Scenarios Memo – how much will I pay?

UHPGB Revenue Model Options
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Scenarios for household health care contributions for revenue model options

In this section we present scenarios for a variety of situations with each of the five revenue model options. Overall, with revenue model option 1 the mean household health care contribution (HHCC) will be 6.5% of total income (federal AGI) and employes will pay an employer payroll tax (EPT) that averages 6.9% of payroll.[1] The other revenue options (2 to 5) all rely a bit more on EPT – it will amount to 8.8% of payroll, while the mean HHCC rate will be 5.0%. The median HHCC rate is lower than the mean and varies with the revenue model option. The median HHCC in revenue model options 1, 2, and 4 is zero.

The average HHCC rate masks very different net HHCC rates for those with different incomes. In general, those with low incomes will pay very little and those high incomes will pay quite a bit. With UHP, larger households will generally pay less than smaller households, which is the opposite of what generally happens in the status quo.

Figure AS1 shows the average net household health care contribution rate by income quintile. Note that all but the top quintile pay less than the average HHCC rate on income. Even the 80% to 95% group pay just barely above the average rate.

Figure AS1. Net household health care contribution (HHCC) by quintile.

	2026 AGI range	net HHCC rate - quintile average				
		plan 1	plan 2	plan 3	plan 4	plan 5
First 20% adj	0-15k$	0.0%	0.0%	0.0%	0.0%	0.0%
Second 20%	15-44k$	0.0%	0.0%	0.4%	0.1%	0.5%
Middle 20%	44-74k$	2.0%	1.1%	2.5%	0.8%	2.0%
Fourth 20%	74-118k$	4.8%	3.4%	4.2%	2.5%	3.2%
Fifth 20%	>118k$	8.9%	7.1%	6.3%	7.6%	6.9%
80-95%	118-285k$	7.1%	5.3%	5.5%	4.8%	4.6%
95-99%	285-571k$	9.0%	7.1%	6.5%	7.7%	6.6%
top 1%	>571k$	11.6%	9.9%	7.4%	11.7%	10.4%

For each household size, we will look at three or four specific health insurance situations in the status quo and the most likely corresponding situation with UHP.

[1] These values come from detailed modeling with 2022 data. Oregon economic forecasts from https://www.oregon.gov/das/oea/Documents/appendixa.pdf project average Oregon wages growing essentially the same amount (37%) from 2026 to 2032 as health care expenditure growth projected by the Office of the Actuaries at CMS (34%). This is consistent with what has happened over the last decade.

1. Covered by individual insurance (4% of Oregonians). This is most likely for those working as a sole proprietor or for a very small employer who does not pay for ESHI and will not pay any EPT with UHP. For status quo cost estimates, we will assume that this individual buys a silver plan from the marketplace in the status quo at an Oregon price for a 45-year-old.[2]
2. Covered by employer-sponsored health insurance (ESHI) from a private employer (33% of Oregonians).
3. Covered by ESHI from a public employer (13% of Oregonians)..
4. Covered by Medicare and collecting social security benefits (20% of Oregonians).

The vast majority of the other 30% of Oregonians are covered by the Oregon Health Plan (OHP), and most who would be eligible for OHP by income will have no health care costs under UHP

Many households have a mix of coverage in the status quo. For simplicity, we treat a household of more than one as having the same coverage situation for all household members.

Dollar values in tables below have been projected to 2026 values, mostly from detailed 2022 analysis.

Figure AS2 shows AGI percentiles for a given number of exemptions on Oregon full year resident tax returns in 2022, inflated to 2026 dollars. These percentiles offer a more reasonable way of comparing households of different sizes. Figure AS2 also shows the fraction of people represented on returns with the given number of exemptions.

Figure AS2. Fraction of people represented on Oregon full year resident tax returns in 2022 with given number of exemptions (a proxy for household size) and AGI percentiles for that household size. The last column indicates the figures for which these percentiles are appropriate. The dollar values have been inflated to 2026 values.

household size/number of exemptions	% of people on such returns	AGI percentiles (2026 $)			
		50% (median)	80%	95%	
one	26%	42,000	82,000	150,000	Figures AS3 to AS7
two	31%	85,000	170,000	350,000	Figures AS8 to AS12
four	17%	110,000	225,000	500,000	Figures AS13 to AS16

[2] The status quo costs for an individual plan are higher for an older individual and lower for a younger individual.

