



National Association of REALTORS® Government Affairs Division
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Congressional Budget Office Estimates for HR 3590, “The Patient Protection and Affordable Care Act”, as Amended by HR 4872, “The Budget Reconciliation Act of 2010”

Individuals Insured Through Private Insurance Policies Offered via the Exchange	24 Million
Individuals Insured through Public Option	0
Number of Newly Insured Non-Elderly Residents	+32 Million
% of Non-Elderly Legal Residents Insured (83% Currently)	95% (11% Increase)
Average Annual Tax Credit for Eligible Individuals and Families ⁱ	2015 - \$5,200 2019 - \$6,000
Tax Penalties Paid by Uninsured Individuals	\$17 Billion
Tax Penalties Paid by Large Employers Who Fail to Provide Insurance ⁱⁱ	\$52 Billion
Excise Tax on High-priced Employer Plans	\$32 Billion
Gross Cost	\$940 Billion
Federal Deficit Reduction (2010-2019)	\$138 Billion

ⁱ Tax credits for the purchase of health insurance are available to individuals and families with incomes less than 400% of the federal poverty level enrolled in a private insurance plan offered through the Exchange beginning in 2015; credit amounts are indexed in subsequent years.

ⁱⁱ No penalties are imposed on small employers (≤ 50 employees) who are exempt from the employer mandate provisions of the reform measure.