

All Kids/FamilyCare Special Study

*A review of income and third party
liability coverage*



December 2008

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EXECUTIVE SUMMARY

Due to a legislative inquiry regarding the All Kids and FamilyCare programs, the Department of HealthCare and Family Services (HFS) Office of Inspector General (OIG) agreed to conduct a special study of income and prior insurance coverage (third party liability or TPL) for participants in the All Kids and FamilyCare programs.¹ Using methods similar to the OIG's 2002 special study of KidCare assets and income, the OIG sampled cases over 133% of the federal poverty level (FPL), hereafter referred to as All Kids/Family Care.

The OIG collected income information from electronic resources and TPL information from employers and families. For purposes of this study, the OIG annualized income identified from electronic sources to determine a household total.

The purpose of this special study was to determine if the annualized incomes of All Kids/FamilyCare families was in excess of their current program eligibility standards and to identify prior TPL coverage for 229 families randomly selected for review. The appendix itemizes information on each of the 229 families in the sample.

In accordance with current policy, program eligibility for the cases in this study was determined by averaging monthly income as represented by one pay stub. For purposes of this study, the OIG predicted eligibility utilizing annualized income. As a result, 1% of the families reviewed would not have been eligible for the All Kids/FamilyCare program in which they were enrolled if the program based eligibility on annual income rather than monthly income. The OIG's review of TPL coverage indicated that 1.6% of the families had TPL coverage prior to their eligibility determination for the All Kids/FamilyCare program.

¹ All Kids is medical coverage for children only and FamilyCare is medical coverage for adults and children.

ALL KIDS/FAMILYCARE OVERVIEW

The Children's Health Insurance Program Act House Bill 705 was signed in August of 1998. The State's Children Health Insurance Program (SCHIP) was implemented as the KidCare program. The KidCare program was implemented in two phases during 1998.

Phase 1, known as KidCare Assist, began on January 5, 1998. This phase expanded the income standard to 133% of the Federal Poverty Level (FPL) for children. The income standard for pregnant women and infants born to Medicaid eligible pregnant women was also increased to 200% of the FPL.

Phase II, known as KidCare Share, and KidCare Premium, began on August 12, 1998. This phase expanded medical coverage to children whose household income was between 133% and 185% of the FPL. KidCare Rebate was also started offering families reimbursement for the premium cost of their children's private health insurance. For Rebate, the household income would have to be between 133% and 185% of the FPL. As of January 2006, adults were added to this expansion. These cases that include both adults and children are referred to as FamilyCare. Eligibility for the Rebate program was later increased to 200% of the FPL and KidCare was renamed All Kids.

In July of 2006, HFS implemented the expansion of medical coverage to children under age 19 regardless of income or immigration status. This expanded medical coverage for children over 200% of the FPL. These programs are referred to as All Kids Premium Levels 2 through 8.

REVIEW METHODOLOGY

As of January 2007, there were approximately 120,000 individuals enrolled in the All Kids/FamilyCare program (cases over 133% of the FPL). For this study, 229 cases were selected with an enrollment or renewal action in the month of January 2007.

For the income portion of this study, the OIG utilized electronic collateral contacts from the following sources:

- Illinois Department of Employment Security's (IDES) Automated Wage Verification System (AWVS)
- HFS' Division of Child Support's State Disbursement Unit (SDU)
- Illinois Department of Human Services' Information Systems - Social Security Benefits

For the TPL portion of this study, the OIG submitted requests to the employers identified from the AWVS and conducted surveys of clients. Employers and clients were not required to participate in this study. Therefore, the OIG may not have been able to verify all information.

INCOME

The amount of income, both earned and unearned is the primary eligibility factor for the All Kids/FamilyCare program. These medical programs include coverage for adults from Share (133% of the FPL) up through Premium Level 1 (200% of the FPL) and children from Share (133% of the FPL) through Premium Level 8 (800% of the FPL). The Share program requires co-pays, but no premiums. Premium Levels 1 through 8 require premiums and co-pays. The Rebate (133% FPL to 200%) program reimburses families for the cost of their insurance premiums.

Eligibility for All Kids/FamilyCare is based upon the family's household size and income received during the month of application or renewal. For this study, the family's household size was determined from what was reported by the families to the State at the time of the January 2007 approval or renewal.

The OIG, with the cooperation of HFS, IDHS and IDES identified earned and unearned income for 193 (84%) of the 229 cases reviewed. The remaining 36 (16%) cases resulted in no income.