Categories for comparison of household costs with UHP and status quo

Households spend widely varying amounts on health care in our current system. The primary expenditures that are directly tied to health care are out-of-pocket expenditures, insurance premiums, and contributions towards employer-sponsored health insurance (ESHI). A substantial portion of state and federal taxes also go towards health care, and this will continue with a state universal health plan. To make comparisons with status quo expenditures, assumptions are required to estimate those expenditures. Below are the four general categories for which the Figures in this section make comparisons.

1. A household that does not have a worker employed by a firm that will pay an employer payroll tax under UHP and does not have social security income. Most such households will have an employee of a very small firm or will derive income from a sole proprietorship. For status quo costs, it is assumed that individual insurance covering all of those in the household is purchased on the exchange, so that Affordable Care Act (ACA) premium subsidies can be obtained. An age of 45 is assumed. The age can change ACA premiums substantially, from 70% to more than double what is estimated for age 45. The values of the ACA premium for comparison are from a KFF subsidy calculator. (Figures AS3, AS4, AS8, AS9, AS13, and AS14)

2. A household that has most of its income from wages paid by a private employer that is subject to the employer payroll tax (EPT). All household members are covered by ESHI from that private employer. The EPT rate is assumed to be 9%, which is the rate for a payroll of $8.5 million. About half of those who are employed work for smaller firms and half work for larger firms. Estimates of employee and employer share of ESHI come from KFF sources. (Figures AS5, AS10, and AS15)

3. A household that has most of its income from wages paid by a public employer. All household members are covered by ESHI from that public employer. The EPT rate is 9.6% in option 1 and 14% in options 2 through 5. (Figures AS6, AS11, and AS16)

4. A household with no wages, collects social security, and pays Medicare Part B premiums. Social security benefits are assumed to be the average amount for a household that collects social security and has the listed AGI. (Figures AS7 and AS12)

KFF sources –

ESHI cost sharing
2025 Employer Health Benefits Survey
Premiums and Worker Contributions Among Workers Covered by Employer-Sponsored Coverage, 1999-2025

Scenarios for a Household of one

The next five figures are for a household of one, or more specifically, for those represented on an Oregon tax return that claims one exemption.

Figure AS3. Net Household health care contribution in each revenue model option for an individual who has no income from an employer that pays an employer payroll tax. This includes those with most of their income from a sole proprietorship. It also includes employees of firms with payroll less than $500,000.[3] This figure shows only households with income below 400% of FPL. These households qualify for federal Affordable Care Act (ACA) subsidies in the status quo. Cells highlighted in green (all income levels for all revenue models in this case) show a household that will pay less with UHP than in the status quo.[4]

Single (one in household)						
Sole proprietor or employee of a very small firm (<$500k payroll)						
Median private sector employee income is $64k						
Employer payroll tax (EPT) rate in this situation						0.0%
Status Quo -		out-of pocket costs				900
		Net HHCC for each revenue model option #				
silver premium	total income (AGI)	1	2	3	4	5
0	20,000	0	0	0	0	0
0	25,000	0	0	0	89	60
0	30,000	0	0	0	239	160
2,615	35,000	416	371	237	574	345
3,444	40,000	1,091	974	621	1,024	584
4,311	45,000	1,766	1,576	1,006	1,474	823
4,980	50,000	2,441	2,179	1,390	1,924	1,062
5,478	55,000	3,116	2,781	1,775	2,374	1,301
5,976	60,000	3,791	3,384	2,159	2,862	1,569

[3] $500,000 is a 2022 value used for detailed modeling. The intent is that the threshold value will be inflation adjusted, so for 2026 it is about $580,000.

[4] The cost for a status quo plan assumes a 45 year old using an interactive subsidy calculator from KFF - https://www.kff.org/interactive/subsidy-calculator/#state=or&zip=97201&income-type=dollars&income=70000&people=1&alternate-plan-family=&adult-count=1&adults%5B0%5D%5Bage%5D=45&adults%5B0%5D%5Btobacco%5D=0&child-count=0

Figure AS4. Net Household health care contribution in each revenue model option for an individual who has no income from an employer that pays an employer payroll tax. This figure shows only households with income above 400% of FPL. They do not qualify for ACA subsidies. Cells highlighted in green show a household that will pay less with UHP than in the status quo.

