

Health Care Reform:

Comparing H.R. 3950 and H.R. 4872

	H.R. 3590 Senate bill	H.R. 4872 Senate "fixes" bill
Length	2,393 pages	2,310 pages
Health Exchange	State-based Exchanges	State-based Exchanges
Public Option	No. Create Co-op administered by OPM	No. Create Co-op administered by OPM
Individual Mandate	Required coverage or pay \$750 excise tax (ramped)	Required coverage or pay \$695 excise tax (ramped)
Individual Credit	To participants between 100% and 400% of federal poverty level	To participants between 250% and 400% of federal poverty level
Employer Mandate	Employers with 50+ FTEs pay \$750/employee fee	Employers with 50+ FTEs pay \$2,000/employee fee, not counting the first 30 FTEs
Financing	High cost insurance excise tax (\$8500/\$23,000) starting in 2013	High cost insurance excise tax (\$10,200/\$27,500) starting in 2018, adds new tax to 3.8% of an indiv.'s/family's total unearned income