

| | Subsidy Design | Growth Rate of Subsidy/Limit | Ten-Year Savings Estimate (billions) |
|---|--|--|--|
| Current Law | Exclusion | None | Value: \$1,900 (\$3,360 w/ Payroll) |
| Obama's Proposal (2013) | Exclusion with 28% Rate Limitation | None | ~\$70 (2014-2023) |
| Domenici-Rivlin (2010) | Exclusion Capped at 75th Percentile of Premiums | Phased Out Over 10 Years, Disallow Exclusion for Payroll Tax | \$460 (2011-2020) |
| Simpson-Bowles (2010) | Exclusion Capped at 75th Percentile of Premiums | Phased Out Over 25 Years | ~\$280 (2014-2023) |
| 2005 Tax Reform Panel | Exclusion Capped at \$5,000/\$11,500 | CPI-U | Unknown |
| Bush's Proposal (2008) | Standard Deduction of \$7,500/\$15,000 | Replace Exclusion for Payroll Tax with Payroll Tax Deduction | \$410 (2009-2018) |
| McCain's Proposal (2008) | Refundable Credit of \$2,500/\$5,000 | CPI-U | Unknown |
| Patients' Choice Act (Coburn 2009) | Refundable Credit of up to \$5,710 | CPI-U | Unknown |
| Ryan Roadmap (2010) | Refundable Credit of \$2,300/\$5,700 | Avg. of CPI-U and Medical Inflation | Unknown |
| Bipartisan Policy Center Plan (2013) | Exclusion Capped at 80th Percentile of Premiums | GDP Per Capita Through 2023, GDP Per Capita+0.5% Thereafter | Unknown |
| Brookings Plan (2013) | Exclusion Capped at Unspecified Level | Phased Down to Value of Exchange Subsidies, GDP Thereafter | Unknown |
| Center for American Progress (2012) | Exclusion Capped at "Silver" Plan in Exchanges for \$250K+ Earners | Value of Exchange Subsidies | Unknown |
| CBO 25% Credit Option (2008) | Refundable Credit of 25% of Excluded Premiums | Phased Out Based on Income, Disallow Exclusion for Payroll Tax | \$610 (2009-2018) |
| CBO Expansion of Cadillac Tax Option (2011) | Cadillac Tax Moved to 2014 and Thresholds Set at 80th Percentile of Premiums | CPI-U | \$310 (2012-2021) |

Note: saving generally from current law, measuring over different time periods, and estimated *very roughly*. Cost of add-back relative to blank slate could be roughly understood as the value of the tax expenditure minus the savings from the add-back, however the actual cost will differ – in some cases, significantly.

~ indicates *very rough* CRFB estimates