Single (one in household)					
Sole proprietor or employee of a very small firm (<$500k payroll)					
Median private sector employee income is $64k					
Employer payroll tax (EPT) rate in this situation					0.0%
Status Quo -		individual premium (silver plan)			6,000
		out-of pocket costs			900
	Net HHCC for each revenue model option #				
total income (AGI)	1	2	3	4	5
64,000	4,331	3,866	2,467	3,342	1,849
70,000	5,141	4,589	2,928	4,062	2,269
80,000	6,491	5,794	3,697	5,262	2,969
90,000	7,841	6,999	4,466	6,462	3,669
100,000	9,191	8,204	5,235	7,662	4,369
120,000	11,891	10,614	6,773	10,121	5,820
140,000	14,591	13,024	8,311	12,981	7,620
160,000	17,291	15,434	9,849	15,841	9,420
180,000	19,991	17,844	11,387	18,701	11,220
200,000	22,691	20,254	12,925	21,561	13,020

Figure AS5. Net Household health care contribution in each revenue model option for an individual who has wages from a private employer with the median payroll[5] -about $8.5 million in 2026. This means that the effective EPT rate is 9.0%. Cells highlighted in green show a household that will pay less with UHP than in the status quo.

Single (one in household)		
Employee of median firm by # of employees ($8.5 million total payroll)		
Median private sector employee income is $64k		
Employer payroll tax (EPT) rate in this situation		9.0%
Status Quo -	employee share of ESHI	1,450
	employer share of ESHI	8,350
	out-of pocket costs	900

			Net HHCC for each revenue model option #				
	wages	total income (AGI)	1	2	3	4	5
HHCC	40,000	40,000	0	0	621	0	584
EPT (paid by employer)			3,600	3,600	3,600	3,600	3,600
HHCC + EPT			3,600	3,600	4,221	3,600	4,184
HHCC	50,000	51,000	326	49	1,467	0	1,110
EPT (paid by employer)			4,500	4,500	4,500	4,500	4,500
HHCC + EPT			4,826	4,549	5,967	4,500	5,610
HHCC	64,000	66,000	1,721	1,227	2,621	702	1,989
EPT (paid by employer)			5,760	5,760	5,760	5,760	5,760
HHCC + EPT			7,481	6,987	8,381	6,462	7,749
HHCC	80,000	85,000	3,566	2,796	4,082	2,262	3,319
EPT (paid by employer)			7,200	7,200	7,200	7,200	7,200
HHCC + EPT			10,766	9,996	11,282	9,462	10,519
HHCC	100,000	110,000	6,041	4,909	6,004	4,362	5,069
EPT (paid by employer)			9,000	9,000	9,000	9,000	9,000
HHCC + EPT			15,041	13,909	15,004	13,362	14,069
HHCC	150,000	170,000	11,891	9,889	10,618	10,521	10,320
EPT (paid by employer)			13,500	13,500	13,500	13,500	13,500
HHCC + EPT			25,391	23,389	24,118	24,021	23,820
HHCC	200,000	220,000	16,391	13,664	14,463	15,421	14,820
EPT (paid by employer)			18,000	18,000	18,000	18,000	18,000
HHCC + EPT			34,391	31,664	32,463	33,421	32,820

[5] This median is by number of employees. That is, half of those employed work for firms with a lower total payroll.

Figure AS6. Net Household health care contribution in each revenue model option for an individual who has wages from a public employer. About a third of employees covered by OEBB or PEBB (50,000 employees) choose employee only coverage. With a public employer, the effective EPT rate is 9.6% in plan1 and 14.0% in the other plans. Cells highlighted in green show a household that will pay less with UHP than in the status quo.

Single (one in household)		
Public employee		
Median public sector employee income is $74k		
Employer payroll tax (EPT) rate in this situation		14.0%
Status Quo -	employee share of ESHI	120
	employer share of ESHI	12,000
	out-of-pocket costs	500