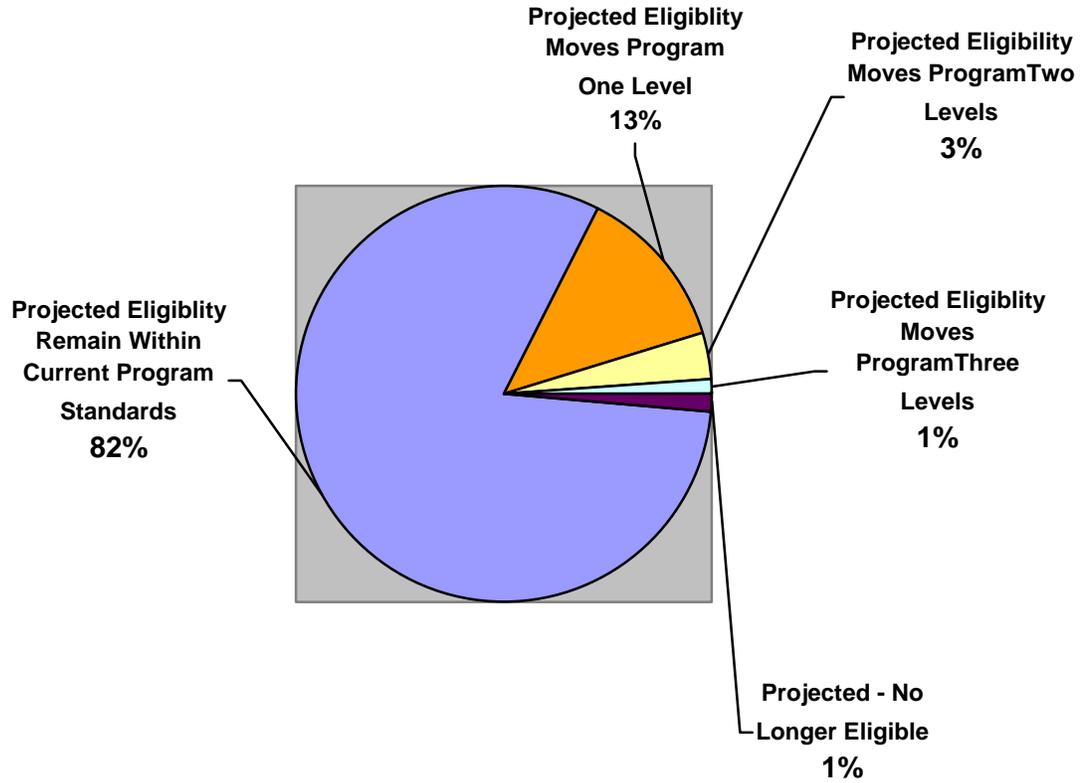
Of the 229 cases reviewed, 226 cases (99%) remained within the program standards for the All Kids/FamilyCare program. Three (1%) cases exceeded the All Kids/FamilyCare program standards. See appendix for individual cases, their current FPL dollars and the income identified.

As indicated by the following chart, 186 (82%) of the 229 cases reviewed remained within the current program standard for which they were determined eligible, 40 (17%) of the cases exceed their current program eligibility standards but remain within the program standards for the All Kids/FamilyCare program and three (1%) of the cases exceed both their current and the All Kids/FamilyCare program standards. The income identified by the OIG for these three cases only slightly exceeded the FPL (200% to 250%) for the current program standards for which they were determined eligible.

The chart reflects that 29 of the 40 cases that exceed their current All Kids/FamilyCare program standards only exceed by one level. Eight cases exceed current program standards by two All Kids/FamilyCare levels and three cases by three All Kids/FamilyCare levels.

This study focused on the results of eligibility if annual income was utilized in the eligibility determination. However, current federal law prohibits Illinois from using annual income or averaging monthly income if doing so would result in a denial of eligibility. Many families have fluctuating income that is different from month to month, therefore making the monthly average of annual income unrepresentative for any one month.

Annualized Income Compared to Current Program Standards



THIRD PARTY LIABILITY

To qualify for All Kids Premium Levels 2 through 8, most children must have been uninsured or without TPL. Exceptions are granted to individuals who meet specific criteria such as job loss, non-qualifying insurance or have gone through a life-changing event such as death or divorce. These families would be determined eligible for the All Kids/FamilyCare program regardless of TPL coverage prior to enrollment.

In order to estimate how many individuals enrolled in the All Kids/FamilyCare program were previously insured through private insurance plans, hereafter referred to as TPL; the OIG surveyed All Kids/FamilyCare families and solicited TPL information from employers.

Twelve of the 229 cases in this study are Rebate cases, which require TPL coverage and therefore are not applicable to the TPL review. Of the remaining 217 (743 individuals), the OIG attempted to contact families to conduct the surveys and identified employers from the AWVS.

Surveys were completed on 131 of the 217 surveys. The remaining surveys were not completed because the families refused to complete the survey, did not respond to our contacts or were unable to be located.

