – \$3,600. Wants to start own business but cannot leave her current job without health insurance and \$7,000 high-risk pool policy is too expensive.	Could leave her employer and start her own business because she could purchase an individual health insurance plan on a guaranteed issue basis at a rate far below the cost of the high-risk pool.
New Graduate Norma <ul style="list-style-type: none"> ○ Uninsured 22-year old single woman who has just graduated. ○ Income: \$35,000 a year. 	Risks bankruptcy if she becomes seriously ill. Previously had coverage through her university.	Required to obtain a basic health insurance plan and may purchase any individual health insurance plan on a guaranteed issue basis.