			Net HHCC for each revenue model option #				
	wages	total income (AGI)	1	2	3	4	5
HHCC	40,000	40,000	0	0	621	0	584
EPT (paid by employer)			3,840	5,600	5,600	5,600	5,600
HHCC + EPT			3,840	5,600	6,221	5,600	6,184
HHCC	50,000	51,000	176	0	1,467	0	1,110
EPT (paid by employer)			4,800	7,000	7,000	7,000	7,000
HHCC + EPT			4,976	7,000	8,467	7,000	8,110
HHCC	64,000	66,000	1,529	0	2,621	0	1,989
EPT (paid by employer)			6,144	8,960	8,960	8,960	8,960
HHCC + EPT			7,673	8,960	11,581	8,960	10,949
HHCC	80,000	85,000	3,326	796	4,082	262	3,319
EPT (paid by employer)			7,680	11,200	11,200	11,200	11,200
HHCC + EPT			11,006	11,996	15,282	11,462	14,519
HHCC	100,000	110,000	5,741	2,409	6,004	1,862	5,069
EPT (paid by employer)			9,600	14,000	14,000	14,000	14,000
HHCC + EPT			15,341	16,409	20,004	15,862	19,069
HHCC	150,000	170,000	11,441	6,139	10,618	6,771	10,320
EPT (paid by employer)			14,400	21,000	21,000	21,000	21,000
HHCC + EPT			25,841	27,139	31,618	27,771	31,320
HHCC	200,000	220,000	15,791	8,664	14,463	10,421	14,820
EPT (paid by employer)			19,200	28,000	28,000	28,000	28,000
HHCC + EPT			34,991	36,664	42,463	38,421	42,820

Figure AS7. Net Household health care contribution in each revenue model option for an individual who is Medicare eligible and collects social security (about 20% of Oregonians). Social security benefits are not taxable in Oregon and all of the revenue model options are designed to pay Medicare Part B premiums. On average, Oregonians who collect social security and have a federal AGI between $45,000 and $125,000 get a little over 25% of their income from social security. The table below assumes that amount is 25%.

Single (one in household)		
Medicare beneficiary who collects social security, not employed		
Average SS portion of AGI		25%
Status Quo -	out-of pocket costs	2,400
	Medicare part B	2,400

		Net HHCC for each revenue model option #				
AGI	AGI without FTSS	1	2	3	4	5
40,000	30,000	0	0	0	239	160
50,000	37,500	753	672	429	799	465
60,000	45,000	1,766	1,576	1,006	1,474	823
70,000	52,500	2,778	2,480	1,583	2,149	1,182
80,000	60,000	3,791	3,384	2,159	2,862	1,569
90,000	67,500	4,803	4,287	2,736	3,762	2,094
100,000	75,000	5,816	5,191	3,313	4,662	2,619
110,000	82,500	6,828	6,095	3,890	5,562	3,144
120,000	90,000	7,841	6,999	4,466	6,462	3,669

Cells highlighted in green show a household that will pay less with UHP than in the status quo.

Scenarios for a Household of two

The next section shows scenarios for a household with two adults. Whether there are two adults or an adult and a child does not matter for UHP, but it does matter for the status quo comparison. 31% of people represented in Oregon 2022 full-year resident tax returns filed with two exemptions. For such filers, the median federal adjusted gross income (AGI) was $85,000, the 80th percentile was $170,000, and the top 5% starts at $350,000.

Figure AS8. Net Household health care contribution in each revenue model option for a couple who have no income from an employer that pays an employer payroll tax. This figure shows only households with income below 400% of FPL except for the last row. The $5,000 difference between the silver premium at an AGI of $84,600 AGI and $84,700 shows the effect of the "benefit cliff" in the status quo due to H.R. 1. An AGI of $84,600 qualifies for federal ACA subsidies. Cells highlighted in green (all income levels for all revenue models in this case) show a household that will pay less with UHP than in the status quo. The comparison assumes that the individual buys health insurance in the status quo.[6]

Two adults in household		
Sole proprietor or employee of a very small firm (<$500k payroll)		
Employer payroll tax (EPT) rate in this situation		0.0%
Status Quo -	out-of pocket costs	1,800

		Net HHCC for each revenue model option #				
silver premium	total income (AGI)	1	2	3	4	5
0	25,000	0	0	0	0	0
0	30,000	0	0	0	4	3
0	35,000	0	0	0	154	103
0	40,000	0	0	0	304	203
3,182	45,000	232	207	132	557	351
3,970	50,000	907	810	517	1,007	590
5,676	60,000	2,257	2,015	1,286	1,907	1,068
6,972	70,000	3,607	3,220	2,055	2,807	1,546
7,968	80,000	4,957	4,425	2,824	3,707	2,024
8,426	84,600	5,578	4,979	3,178	4,121	2,243
13,802	84,700	5,592	4,991	3,185	4,130	2,248

[6] The cost for a status quo plan assumes a 45 year old using an interactive subsidy calculator from KFF - https://www.kff.org/interactive/subsidy-calculator/#state=or&zip=97201&income-type=dollars&income=70000&people=1&alternate-plan-family=&adult-count=1&adults%5B0%5D%5Bage%5D=45&adults%5B0%5D%5Btobacco%5D=0&child-count=0

Figure AS9. Net Household health care contribution in each revenue model option for a couple who have no income from an employer that pays an employer payroll tax. This figure shows only households with income above 400% of FPL. They do not qualify for ACA subsidies. Cells highlighted in green show a household that will pay less with UHP than in the status quo.

