

**Table T18-0152**  
**Tax Benefit of the Exclusion of Employer-Sponsored Health Benefits and Deduction for Self-Employed Health Insurance Premiums**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2017 <sup>1</sup>**  
**Detail Table**

Expanded Cash Income Level (thousands of 2018 dollars) <sup>2</sup>	Percent of Tax Units <sup>3</sup>		Benefit as a Percent of After-Tax Income <sup>4</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>5</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes	With Provision	Without Provision	With Provision	Without Provision
Less than 10	0.2	99.9	-0.2	-0.1	-10	-3.2	0.1	0.1	5.2	5.0
10-20	10.8	89.2	0.1	0.3	20	5.1	0.3	0.3	2.7	2.8
20-30	19.6	80.4	0.5	1.3	110	10.6	0.7	0.7	4.3	4.7
30-40	36.1	63.9	1.1	3.1	340	12.7	1.4	1.5	7.8	8.8
40-50	47.7	52.3	1.5	4.7	590	12.9	2.1	2.2	10.4	11.7
50-75	63.2	36.9	1.7	13.5	910	11.8	6.5	6.9	12.9	14.4
75-100	73.9	26.1	1.6	11.0	1,140	8.7	7.2	7.4	15.4	16.7
100-200	81.8	18.2	1.7	32.8	1,860	7.5	25.0	25.4	18.3	19.6
200-500	86.6	13.4	1.7	26.1	3,660	5.8	25.4	25.5	22.5	23.8
500-1,000	83.8	16.2	1.2	5.1	5,500	3.0	9.5	9.2	27.4	28.3
More than 1,000	81.3	18.7	0.3	2.4	5,990	0.6	21.8	20.7	32.2	32.4
All	48.8	51.2	1.4	100.0	1,000	5.7	100.0	100.0	19.4	20.5

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2017 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2018 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>4</sup>		Average Federal Tax Rate <sup>5</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	12,700	7.5	5,360	0.4	280	0.1	5,090	0.5	5.2
10-20	22,130	13.0	14,710	2.1	400	0.3	14,310	2.6	2.7
20-30	19,250	11.3	24,330	3.0	1,040	0.7	23,290	3.6	4.3
30-40	15,450	9.1	34,140	3.4	2,670	1.4	31,470	3.9	7.8
40-50	13,430	7.9	43,980	3.8	4,560	2.1	39,420	4.3	10.4
50-75	25,060	14.8	60,160	9.8	7,770	6.5	52,400	10.6	12.9
75-100	16,410	9.7	84,700	9.0	13,010	7.2	71,690	9.5	15.4
100-200	29,920	17.6	136,620	26.6	24,940	25.0	111,680	26.9	18.3
200-500	12,100	7.1	279,130	21.9	62,770	25.4	216,360	21.1	22.5
500-1,000	1,560	0.9	660,580	6.7	181,270	9.5	479,310	6.0	27.4
More than 1,000	680	0.4	2,975,410	13.1	958,570	21.8	2,016,850	11.0	32.2
All	169,910	100.0	90,580	100.0	17,580	100.0	73,000	100.0	19.4

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

Number of AMT Taxpayers (millions). Baseline: 5

Proposal: 5.3

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Table shows the tax benefit under the law in place for 2017 as of 10/16/2018 of the exclusion from income or employer-sponsored health, dental, and vision insurance premiums; and contributions to Health Savings Accounts, Health Reimbursement Arrangements, and Medical Flexible Spending Accounts. Tax benefits include the deduction for self-employed health insurance premiums. Assumes that taxable health benefits and premiums could potentially be claimed as itemized deductions subject to the current percent of AGI limitation on medical expenses. For more information on TPC's baseline definitions, see

<http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see

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

(3) Tax units with benefit are tax units with a net benefit of \$10 or more.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

**Table T18-0152**  
**Tax Benefit of the Exclusion of Employer-Sponsored Health Benefits and Deduction for Self-Employed Health Insurance Premiums**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2017 <sup>1</sup>**  
**Detail Table - Single Tax Units**