Two families of the 131 surveyed indicated they had private insurance coverage prior to enrolling in the All Kids/FamilyCare program and 53 indicated they had employee-sponsored coverage. A review of each case revealed that the majority of those individuals indicated on the surveys as having TPL, either was not receiving All Kids/FamilyCare program coverage at the time of the family's enrollment or they received coverage below 200% of the FPL. TPL coverage is allowable for All Kids/FamilyCare programs below 200% of the FPL. Results of the surveys indicate that four families (five individuals) had employee-sponsored TPL coverage prior to enrollment into the All Kids/FamilyCare programs over 200% of the FPL (Levels 2 through 8). A review of TPL coverage would have been required for these four families prior to enrollment.

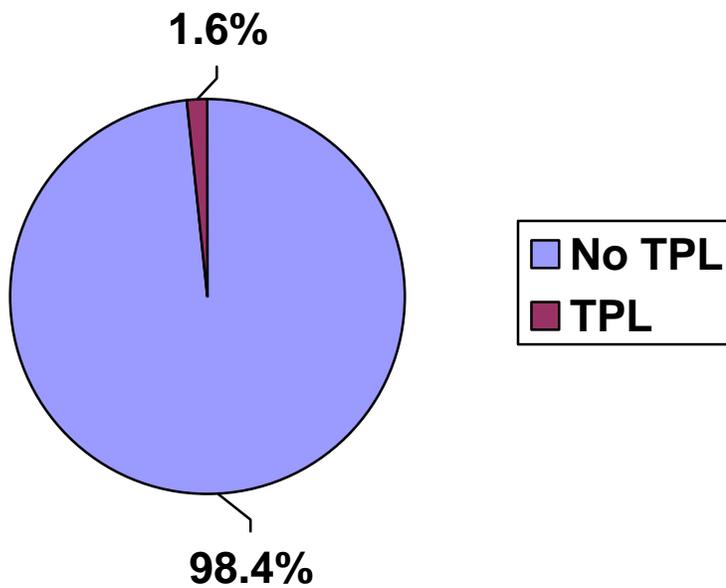
For the 217 cases, 235 letters were sent to employers for TPL information. The OIG received 172 responses. A review of each response resulted in six cases (nine individuals) with TPL coverage during the 12 months prior to enrolling into the All Kids/FamilyCare program Levels 2 through 8 for which prior TPL coverage is a factor that would have required additional review.

See appendix for individual cases, the number of individuals insured according to the surveys and the number of individuals insured according to the employer letters.

Results of both the surveys and the employer letters revealed a total of eight families or 12 individuals (two were represented in both the surveys and the letters) with TPL coverage. This translates to 1.6% of the All Kid/FamilyCare family members with TPL

coverage prior to enrolling into the program. This 1.6% may have been allowed prior TPL coverage if they qualified under an exception such as the child lost medical benefits under one of the programs at or below 200% of the FPL, the child lost insurance when a parent's job ended, the child has COBRA insurance or the child reached the insurance plan's maximum life benefit.