Two adults in household					
Sole proprietor or employee of a very small firm (<$500k payroll)					
Median private sector employee income is $64k					
Employer payroll tax (EPT) rate in this situation					0.0%
Status Quo -		individual premium (silver plan)			13,800
		out-of pocket costs			1,800
	Net HHCC for each revenue model option #				
total income (AGI)	1	2	3	4	5
85,000	5,632	5,027	3,208	4,157	2,263
90,000	6,307	5,630	3,593	4,607	2,502
100,000	7,657	6,835	4,362	5,507	2,980
110,000	9,007	8,040	5,131	6,407	3,458
130,000	11,707	10,450	6,669	8,584	4,692
150,000	14,407	12,860	8,207	10,984	6,092
175,000	17,782	15,872	10,129	13,984	7,842
200,000	21,157	18,885	12,052	16,984	9,592
225,000	24,532	21,897	13,974	19,984	11,342
250,000	27,907	24,910	15,897	23,332	13,395
275,000	31,282	27,922	17,819	26,907	15,645

Figure AS10. Net Household health care contribution in each revenue model option for a couple who have wages from a private employer with the median payroll[7] -about $8.5 million in 2026. This means that the effective EPT rate is 9.0%. Cells highlighted in green show a household that will pay less with UHP than in the status quo.

Two adults in household		
Employee of median firm by # of employees ($8.5 million total payroll)		
Median private sector employee income is $64k		
Employer payroll tax (EPT) rate in this situation		9.0%
Status Quo -	employee share of ESHI	2,900
	employer share of ESHI	16,700
	out-of pocket costs	1,800

			Net HHCC for each revenue model option #				
	wages	total income (AGI)	1	2	3	4	5
HHCC	40,000	40,000	0	0	0	0	203
EPT (paid by employer)			3,600	3,600	3,600	3,600	3,600
HHCC + EPT			3,600	3,600	3,600	3,600	3,803
HHCC	50,000	51,000	0	0	594	0	637
EPT (paid by employer)			4,500	4,500	4,500	4,500	4,500
HHCC + EPT			4,500	4,500	5,094	4,500	5,137
HHCC	64,000	66,000	187	0	1,747	0	1,354
EPT (paid by employer)			5,760	5,760	5,760	5,760	5,760
HHCC + EPT			5,947	5,760	7,507	5,760	7,114
HHCC	80,000	85,000	2,032	1,427	3,208	557	2,263
EPT (paid by employer)			7,200	7,200	7,200	7,200	7,200
HHCC + EPT			9,232	8,627	10,408	7,757	9,463
HHCC	100,000	110,000	4,507	3,540	5,131	1,907	3,458
EPT (paid by employer)			9,000	9,000	9,000	9,000	9,000
HHCC + EPT			13,507	12,540	14,131	10,907	12,458
HHCC	150,000	170,000	10,357	8,520	9,745	6,634	7,492
EPT (paid by employer)			13,500	13,500	13,500	13,500	13,500
HHCC + EPT			23,857	22,020	23,245	20,134	20,992
HHCC	200,000	220,000	14,857	12,295	13,590	10,384	10,992
EPT (paid by employer)			18,000	18,000	18,000	18,000	18,000
HHCC + EPT			32,857	30,295	31,590	28,384	28,992

[7] This median is by number of employees. That is, half of those employed work for firms with a lower total payroll.

Figure AS11. Net Household health care contribution in each revenue model option for a couple who have wages from a public employer. With a public employer, the effective EPT rate is 9.6% in plan1 and 14.0% in the other plans. Cells highlighted in green show a household that will pay less with UHP than in the status quo.

