

**Affordability Testing Threshold
ACA 4980H
Applicable Large Employers**

2023 Affordability threshold 9.12%

\$10/hr = \$118.56 (rate/hr X 130 hrs per month X .0912= Affordable ee premium portion/mo.)

\$11.20/hr = \$132.79

\$11.50/hr = \$136.35

\$15/hr = \$177.84

\$18/hr = \$213.41

\$25/hr = \$296.40

\$35/hr = \$414.96

\$45/hr = \$533.52

2022 Affordability threshold 9.61%

\$10/hr = \$124.93 (rate/hr X 130 hrs per month X .0961= Affordable ee premium portion/mo.)

\$11.20/hr = \$139.93

\$11.50/hr = \$143.66

\$15/hr = \$187.39

\$25/hr = \$312.32

\$35/hr = \$437.25

\$45/hr = \$562.18

2021 Affordability threshold 9.83%

\$10/hr = \$127.79 (rate/hr X 130 hrs per month X .0983= Affordable ee premium portion/mo.)

\$11.20/hr = \$145.98

\$11.50/hr = \$146.95

\$15/hr = \$191.68

\$25/hr = \$319.47

\$35/hr = \$447.26

\$45/hr = \$575.05

2020 Affordability threshold 9.78%

\$10/hr = \$127.14 (rate/hr X 130 hrs per month X .0978= Affordable ee premium portion/mo.)

\$11.20/hr = \$142.39

\$11.50/hr = \$146.21

\$15/hr = \$190.71

\$25/hr = \$317.85

\$35/hr = \$444.99

\$45/hr = \$572.13

2019 Affordability threshold 9.86%

\$10/hr = \$128.18 (rate/hr X 130 hrs per month X .0986= Affordable ee premium portion/mo.)

\$11.20/hr = \$143.57

\$11.50/hr = \$147.41

\$15/hr = \$192.27

\$25/hr = \$320.45

\$35/hr = \$448.63

\$45/hr = \$578.81

2018 Affordability threshold 9.56%

\$10/hr = \$124.28 (rate/hr X 130hrs X .0956= Affordable ee premium portion/mo.)

\$11.20/hr = \$139.19

\$11.50/hr = \$142.92

\$15/hr = \$186.42

\$25/hr = \$310.70

\$35/hr = \$434.98

\$45/hr = \$559.26

2017 Affordability threshold 9.69%

\$10/hr = \$125.90 (rate/hr X 130hrs X .0969= Affordable ee premium portion/mo.)

\$11.20/hr = \$141.08

\$11.50/hr = \$144.85

\$15/hr = \$188.95

\$25/hr = \$314.92

\$35/hr = \$440.98

\$45/hr = \$566.86

2016 Affordability threshold 9.66%

\$10/hr = \$125.58 (rate/hr X 130hrs X .0966= Affordable ee premium portion/mo.)

\$11.20/hr = \$140.65

\$11.50/hr = \$144.41

\$15/hr = \$188.37

\$25/hr = \$313.95

\$35/hr = \$439.53

\$45/hr = \$565.11