PREVIOUSLY INSURED INDIVIDUALS



Appendix

	Reported Income Annualized	FPL Percentage	INCOME IDENTIFIED				Household Size	# of Insured According to Employers	# of Insured According to Families
			AWVS Annualized	SDU Annualized	Social Security Annualized	Household Total			
1	\$50,004.00	250%	\$19,208.44	\$0.00	\$0.00	\$19,208.44	4		
2	\$26,400.00	200%	\$0.00	\$0.00	\$25,224.00	\$25,224.00	2		
3	\$50,004.00	250%	\$28,899.89	\$0.00	\$0.00	\$28,899.89	4		
4	\$39,996.00	200%	\$4,625.03	\$0.00	\$0.00	\$4,625.03	4		
5	\$39,996.00	200%	\$10,257.81	\$0.00	\$0.00	\$10,257.81	4		
6	\$24,900.00	150%	\$3,368.42	\$0.00	\$0.00	\$3,368.42	3		
7	\$41,496.00	250%	\$0.00	\$0.00	\$0.00	\$0.00	3		
8	\$39,996.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	4		
9	\$33,000.00	250%	\$17,944.63	\$0.00	\$0.00	\$17,944.63	2		
10	\$45,300.00	150%	\$0.00	\$0.00	\$0.00	\$0.00	7		
11	\$41,496.00	250%	\$13,289.88	\$10,560.00	\$0.00	\$23,849.88	3		
12	\$39,996.00	200%	\$8,285.08	\$0.00	\$0.00	\$8,285.08	4		
13	\$33,204.00	200%	\$29,265.11	\$0.00	\$0.00	\$29,265.11	3		
14	\$19,800.00	150%	\$20,421.60	\$0.00	\$0.00	\$20,421.60	2		
15	\$50,004.00	250%	\$11,475.86	\$0.00	\$0.00	\$11,475.86	4		
16	\$19,800.00	150%	\$17,021.08	\$0.00	\$0.00	\$17,021.08	2		
17	\$46,800.00	200%	\$52,253.00	\$0.00	\$0.00	\$52,253.00	5		
18	\$33,204.00	200%	\$19,992.05	\$0.00	\$0.00	\$19,992.05	3		
19	\$39,996.00	200%	\$21,072.32	\$0.00	\$0.00	\$21,072.32	4		
20	\$30,000.00	150%	\$33,919.00	\$0.00	\$0.00	\$33,919.00	4		
21	\$40,200.00	150%	\$32,252.54	\$3,594.00	\$4,908.00	\$40,754.54	6		
22	\$26,400.00	200%	\$18,242.16	\$6,840.00	\$0.00	\$25,082.16	2		
23	\$39,996.00	200%	\$1,957.24	\$0.00	\$0.00	\$1,957.24	4		
24	\$33,204.00	200%	\$12,650.00	\$0.00	\$0.00	\$12,650.00	3		
25	\$50,004.00	250%	\$0.00	\$0.00	\$0.00	\$0.00	4		
26	\$41,496.00	250%	\$22,607.30	\$0.00	\$0.00	\$22,607.30	3		
27	\$24,900.00	150%	\$24,749.74	\$0.00	\$0.00	\$24,749.74	3		
28	\$26,400.00	200%	\$0.00	\$0.00	\$18,900.00	\$18,900.00	2		
29	\$83,004.00	500%	\$5,130.00	\$0.00	\$0.00	\$5,130.00	3		
30	\$33,204.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	3		
31	\$26,400.00	200%	\$34,241.14	\$0.00	\$0.00	\$34,241.14	2		
32	\$33,204.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	3		
33	\$35,100.00	150%	\$25,287.35	\$0.00	\$0.00	\$25,287.35	5		
34	\$24,900.00	150%	\$22,260.84	\$0.00	\$0.00	\$22,260.84	3		
35	\$46,800.00	200%	\$26,223.53	\$0.00	\$0.00	\$26,223.53	5		
36	\$50,004.00	250%	\$51,156.00	\$0.00	\$0.00	\$51,156.00	4		
37	\$49,800.00	300%	\$34,569.00	\$0.00	\$0.00	\$34,569.00	3	1	
38	\$49,800.00	300%	\$0.00	\$0.00	\$0.00	\$0.00	3		
39	\$24,900.00	150%	\$17,444.61	\$0.00	\$0.00	\$17,444.61	3		
40	\$30,000.00	150%	\$0.00	\$0.00	\$0.00	\$0.00	4		
41	\$49,800.00	300%	\$13,499.46	\$0.00	\$0.00	\$13,499.46	3		
42	\$50,004.00	250%	\$24,398.88	\$0.00	\$0.00	\$24,398.88	4		
43	\$46,800.00	200%	\$36,894.86	\$0.00	\$0.00	\$36,894.86	5		
44	\$19,800.00	150%	\$20,827.09	\$0.00	\$0.00	\$20,827.09	2		
45	\$30,000.00	150%	\$31,522.17	\$0.00	\$0.00	\$31,522.17	4		

Appendix (continued)

