

**Office of the Actuary**

**DATE:** December 10, 2009

**FROM:** Richard S. Foster  
Chief Actuary

**SUBJECT:** Estimated Financial Effects of the "Patient Protection and Affordable Care Act of 2009," as Proposed by the Senate Majority Leader on November 18, 2009

*The Office of the Actuary has prepared this memorandum in our longstanding capacity as an independent technical advisor to both the Administration and the Congress. The costs, savings, and coverage impacts shown herein represent our best estimates for the Patient Protection and Affordable Care Act. We offer this analysis in the hope that it will be of interest and value to policy makers as they develop and debate national health care reform. The statements, estimates, and other information provided in this memorandum are those of the Office of the Actuary and do not represent an official position of the Department of Health & Human Services or the Administration.*

This memorandum summarizes the Office of the Actuary's estimates of the financial and coverage effects through fiscal year 2019 of selected provisions of the proposed "Patient Protection and Affordable Care Act of 2009" (PPACA). The estimates are based on the bill as released by Senate Majority Leader Harry Reid on November 18 as an amendment to the nature of a substitute for H.R. 3590. Included are the estimated net federal expenditures in support of expanded health insurance coverage, the associated numbers of people by insured status, the changes in Medicare and Medicaid expenditures and revenues, and the overall impact on total national health expenditures. Except where noted, we have not estimated the impact of the various tax and fee proposals or the impact on income and payroll taxes due to economic effects of the legislation. Similarly, the impact on Federal administrative expenses is excluded. A summary of the data, assumptions, and methodology underlying our estimates of national health reform proposals is available in the appendix to our October 21 memorandum on H.R. 3200.<sup>1</sup>

**Summary**


The table shown on page 2 presents financial impacts of the selected PPACA provisions on the Federal Budget in fiscal years 2010-2019. We have grouped the provisions of the bill into six major categories:

- (i) Coverage proposals, which include both the mandated coverage for health insurance and the expansion of Medicaid eligibility to those with incomes at or under 133 percent of the Federal poverty level (FPL);
- (ii) Medicare provisions;
- (iii) Medicaid and Children's Health Insurance Program (CHIP) provisions other than the coverage expansion;
- (iv) Proposals aimed in part at changing the trend in health spending growth;

<sup>1</sup> This memorandum is available at [http://www.cms.hhs.gov/ActuaryInfo/downloads/083209\\_10-21.pdf](http://www.cms.hhs.gov/ActuaryInfo/downloads/083209_10-21.pdf).


# Estimated Financial Effects Of The Patient Protection And Affordable Care Act As Amended

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**Summary :** Free estimated financial effects of the patient protection and affordable care act as amended pdf download - this memorandum summarizes the centers for medicare and medicaid services cms office of the actuary s estimates of the financial and coverage effects through fy 2019 of selected provisions of the patient protection and affordable care act ppaca p l 111-149 as enacted on march 23 2010 and amended by the health care and education reconciliation act of 2010 p l 111-152 as enacted on march 30 2010 included are the estimated net federal expenditures in support of expanded health insurance coverage the associated numbers of people by insured status the changes in medicare and medicaid expenditures and revenues and the overall impact on total national health expenditures charts and tables

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# PDF ESTIMATED FINANCIAL EFFECTS OF THE PATIENT PROTECTION AND AFFORDABLE CARE ACT AS AMENDED

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