

Lowest Cost Bronze Plan (LCBP) Worksheet

Use this tool if you are filing Form 8965 on your federal tax return and claiming you should have an exemption from the requirement to have health coverage because coverage is not affordable.

You may qualify for this exemption if the amount you would have paid for the lowest-cost plan through Maryland Health Connection is more than 8.05% of your household income (Modified Adjusted Gross Income) for the 2015 tax year.

STEP 1

Use **Table 1** (Regions for Benchmark Costs) below to determine what Maryland region(s) you lived in during the coverage year.

Write the region(s) here and month(s) in which you lived in each region:

Region: ___ for Month(s) _____

Region: ___ for Month(s) _____

Region: ___ for Month(s) _____

STEP 2

For each person who was enrolled in your plan through Maryland Health Connection, use **Table 2** (Premium Rates for the Lowest Cost Bronze Plan) below to look up his or her monthly cost BY AGE (when coverage started) and BY REGION and enter below.

TIPS:

- ✘ Count **only** household members who are not eligible for coverage through their employer, through other means like Medicaid and MCHP, and who you claim on your taxes.
- ✘ For households with more than three members age 20 or younger, include only the three oldest children.

Month	Primary	Member 1	Member 2	Member 3	Member 4	Member 5	Member 6	Monthly Household Total
JAN								
FEB								
MARCH								
APRIL								
MAY								
JUNE								
JULY								
AUG								
SEP								
OCT								
NOV								
DEC								
YEAR TOTAL								

STEP 3

Write down your income (Modified Adjusted Gross Income) for 2015 and multiply it by 8.05%

Part A: \$ _____ x .0805 = \$ _____

Part B: Add the numbers in the "Monthly Household Total" column in STEP 2 above: \$ _____

If your answer to Part A is less than Part B, you may qualify for the health coverage exemption due to unaffordable coverage.

Table 1 Regions for Benchmark Costs

County Name	Region
Allegany	4
Anne Arundel	1
Baltimore City	1
Baltimore County	1
Calvert	2
Caroline	2
Carroll	4
Cecil	2
Charles	2
Dorchester	2
Frederick	4
Garrett	4
Harford	1
Howard	1
Kent	2
Montgomery	3
Prince George's	3
Queen Anne's	2
St Mary's	2
Somerset	2
Talbot	2
Washington	4
Wicomico	2
Worcester	2

Table 2 Premium Rates for the Lowest Cost Bronze Plan

Age	Region 1	Region 2	Region 3	Region 4
0-20	82.16	80.54	76.47	75.66
21	129.39	126.83	120.42	119.14
22	129.39	126.83	120.42	119.14
23	129.39	126.83	120.42	119.14
24	129.39	126.83	120.42	119.14
25	129.91	127.34	120.91	119.62
26	132.50	129.87	123.31	122.00
27	135.60	132.92	126.20	124.86
28	140.65	137.86	130.90	129.51
29	144.79	141.92	134.75	133.32
30	146.86	143.95	136.68	135.23
31	149.96	146.99	139.57	138.09
32	153.07	150.04	142.46	140.95
33	155.01	151.94	144.27	142.73
34	157.08	153.97	146.19	144.64
35	158.12	154.98	147.16	145.59
36	159.15	156.00	148.12	146.55
37	160.19	157.01	149.08	147.50
38	161.22	158.03	150.05	148.45
39	163.29	160.06	151.97	150.36
40	165.36	162.09	153.90	152.26
41	168.47	165.13	156.79	155.12
42	171.44	168.05	159.56	157.86
43	175.58	172.11	163.41	161.68
44	180.76	177.18	168.23	166.44
45	186.84	183.14	173.89	172.04
46	194.09	190.24	180.64	178.71
47	202.24	198.23	188.22	186.22
48	211.55	207.37	196.89	194.80

Table 2 Premium Rates for the Lowest Cost Bronze Plan (Continued)

Age	Region 1	Region 2	Region 3	Region 4
49	220.74	216.37	205.44	203.26
50	231.09	226.52	215.08	212.79
51	241.31	236.54	224.59	222.20
52	252.57	247.57	235.07	232.57
53	263.96	258.73	245.66	243.05
54	276.25	270.78	257.10	254.37
55	288.54	282.83	268.54	265.69
56	301.87	295.89	280.95	277.96
57	315.33	309.08	293.47	290.35
58	329.69	323.16	306.84	303.57
59	336.81	330.14	313.46	310.13
60	351.17	344.21	326.83	323.35
61	363.59	356.39	338.39	334.79
62	371.74	364.38	345.98	342.30
63	381.96	374.40	355.49	351.71
64	388.17	380.49	361.27	357.43
65+	388.17	380.49	361.27	357.43