	Reported Income Annualized	FPL Percentage	INCOME IDENTIFIED				Household Size	# of Insured According to Employers	# of Insured According to Families
			AWVS Annualized	SDU Annualized	Social Security Annualized	Household Total			
46	\$58,500.00	250%	\$21,109.05	\$0.00	\$0.00	\$21,109.05	5		
47	\$39,996.00	200%	\$48,463.25	\$0.00	\$0.00	\$48,463.25	4		
48	\$24,900.00	150%	\$3,305.99	\$0.00	\$0.00	\$3,305.99	3		
49	\$93,600.00	400%	\$27,537.79	\$0.00	\$0.00	\$27,537.79	5		
50	\$19,800.00	150%	\$29,316.77	\$0.00	\$6,756.00	\$36,072.77	2		
51	\$41,496.00	250%	\$5,881.67	\$0.00	\$0.00	\$5,881.67	3		
52	\$41,496.00	250%	\$15,681.03	\$0.00	\$0.00	\$15,681.03	3		
53	\$39,996.00	200%	\$20,682.88	\$0.00	\$0.00	\$20,682.88	4		
54	\$33,000.00	250%	\$20,495.10	\$1,716.00	\$0.00	\$22,211.10	2		
55	\$19,800.00	150%	\$23,247.60	\$0.00	\$0.00	\$23,247.60	2		
56	\$26,400.00	200%	\$21,970.98	\$0.00	\$0.00	\$21,970.98	2		
57	\$30,000.00	150%	\$22,764.65	\$0.00	\$0.00	\$22,764.65	4		
58	\$50,004.00	250%	\$28,715.17	\$4,800.00	\$0.00	\$33,515.17	4		
59	\$26,400.00	200%	\$15,578.96	\$0.00	\$0.00	\$15,578.96	2		
60	\$80,004.00	400%	\$36,099.88	\$0.00	\$0.00	\$36,099.88	4		
61	\$33,204.00	200%	\$33,034.49	\$0.00	\$0.00	\$33,034.49	3		
62	\$39,996.00	200%	\$29,385.76	\$0.00	\$0.00	\$29,385.76	4		
63	\$26,400.00	200%	\$4,850.78	\$0.00	\$0.00	\$4,850.78	2		
64	\$50,004.00	250%	\$0.00	\$0.00	\$0.00	\$0.00	4		
65	\$46,800.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	5		
66	\$50,004.00	250%	\$8,891.58	\$0.00	\$39,828.00	\$48,719.58	4		
67	\$33,204.00	200%	\$35,458.63	\$0.00	\$0.00	\$35,458.63	3		
68	\$33,204.00	200%	\$9,822.45	\$0.00	\$0.00	\$9,822.45	3		
69	\$26,400.00	200%	\$31,040.04	\$0.00	\$0.00	\$31,040.04	2		
70	\$26,400.00	200%	\$18,308.50	\$0.00	\$8,436.00	\$26,744.50	2	1	
71	\$49,800.00	300%	\$8,361.26	\$4,212.00	\$0.00	\$12,573.26	3	1	
72	\$19,800.00	150%	\$35,385.98	\$0.00	\$0.00	\$35,385.98	2		
73	\$33,204.00	200%	\$0.00	\$0.00	\$30,276.00	\$30,276.00	3		
74	\$58,500.00	250%	\$0.00	\$0.00	\$0.00	\$0.00	5		
75	\$50,004.00	250%	\$59,083.93	\$0.00	\$0.00	\$59,083.93	4		
76	\$30,000.00	150%	\$0.00	\$0.00	\$0.00	\$0.00	4		
77	\$50,004.00	250%	\$4,393.56	\$0.00	\$0.00	\$4,393.56	4		
78	\$33,204.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	3		
79	\$24,900.00	150%	\$19,532.93	\$0.00	\$0.00	\$19,532.93	3		
80	\$33,000.00	250%	\$48,244.80	\$0.00	\$0.00	\$48,244.80	2		
81	\$49,800.00	300%	\$12,457.26	\$0.00	\$0.00	\$12,457.26	3		
82	\$35,100.00	150%	\$15,082.75	\$0.00	\$0.00	\$15,082.75	5		
83	\$45,300.00	150%	\$0.00	\$0.00	\$0.00	\$0.00	7		
84	\$46,800.00	200%	\$37,088.00	\$0.00	\$0.00	\$37,088.00	5		
85	\$46,800.00	200%	\$44,488.00	\$0.00	\$0.00	\$44,488.00	5		
86	\$33,204.00	200%	\$5,320.39	\$0.00	\$0.00	\$5,320.39	3		
87	\$35,100.00	150%	\$29,562.42	\$0.00	\$0.00	\$29,562.42	5		
88	\$24,900.00	150%	\$20,084.43	\$0.00	\$0.00	\$20,084.43	3		
89	\$49,800.00	300%	\$0.00	\$0.00	\$0.00	\$0.00	3		
90	\$24,900.00	150%	\$17,748.00	\$0.00	\$25,332.00	\$43,080.00	3		
91	\$26,400.00	200%	\$24,897.53	\$0.00	\$0.00	\$24,897.53	2		

Appendix (continued)

