

**Table T07-0058**  
**Current Law Tax Benefits for Health Insurance**  
**Distribution of Subsidies by Cash Income Class, 2017<sup>1</sup>**  
**Nondependent Tax Units with Head or Spouse Under 65**

Cash Income Class (thousands of 2006 dollars) <sup>2</sup>	Percent with Priv. Health Insurance <sup>3</sup>	Average Premium (\$)			Average Subsidy (\$)			Subsidy as a Percent of Premium			Premium as a Percent of Income <sup>4</sup>			After-Tax Premium as a Percent of Income <sup>5</sup>		
		All Insured Tax Units	Tax Units with ESI Only	Tax Units with PNG Only	All Insured Tax Units	Tax Units with ESI Only	Tax Units with PNG Only	All Insured Tax Units	Tax Units with ESI Only	Tax Units with PNG Only	All Insured Tax Units	Tax Units with ESI Only	Tax Units with PNG Only	All Insured Tax Units	Tax Units with ESI Only	Tax Units with PNG Only
<b>Less than 10</b>	24.1	7,529	6,852	9,062	555	713	1	7.4	10.4	0.0	70.5	57.6	145.7	65.3	51.6	145.7
<b>10-20</b>	37.4	9,626	9,252	9,754	1,842	2,167	32	19.1	23.4	0.3	37.2	34.3	50.1	30.1	26.2	49.9
<b>20-30</b>	55.7	11,460	11,143	11,757	2,951	3,304	91	25.8	29.7	0.8	28.8	27.3	37.2	21.4	19.2	36.9
<b>30-40</b>	69.5	12,565	12,142	12,435	3,430	3,661	193	27.3	30.2	1.6	23.4	22.3	28.2	17.0	15.6	27.7
<b>40-50</b>	75.5	13,113	12,785	12,604	3,916	4,167	186	29.9	32.6	1.5	19.5	18.8	22.2	13.7	12.7	21.9
<b>50-75</b>	86.1	15,029	14,538	12,440	5,019	5,217	427	33.4	35.9	3.4	16.6	16.0	15.9	11.1	10.2	15.4
<b>75-100</b>	91.9	17,627	17,159	13,912	6,298	6,568	682	35.7	38.3	4.9	14.1	13.7	12.7	9.1	8.4	12.1
<b>100-200</b>	94.5	20,194	19,731	14,924	7,393	7,710	641	36.6	39.1	4.3	10.5	10.3	8.6	6.7	6.2	8.2
<b>200-500</b>	96.2	21,334	20,906	14,825	7,897	8,187	1,684	37.0	39.2	11.4	5.7	5.5	4.0	3.6	3.4	3.6
<b>500-1,000</b>	95.1	19,555	19,268	14,575	7,801	8,099	3,528	39.9	42.0	24.2	2.2	2.2	1.7	1.3	1.3	1.3
<b>More than 1,000</b>	94.6	19,415	19,085	15,790	7,690	7,924	4,158	39.6	41.5	26.3	0.5	0.5	0.5	0.3	0.3	0.4
<b>All</b>	69.8	15,506	15,194	12,199	5,062	5,400	378	32.6	35.5	3.1	11.2	10.7	12.3	7.6	6.9	11.9

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 1006-1).

(1) Calendar year. Benefits are calculated as the change in tax liability between a baseline of current law modified to include pre-tax employer sponsored health insurance premiums in taxable compensation, to disallow the self-employed health insurance deduction, and to disallow the itemized deduction for medical expenses for all except Medicare beneficiaries, and an alternative consisting of current law. Following convention, the estimates are static and do not incorporate behavioral responses. In particular, they do not account for the gains of those who newly obtain health insurance, the losses of those who lose coverage due to the proposal, or the potential reductions in both premiums and comprehensiveness of health insurance.

(2) Tax units with negative cash income are excluded from the lowest income class but are included in the totals. For a description of cash income, see

<http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) Includes both filing and non-filing units. Tax units that are dependents of other taxpayers are excluded from the analysis.

(4) Income used to calculate premium as a percent of income and after-tax premium as a percent of income is cash income plus the value of pre-tax employer sponsored health insurance premiums.

(5) After-tax premium is the average premium less the average subsidy.