Two adults in household		
Public employee		
Median public sector employee income is $74k		
Employer payroll tax (EPT) rate in this situation		14.0%
Status Quo -	employee share of ESHI	1,200
	employer share of ESHI	24,000
	out-of-pocket costs	1,800

			Net HHCC for each revenue model option #				
	wages	total income (AGI)	1	2	3	4	5
HHCC	40,000	40,000	0	0	0	0	203
EPT (paid by employer)			3,840	5,600	5,600	5,600	5,600
HHCC + EPT			3,840	5,600	5,600	5,600	5,803
HHCC	50,000	51,000	0	0	594	0	637
EPT (paid by employer)			4,800	7,000	7,000	7,000	7,000
HHCC + EPT			4,800	7,000	7,594	7,000	7,637
HHCC	64,000	66,000	0	0	1,747	0	1,354
EPT (paid by employer)			6,144	8,960	8,960	8,960	8,960
HHCC + EPT			6,144	8,960	10,707	8,960	10,314
HHCC	80,000	85,000	1,792	0	3,208	0	2,263
EPT (paid by employer)			7,200	7,200	7,200	7,200	7,200
HHCC + EPT			8,992	7,200	10,408	7,200	9,463
HHCC	100,000	110,000	4,207	1,040	5,131	0	3,458
EPT (paid by employer)			9,600	14,000	14,000	14,000	14,000
HHCC + EPT			13,807	15,040	19,131	14,000	17,458
HHCC	150,000	170,000	9,907	4,770	9,745	2,884	7,492
EPT (paid by employer)			14,400	21,000	21,000	21,000	21,000
HCPP + EPT			24,307	25,770	30,745	23,884	28,492
HHCC	200,000	220,000	14,257	7,295	13,590	5,384	10,992
EPT (paid by employer)			19,200	28,000	28,000	28,000	28,000
HHCC + EPT			33,457	35,295	41,590	33,384	38,992

Figure AS12. Net Household health care contribution in each revenue model option for a couple both of whom are Medicare eligible. The household collects social security and has no wages. Social security benefits are not taxable in Oregon and all of the revenue model options are designed to pay Medicare Part B premiums. The average portion of AGI represented by social security is adjusted down for high incomes based on inflated 2022 tax return data.

Two in household		
Both are Medicare beneficiaies - household has social security income		
Average SS portion of AGI		25%
Status Quo -	out-of pocket costs	4,800
	Medicare part B (IRMAA not included)	4,800

		Net HHCC for each revenue model option #				
AGI	AGI without FTSS	1	2	3	4	5
40,000	30,000	0	0	0	4	3
50,000	37,500	0	0	0	229	153
60,000	45,000	232	207	132	557	351
75,000	56,250	1,751	1,563	997	1,570	888
85,000	63,750	2,763	2,467	1,574	2,245	1,247
100,000	75,000	4,282	3,822	2,439	3,257	1,785
125,000	93,750	6,813	6,082	3,881	4,945	2,681
150,000	112,500	9,345	8,341	5,323	6,632	3,577
175,000	138,250	12,821	11,444	7,303	9,574	5,270
200,000	162,000	16,027	14,306	9,130	12,424	6,932
225,000	186,750	19,368	17,288	11,033	15,394	8,665
250,000	215,000	23,182	20,692	13,205	18,784	10,642

Scenarios for a Household of four

The next section shows scenarios for a household of four – two adults and two children. Whether there are two adults or an adult and a child does not matter for UHP, but it does matter for the status quo comparison. 17% of people represented on Oregon 2022 full-year resident tax returns filed with four exemptions, with 12% on returns with more than four exemptions. Census information indicates that a substantial majority of two adult/two children households have two incomes. The inflation adjusted to 2026 median AGI on 2022 returns with four exemptions was $110,000, the 80th percentile was $225,000, and the top 5% were above $500,000.

Figure AS13. Net Household health care contribution in each revenue model option for a household of four (two adults and two children). This figure shows only households with income below 400% of FPL except for the last row. The $7,000 difference between the silver premium at an AGI of $128,600 AGI and $128,700 shows the effect of the "benefit cliff" in the status quo due to H.R. 1. An AGI of $128,600 or less qualifies for federal ACA subsidies. Cells highlighted in green (all income levels for all revenue models in this case) show a household that will pay less with UHP than in the status quo. The comparison assumes that the individual buys health insurance in the status quo.[8]

Four in household - 2 adults & 2 children						
Sole proprietor or employee of a very small firm (<$500k payroll)						
Employer payroll tax (EPT) rate in this situation		0.0%				
Status Quo -	out-of pocket costs	3,600				
		Net HHCC for each revenue model option #				
silver premium	total income (AGI)	1	2	3	4	5
0	45,000	0	0	0	0	0
0	50,000	0	0	0	134	89
0	60,000	0	0	0	434	289
5,075	70,000	540	482	308	974	600
6,720	80,000	1,890	1,687	1,077	1,874	1,078
8,415	90,000	3,240	2,892	1,846	2,774	1,556
9,960	100,000	4,590	4,097	2,615	3,674	2,034
10,956	110,000	5,940	5,302	3,384	4,574	2,512
11,952	120,000	7,290	6,507	4,153	5,551	3,047
12,809	128,600	8,451	7,543	4,814	6,583	3,649