	Reported Income Annualized	FPL Percentage	INCOME IDENTIFIED				Household Size	# of Insured According to Employers	# of Insured According to Families
			AWVS Annualized	SDU Annualized	Social Security Annualized	Household Total			
92	\$33,204.00	200%	\$8,343.87	\$0.00	\$0.00	\$8,343.87	3		
93	\$26,400.00	200%	\$15,634.00	\$0.00	\$10,524.00	\$26,158.00	2		
94	\$33,204.00	200%	\$21,392.44	\$14,222.88	\$0.00	\$35,615.32	3		
95	\$26,400.00	200%	\$26,118.32	\$0.00	\$0.00	\$26,118.32	2		
96	\$58,500.00	250%	\$17,124.00	\$0.00	\$0.00	\$17,124.00	5		
97	\$39,996.00	200%	\$17,872.86	\$0.00	\$0.00	\$17,872.86	4		
98	\$41,496.00	250%	\$0.00	\$0.00	\$0.00	\$0.00	3		
99	\$53,604.00	200%	\$19,600.00	\$0.00	\$0.00	\$19,600.00	6		
100	\$39,996.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	4		
101	\$41,496.00	250%	\$10,666.72	\$0.00	\$0.00	\$10,666.72	3		
102	\$33,204.00	200%	\$21,535.00	\$0.00	\$0.00	\$21,535.00	3		
103	\$80,004.00	400%	\$101,805.00	\$0.00	\$0.00	\$101,805.00	4		
104	\$33,204.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	3		
105	\$39,996.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	4		
106	\$41,496.00	250%	\$0.00	\$0.00	\$0.00	\$0.00	3	1	
107	\$49,800.00	300%	\$23,965.00	\$0.00	\$11,016.00	\$34,981.00	3		
108	\$33,204.00	200%	\$15,671.50	\$0.00	\$0.00	\$15,671.50	3	1	
109	\$159,996.00	800%	\$190.00	\$0.00	\$0.00	\$190.00	4		
110	\$33,204.00	200%	\$20,918.17	\$0.00	\$0.00	\$20,918.17	3		
111	\$33,204.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	3		
112	\$30,000.00	150%	\$27,500.77	\$0.00	\$0.00	\$27,500.77	4		
113	\$49,800.00	300%	\$53,278.00	\$0.00	\$0.00	\$53,278.00	3		
114	\$24,900.00	150%	\$0.00	\$0.00	\$24,228.00	\$24,228.00	3		
115	\$39,996.00	200%	\$27,800.00	\$0.00	\$0.00	\$27,800.00	4		
116	\$50,004.00	250%	\$3,601.22	\$0.00	\$0.00	\$3,601.22	4		
117	\$26,400.00	200%	\$28,233.70	\$0.00	\$0.00	\$28,233.70	2		
118	\$39,996.00	200%	\$16,692.45	\$0.00	\$0.00	\$16,692.45	4		
119	\$39,996.00	200%	\$8,425.34	\$0.00	\$0.00	\$8,425.34	4		
120	\$49,800.00	300%	\$26,180.50	\$0.00	\$0.00	\$26,180.50	3		
121	\$41,496.00	250%	\$5,571.33	\$0.00	\$0.00	\$5,571.33	3		
122	\$33,000.00	250%	\$0.00	\$0.00	\$0.00	\$0.00	2		
123	\$46,800.00	200%	\$23,699.61	\$0.00	\$0.00	\$23,699.61	5		
124	\$33,204.00	200%	\$28,120.11	\$1,200.00	\$0.00	\$29,320.11	3		
125	\$24,900.00	150%	\$11,016.66	\$0.00	\$0.00	\$11,016.66	3		
126	\$33,204.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	3		
127	\$30,000.00	150%	\$7,972.04	\$0.00	\$0.00	\$7,972.04	4		
128	\$26,400.00	200%	\$26,498.99	\$0.00	\$0.00	\$26,498.99	2		
129	\$19,800.00	150%	\$26,067.86	\$0.00	\$1,104.00	\$27,171.86	2		
130	\$24,900.00	150%	\$25,513.85	\$0.00	\$0.00	\$25,513.85	3		
131	\$46,800.00	200%	\$7,575.00	\$0.00	\$0.00	\$7,575.00	5		
132	\$26,400.00	200%	\$23,018.00	\$0.00	\$0.00	\$23,018.00	2		
133	\$33,000.00	250%	\$24,896.68	\$0.00	\$0.00	\$24,896.68	2		
134	\$67,200.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	8		
135	\$41,496.00	250%	\$18,652.00	\$0.00	\$0.00	\$18,652.00	3		
136	\$24,900.00	150%	\$23,906.94	\$0.00	\$0.00	\$23,906.94	3		
137	\$58,500.00	250%	\$9,543.00	\$0.00	\$0.00	\$9,543.00	5		

Appendix (continued)