Expanded Cash Income Level (thousands of 2018 dollars) <sup>2</sup>	Percent of Tax Units <sup>3</sup>		Benefit as a Percent of After-Tax Income <sup>4</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>5</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes	With Provision	Without Provision	With Provision	Without Provision
Less than 10	0.1	99.9	-0.2	-0.3	-10	-2.5	0.5	0.5	7.0	6.8
10-20	14.5	85.6	0.3	1.7	40	4.4	1.9	1.8	5.8	6.1
20-30	27.4	72.6	0.7	5.2	160	7.9	3.3	3.4	8.6	9.3
30-40	46.4	53.6	1.2	8.7	360	9.0	4.7	4.9	11.8	12.8
40-50	55.6	44.4	1.2	9.2	460	7.5	6.1	6.2	14.1	15.2
50-75	70.6	29.4	1.7	28.3	840	8.6	16.2	16.8	16.3	17.7
75-100	75.6	24.4	1.6	17.7	1,050	6.4	13.7	13.9	19.5	20.7
100-200	76.7	23.3	1.2	22.0	1,210	4.3	25.3	25.1	21.8	22.7
200-500	76.5	23.5	0.8	6.1	1,640	2.4	12.8	12.5	25.4	26.0
500-1,000	73.3	26.7	0.5	0.9	2,230	1.1	3.9	3.8	29.8	30.2
More than 1,000	68.1	31.9	0.1	0.5	2,160	0.2	11.4	10.9	35.3	35.4
All	40.8	59.2	1.1	100.0	450	4.9	100.0	100.0	18.4	19.3

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2017 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2018 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>4</sup>		Average Federal Tax Rate <sup>5</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	10,250	12.7	5,410	1.4	380	0.5	5,030	1.6	7.0
10-20	16,050	19.9	14,550	5.9	840	1.9	13,710	6.8	5.8
20-30	11,540	14.3	24,250	7.0	2,080	3.3	22,160	7.9	8.6
30-40	8,600	10.7	34,150	7.4	4,020	4.7	30,130	8.0	11.8
40-50	7,180	8.9	43,960	7.9	6,200	6.1	37,760	8.4	14.1
50-75	12,180	15.1	59,750	18.3	9,750	16.2	50,000	18.8	16.3
75-100	6,100	7.6	84,070	12.9	16,380	13.7	67,690	12.7	19.5
100-200	6,560	8.1	129,320	21.4	28,150	25.3	101,170	20.5	21.8
200-500	1,350	1.7	273,400	9.3	69,500	12.8	203,900	8.5	25.4
500-1,000	150	0.2	659,960	2.4	196,730	3.9	463,220	2.1	29.8
More than 1,000	80	0.1	2,957,060	5.9	1,044,980	11.4	1,912,080	4.7	35.3
All	80,720	100.0	49,260	100.0	9,060	100.0	40,200	100.0	18.4

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Table shows the tax benefit under the law in place for 2017 as of 10/16/2018 of the exclusion from income or employer-sponsored health, dental, and vision insurance premiums; and contributions to Health Savings Accounts, Health Reimbursement Arrangements, and Medical Flexible Spending Accounts. Tax benefits include the deduction for self-employed health insurance premiums. Assumes that taxable health benefits and premiums could potentially be claimed as itemized deductions subject to the current percent of AGI limitation on medical expenses. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) Tax units with benefit are tax units with a net benefit of \$10 or more.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

**Table T18-0152**  
**Tax Benefit of the Exclusion of Employer-Sponsored Health Benefits and Deduction for Self-Employed Health Insurance Premiums**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2017 <sup>1</sup>**  
**Detail Table - Married Tax Units Filing Jointly**

Expanded Cash Income Level (thousands of 2018 dollars) <sup>2</sup>	Percent of Tax Units <sup>3</sup>		Benefit as a Percent of After-Tax Income <sup>4</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>5</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes	With Provision	Without Provision	With Provision	Without Provision
Less than 10	0.6	99.4	0.0	0.0	*	0.7	0.0	0.0	2.8	2.9
10-20	0.4	99.6	0.0	0.0	*	-1.3	0.0	0.0	1.8	1.7
20-30	3.1	96.9	0.0	0.0	-10	-3.8	0.0	0.0	0.8	0.8
30-40	12.3	87.7	0.3	0.3	100	11.0	0.1	0.2	2.5	2.8
40-50	23.1	76.9	0.7	0.8	290	13.3	0.3	0.4	4.9	5.6
50-75	46.1	53.9	1.3	5.0	740	14.3	1.9	2.1	8.5	9.7
75-100	71.4	28.6	1.6	8.0	1,160	11.1	4.0	4.2	12.2	13.6
100-200	83.9	16.1	1.8	38.5	2,070	8.6	24.5	25.2	17.1	18.6
200-500	88.8	11.2	1.8	36.8	3,980	6.4	31.5	31.8	22.0	23.5
500-1,000	85.6	14.5	1.2	7.3	5,940	3.3	12.1	11.9	27.2	28.1
More than 1,000	83.9	16.1	0.4	3.4	6,670	0.7	25.3	24.1	31.9	32.1
All	61.1	38.9	1.4	100.0	1,770	5.5	100.0	100.0	20.7	21.8