[8] The cost for a status quo plan assumes a 45 year old using an interactive subsidy calculator from KFF - https://www.kff.org/interactive/subsidy-calculator/#state=or&zip=97201&income-type=dollars&income=70000&people=1&alternate-plan-family=&adult-count=1&adults%5B0%5D%5Bage%5D=45&adults%5B0%5D%5Btobacco%5D=0&child-count=0

19,871	128,700	8,465	7,555	4,822	6,595	3,656

Figure AS14. Net Household health care contribution in each revenue model option for a household of four (two adults and two children). This figure shows only households with income above 400% of FPL. They do not qualify for ACA subsidies. Cells highlighted in green show a household that will pay less with UHP than in the status quo.

Four in household - 2 adults & 2 children					
Sole proprietor or employee of a very small firm (<$500k payroll) Median private sector employee income is $64k Employer payroll tax (EPT) rate in this situation					0.0%
Status Quo -		individual premium (silver plan) out-of pocket costs			19,800 3,600
	Net HHCC for each revenue model option #				
total income (AGI)	1	2	3	4	5
130,000	8,640	7,712	4,922	6,751	3,747
150,000	11,340	10,122	6,460	9,151	5,147
175,000	14,715	13,135	8,382	12,151	6,897
200,000	18,090	16,147	10,305	15,151	8,647
225,000	21,465	19,160	12,227	18,151	10,397
250,000	24,840	22,172	14,150	21,498	12,450
275,000	28,215	25,185	16,072	25,073	14,700
300,000	31,590	28,197	17,995	28,648	16,950
325,000	34,965	31,210	19,917	32,223	19,200
350,000	38,340	34,222	21,840	35,798	21,450
375,000	41,715	37,235	23,762	39,373	23,700

Figure AS15. Net Household health care contribution in each revenue model option for a household of four (two adults and two children) who have wages from a private employer with the median payroll[9] -about $8.5 million in 2026. This means that the effective EPT rate is 9.0%. Cells highlighted in green show a household that will pay less with UHP than in the status quo.

Four in household - 2 adults & 2 children		
Employee of median firm by # of employees ($8.5 million total payroll)		
Median private sector employee income is $64k		
Employer payroll tax (EPT) rate in this situation		9.0%
Status Quo -	employee share of ESHI	7,000
	employer share of ESHI	21,000
	out-of pocket costs	3,600

			Net HHCC for each revenue model option #				
	wages	total income (AGI)	1	2	3	4	5
HHCC	60,000	60,000	0	0	0	0	289
EPT (paid by employer)			5,400	5,400	5,400	5,400	5,400
HCPP + EPT			5,400	5,400	5,400	5,400	5,689
HHCC	75,000	77,000	0	0	846	0	935
EPT (paid by employer)			6,750	6,750	6,750	6,750	6,750
HHCC + EPT			6,750	6,750	7,596	6,750	7,685
HHCC	150,000	155,000	5,265	3,975	6,844	3,001	5,497
EPT (paid by employer)			13,500	13,500	13,500	13,500	13,500
HHCC + EPT			18,765	17,475	20,344	16,501	18,997
HHCC	175,000	180,000	7,515	5,862	8,767	4,876	7,247
EPT (paid by employer)			15,750	15,750	15,750	15,750	15,750
HHCC + EPT			23,265	21,612	24,517	20,626	22,997
HHCC	200,000	210,000	10,440	8,352	11,074	7,351	9,347
EPT (paid by employer)			18,000	18,000	18,000	18,000	18,000
HHCC + EPT			28,440	26,352	29,074	25,351	27,347
HHCC	225,000	235,000	12,690	10,240	12,996	9,228	11,100
EPT (paid by employer)			20,250	20,250	20,250	20,250	20,250
HHCC + EPT			32,940	30,490	33,246	29,478	31,350
HHCC	240,000	250,000	14,040	11,372	14,150	10,698	12,450
EPT (paid by employer)			21,600	21,600	21,600	21,600	21,600
HHCC + EPT			35,640	32,972	35,750	32,298	34,050

[9] This median is by number of employees. That is, half of those employed work for firms with a lower total payroll.