	Reported Income Annualized	FPL Percentage	INCOME IDENTIFIED				Household Size	# of Insured According to Employers	# of Insured According to Families
			AWVS Annualized	SDU Annualized	Social Security Annualized	Household Total			
138	\$39,996.00	200%	\$9,031.60	\$0.00	\$0.00	\$9,031.60	4		
139	\$49,800.00	300%	\$11,676.30	\$0.00	\$0.00	\$11,676.30	3	2	
140	\$33,204.00	200%	\$0.00	\$0.00	\$29,952.00	\$29,952.00	3		
141	\$24,900.00	150%	\$28,593.13	\$0.00	\$0.00	\$28,593.13	3		
142	\$33,204.00	200%	\$30,638.58	\$0.00	\$0.00	\$30,638.58	3		
143	\$39,996.00	200%	\$16,589.00	\$0.00	\$23,892.00	\$40,481.00	4		
144	\$33,204.00	200%	\$0.00	\$5,063.52	\$0.00	\$5,063.52	3		
145	\$19,800.00	150%	\$27,775.48	\$0.00	\$0.00	\$27,775.48	2		
146	\$26,400.00	200%	\$23,929.17	\$0.00	\$0.00	\$23,929.17	2		
147	\$60,396.00	200%	\$60,472.00	\$0.00	\$0.00	\$60,472.00	7		
148	\$33,204.00	200%	\$0.00	\$0.00	\$21,168.00	\$21,168.00	3		
149	\$39,996.00	200%	\$2,545.87	\$0.00	\$0.00	\$2,545.87	4		
150	\$39,996.00	200%	\$15,980.03	\$0.00	\$0.00	\$15,980.03	4		
151	\$39,996.00	200%	\$18,556.23	\$0.00	\$0.00	\$18,556.23	4		
152	\$46,800.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	5		
153	\$33,204.00	200%	\$19,193.23	\$0.00	\$7,812.00	\$27,005.23	3		
154	\$19,800.00	150%	\$0.00	\$0.00	\$0.00	\$0.00	2		
155	\$30,000.00	150%	\$0.00	\$0.00	\$0.00	\$0.00	4		
156	\$30,000.00	150%	\$27,623.28	\$0.00	\$0.00	\$27,623.28	4		
157	\$39,996.00	200%	\$29,903.60	\$0.00	\$0.00	\$29,903.60	4		
158	\$26,400.00	200%	\$24,940.90	\$0.00	\$0.00	\$24,940.90	2		
159	\$19,800.00	150%	\$20,809.41	\$0.00	\$0.00	\$20,809.41	2		
160	\$33,000.00	250%	\$34,015.00	\$0.00	\$0.00	\$34,015.00	2		
161	\$33,204.00	200%	\$26,807.00	\$0.00	\$5,952.00	\$32,759.00	3		
162	\$46,800.00	200%	\$11,595.67	\$0.00	\$0.00	\$11,595.67	5		
163	\$24,900.00	150%	\$25,708.57	\$0.00	\$0.00	\$25,708.57	3		
164	\$49,800.00	300%	\$24,364.74	\$0.00	\$0.00	\$24,364.74	3		
165	\$46,800.00	200%	\$35,753.98	\$0.00	\$0.00	\$35,753.98	5		
166	\$30,000.00	150%	\$13,402.40	\$0.00	\$0.00	\$13,402.40	4		
167	\$24,900.00	150%	\$7,787.00	\$0.00	\$0.00	\$7,787.00	3		
168	\$33,204.00	200%	\$28,296.00	\$0.00	\$0.00	\$28,296.00	3		
169	\$41,496.00	250%	\$6,013.70	\$0.00	\$0.00	\$6,013.70	3	2	
170	\$33,000.00	250%	\$24,754.19	\$0.00	\$0.00	\$24,754.19	2		
171	\$30,000.00	150%	\$0.00	\$0.00	\$0.00	\$0.00	4		
172	\$46,800.00	200%	\$29,267.19	\$0.00	\$0.00	\$29,267.19	5		
173	\$19,800.00	150%	\$19,981.64	\$0.00	\$0.00	\$19,981.64	2		
174	\$53,604.00	200%	\$14,583.82	\$0.00	\$0.00	\$14,583.82	6		
175	\$39,996.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	4		
176	\$83,004.00	500%	\$9,820.55	\$0.00	\$0.00	\$9,820.55	3		
177	\$39,996.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	4		
178	\$30,000.00	150%	\$4,846.63	\$0.00	\$0.00	\$4,846.63	4		
179	\$33,204.00	200%	\$27,056.23	\$0.00	\$0.00	\$27,056.23	3		
180	\$41,496.00	250%	\$0.00	\$0.00	\$0.00	\$0.00	3		
181	\$19,800.00	150%	\$24,367.88	\$0.00	\$0.00	\$24,367.88	2		
182	\$39,996.00	200%	\$21,328.12	\$0.00	\$0.00	\$21,328.12	4		
183	\$19,800.00	150%	\$0.00	\$577.92	\$0.00	\$577.92	2		

Appendix (continued)

