

Congressional Budget Office Estimates for 2009 Health Reform Bills

	House Bill HR 3962ⁱ	Senate Bill Under Consideration	Sen. Finance Bill S. 1796	Sen. HELP Bill S. 1679	Republican Alternative
# Insured Through Exchange/Gateway	30 Million ⁱⁱ	30 Million	23 Million	39 Million	N/A
# Insured through Public Option	6 Million	3-4 Million	N/A	N/A	N/A
# of Newly Insured Non-Elderly Residents	+ 36 Million	+31 Million	+ 29Million	+16 Million	+ 3 Million
% of Newly Insured Non-Elderly Legal Residents (83% Currently)	96% (13% Increase)	94% (11% Increase)	94% (11% Increase)	96% (13% Increase)	83% (No Change)
% Reductions in Premiumsⁱⁱⁱ	~25%	Figures not available	7-8%	Figures not available	0-3%
Tax Penalties Paid by Uninsured Individuals	\$33 Billion	\$36 Billion ^{iv}	\$4 Billion	\$2 Billion	N/A
Tax Penalties Paid by Employers^v	\$135 Billion		\$23 Billion	N/A	N/A
Excise Tax on High- priced Employer Plans	N/A	\$149 Billion	\$201 Billion	N/A	N/A
Other Tax Revenue	\$634 Billion	\$238 Billion	\$139 Billion	\$257 Billion	\$27 Billion
Gross Cost	\$1,052 Billion	\$848 Billion	\$829 Billion	\$1,300 Billion	\$68 Billion
Deficit Reduction (2010-2019)	\$129 Billion	\$130 Billion	\$81 Billion	Comparable Figure Not Available	\$68 Billion

(Footnotes listed on second page)

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- i As approved by the House.
 - ii Under the proposal, certain employers could allow all of their workers to choose among the plans available in the exchanges, but those enrollees would not be eligible to receive subsidies via the exchanges (and thus are counted as enrollees in employment-based coverage rather than as exchange enrollees). CBO and JCT expect that approximately 9 million people would obtain coverage in that way in 2019, bringing the total number of people enrolled in exchange plans to about 30 million in that year.
 - iii Reduction in 2016 average premiums vis-à-vis expected 2016 average premiums without reforms.
 - iv CBO report provides only a total tax penalty figure for individuals and employers.
 - v No payments paid by small employers who are exempt from the employer mandate (annual payrolls \leq \$500K) or employer responsibility (\leq 50 employees) provisions of each bill.