Figure AS16. Net Household health care contribution in each revenue model option for a household of four (two adults and two children) who have wages from a public employer. With a public employer, the effective EPT rate is 9.6% in plan1 and 14.0% in the other plans. Cells highlighted in green show a household that will pay less with UHP than in the status quo.

Four in household - 2 adults & 2 children		
Public employee		
Median public sector employee income is $74k		
Employer payroll tax (EPT) rate in this situation		14.0%
Status Quo -	employee share of ESHI	1,800
	employer share of ESHI	34,000
	out-of-pocket costs	3,600

			Net HHCC for each revenue model option #				
	wages	total income (AGI)	1	2	3	4	5
HHCC	60,000	60,000	0	0	0	0	289
EPT (paid by employer)			5,760	8,400	8,400	8,400	8,400
HHCC + EPT			5,760	8,400	8,400	8,400	8,689
HHCC	75,000	77,000	0	0	846	0	935
EPT (paid by employer)			7,200	10,500	10,500	10,500	10,500
HHCC + EPT			7,200	10,500	11,346	10,500	11,435
HHCC	130,000	135,000	3,075	0	5,306	0	4,097
EPT (paid by employer)			12,480	18,200	18,200	18,200	18,200
HHCC + EPT			15,555	18,200	23,506	18,200	22,297
HHCC	140,000	145,000	3,945	0	6,075	0	4,797
EPT (paid by employer)			13,440	19,600	19,600	19,600	19,600
HHCC + EPT			17,385	19,600	25,675	19,600	24,397
HHCC	175,000	180,000	6,990	1,487	8,767	501	7,247
EPT (paid by employer)			16,800	24,500	24,500	24,500	24,500
HHCC + EPT			23,790	25,987	33,267	25,001	31,747
HHCC	200,000	210,000	9,840	3,352	11,074	2,351	9,347
EPT (paid by employer)			19,200	28,000	28,000	28,000	28,000
HHCC + EPT			29,040	31,352	39,074	30,351	37,347
HHCC	240,000	250,000	13,320	5,372	14,150	4,698	12,450
EPT (paid by employer)			23,040	33,600	33,600	33,600	33,600
HHCC + EPT			36,360	38,972	47,750	38,298	46,050
HHCC	250,000	260,000	14,190	5,877	14,919	5,428	13,350
EPT (paid by employer)			24,000	35,000	35,000	35,000	35,000
HHCC + EPT			38,190	40,877	49,919	40,428	48,350

Figure AS17, federal poverty levels for recent years, is included for easy reference.

Figure AS17. Federal Poverty Level (FPL) for recent years and number in household for 100%, 138%, and 200% of FPL. For purposes of the proposed revenue model options, number of exemptions claimed on a tax return is used instead of household size. For most tax filers, these are the same number.

	2022	2023	2024	2025	2026
# exemptions		100%	of FPL		
one	13,590	14,580	15,060	15,650	15,960
two	18,310	19,720	20,440	21,150	21,640
three	23,030	24,860	25,820	26,650	27,320
four	27,750	30,000	31,200	32,150	33,000
five	32,470	35,140	36,580	37,650	38,680
six	37,190	40,280	41,960	43,150	44,360
per extra	4,720	5,140	5,380	5,500	5,680
# exemptions		138%	of FPL		
one	18,754	20,120	20,783	21,597	22,025
two	25,268	27,214	28,207	29,187	29,863
three	31,781	34,307	35,632	36,777	37,702
four	38,295	41,400	43,056	44,367	45,540
five	44,809	48,493	50,480	51,957	53,378
six	51,322	55,586	57,905	59,547	61,217
per extra	6,514	7,093	7,424	7,590	7,838
# exemptions		200%	of FPL		
one	27,180	29,160	30,120	31,300	31,920
two	36,620	39,440	40,880	42,300	43,280
three	46,060	49,720	51,640	53,300	54,640
four	55,500	60,000	62,400	64,300	66,000
five	64,940	70,280	73,160	75,300	77,360
six	74,380	80,560	83,920	86,300	88,720
per extra	9,440	10,280	10,760	11,000	11,360

About the author:
Charlie Swanson is a retired physicist and educator. He has been involved in health care financing analysis for more than a dozen years, including as a member of Oregon's Universal Access to Care Legislative Work Group, as a member of the Finance and Revenue Committee and the Transition Committee of Oregon's Universal Health Plan Governance Board, and as a liaison between Health Care for All Oregon and Dr. Gerald Friedman (economist at U-Mass) for a 2015 economic analysis of single payer in Oregon.