	Reported Income Annualized	FPL Percentage	INCOME IDENTIFIED				Household Size	# of Insured According to Employers	# of Insured According to Families
			AWVS Annualized	SDU Annualized	Social Security Annualized	Household Total			
184	\$46,800.00	200%	\$126.00	\$0.00	\$0.00	\$126.00	5		
185	\$39,996.00	200%	\$9,171.39	\$0.00	\$0.00	\$9,171.39	4		
186	\$41,496.00	250%	\$22,788.79	\$0.00	\$0.00	\$22,788.79	3		
187	\$49,800.00	300%	\$6,594.10	\$0.00	\$0.00	\$6,594.10	3		
188	\$46,800.00	200%	\$22,452.15	\$0.00	\$0.00	\$22,452.15	5		
189	\$46,800.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	5		
190	\$35,100.00	150%	\$34,254.00	\$0.00	\$0.00	\$34,254.00	5		
191	\$33,204.00	200%	\$13,039.00	\$0.00	\$0.00	\$13,039.00	3		
192	\$39,996.00	200%	\$43,053.00	\$0.00	\$0.00	\$43,053.00	4		
193	\$53,604.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	6		
194	\$26,400.00	200%	\$0.00	\$0.00	\$15,048.00	\$15,048.00	2		
195	\$39,996.00	200%	\$6,556.38	\$0.00	\$0.00	\$6,556.38	4		
196	\$46,800.00	200%	\$28,426.00	\$0.00	\$2,328.00	\$30,754.00	5		
197	\$19,800.00	150%	\$29,428.75	\$0.00	\$0.00	\$29,428.75	2		
198	\$50,004.00	250%	\$29,401.41	\$0.00	\$0.00	\$29,401.41	4		
199	\$39,996.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	4		
200	\$35,100.00	150%	\$15,581.72	\$0.00	\$0.00	\$15,581.72	5		
201	\$24,900.00	150%	\$22,921.39	\$0.00	\$0.00	\$22,921.39	3		
202	\$33,000.00	250%	\$33,805.84	\$0.00	\$0.00	\$33,805.84	2		
203	\$19,800.00	150%	\$0.00	\$0.00	\$19,584.00	\$19,584.00	2		
204	\$99,996.00	500%	\$0.00	\$0.00	\$0.00	\$0.00	4	1	
205	\$19,800.00	150%	\$26,772.43	\$0.00	\$0.00	\$26,772.43	2		
206	\$41,496.00	250%	\$14,656.00	\$0.00	\$0.00	\$14,656.00	3		
207	\$19,800.00	150%	\$21,319.36	\$0.00	\$0.00	\$21,319.36	2		
208	\$33,204.00	200%	\$33,717.16	\$0.00	\$0.00	\$33,717.16	3		
209	\$58,500.00	250%	\$0.00	\$10,403.88	\$29,664.00	\$40,067.88	5	1	
210	\$39,996.00	200%	\$21,515.25	\$0.00	\$0.00	\$21,515.25	4		
211	\$30,000.00	150%	\$27,973.25	\$0.00	\$0.00	\$27,973.25	4		
212	\$50,004.00	250%	\$17,877.83	\$0.00	\$9,060.00	\$26,937.83	4	1	
213	\$19,800.00	150%	\$18,923.10	\$0.00	\$0.00	\$18,923.10	2		
214	\$39,996.00	200%	\$18,523.24	\$0.00	\$0.00	\$18,523.24	4		
215	\$24,900.00	150%	\$21,262.15	\$0.00	\$16,560.00	\$37,822.15	3		
216	\$33,204.00	200%	\$0.00	\$0.00	\$28,620.00	\$28,620.00	3		
217	\$39,996.00	200%	\$0.00	\$0.00	\$0.00	\$0.00	4		
218	\$39,996.00	200%	\$577.50	\$0.00	\$0.00	\$577.50	4		
219	\$26,400.00	200%	\$27,895.21	\$0.00	\$0.00	\$27,895.21	2		
220	\$24,900.00	150%	\$29,289.00	\$0.00	\$0.00	\$29,289.00	3		
221	\$39,996.00	200%	\$0.00	\$0.00	\$16,296.00	\$16,296.00	4		
222	\$19,800.00	150%	\$0.00	\$4,632.00	\$0.00	\$4,632.00	2		
223	\$99,600.00	600%	\$26,000.04	\$0.00	\$0.00	\$26,000.04	3		
224	\$30,000.00	150%	\$41,359.63	\$0.00	\$0.00	\$41,359.63	4		
225	\$99,996.00	500%	\$0.00	\$0.00	\$0.00	\$0.00	4		
226	\$39,996.00	200%	\$21,365.20	\$0.00	\$0.00	\$21,365.20	4		
227	\$39,996.00	200%	\$34,823.00	\$0.00	\$0.00	\$34,823.00	4		
228	\$30,000.00	150%	\$2,003.01	\$0.00	\$0.00	\$2,003.01	4		
229	\$19,800.00	150%	\$6,600.00	\$0.00	\$0.00	\$6,600.00	2		