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2017 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2018 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>4</sup>		Average Federal Tax Rate <sup>5</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	1,490	2.4	4,450	0.1	130	0.0	4,320	0.1	2.8
10-20	2,830	4.5	15,160	0.4	270	0.0	14,900	0.5	1.8
20-30	3,480	5.5	24,550	0.9	210	0.0	24,350	1.1	0.8
30-40	3,240	5.2	34,090	1.1	860	0.1	33,230	1.4	2.5
40-50	3,190	5.1	44,050	1.4	2,170	0.3	41,880	1.7	4.9
50-75	7,570	12.0	61,130	4.7	5,180	1.9	55,940	5.5	8.5
75-100	7,660	12.2	85,370	6.7	10,430	4.0	74,940	7.4	12.2
100-200	20,760	33.0	139,830	29.6	23,900	24.5	115,930	31.0	17.1
200-500	10,300	16.4	280,770	29.5	61,890	31.5	218,880	29.0	22.0
500-1,000	1,370	2.2	661,030	9.2	179,640	12.1	481,390	8.5	27.2
More than 1,000	570	0.9	2,833,400	16.4	903,360	25.3	1,930,040	14.1	31.9
All	62,890	100.0	155,800	100.0	32,190	100.0	123,610	100.0	20.7

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Table shows the tax benefit under the law in place for 2017 as of 10/16/2018 of the exclusion from income or employer-sponsored health, dental, and vision insurance premiums; and contributions to Health Savings Accounts, Health Reimbursement Arrangements, and Medical Flexible Spending Accounts. Tax benefits include the deduction for self-employed health insurance premiums. Assumes that taxable health benefits and premiums could potentially be claimed as itemized deductions subject to the current percent of AGI limitation on medical expenses. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) Tax units with benefit are tax units with a net benefit of \$10 or more.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

**Table T18-0152**  
**Tax Benefit of the Exclusion of Employer-Sponsored Health Benefits and Deduction for Self-Employed Health Insurance Premiums**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2017 <sup>1</sup>**  
**Detail Table - Head of Household Tax Units**

Expanded Cash Income Level (thousands of 2018 dollars) <sup>2</sup>	Percent of Tax Units <sup>3</sup>		Benefit as a Percent of After-Tax Income <sup>4</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>5</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes	With Provision	Without Provision	With Provision	Without Provision
Less than 10	0.0	100.0	-0.3	-0.1	-20	3.0	-0.4	-0.4	-12.2	-12.5
10-20	0.4	99.7	-0.3	-0.8	-50	2.6	-3.8	-3.5	-13.1	-13.4
20-30	11.6	88.4	0.2	1.2	60	-4.1	-3.8	-3.2	-6.2	-5.9
30-40	32.7	67.3	1.6	8.5	530	84.9	1.3	2.1	1.8	3.4
40-50	57.2	42.9	3.2	17.8	1,330	49.7	4.6	6.2	6.1	9.1
50-75	72.1	27.9	2.7	32.9	1,450	23.2	18.3	20.0	10.5	12.9
75-100	78.9	21.2	1.8	14.8	1,310	10.9	17.6	17.3	14.3	15.9
100-200	78.9	21.2	1.9	20.8	1,960	8.1	33.2	31.8	18.7	20.3
200-500	67.0	33.0	1.3	4.1	2,430	4.0	13.3	12.2	23.7	24.7
500-1,000	60.4	39.6	0.6	0.4	2,950	1.6	3.5	3.1	28.0	28.5
More than 1,000	63.9	36.1	0.1	0.3	3,670	0.2	16.1	14.3	32.0	32.1
All	43.8	56.2	1.8	100.0	870	12.9	100.0	100.0	12.0	13.5

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2017 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2018 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>4</sup>		Average Federal Tax Rate <sup>5</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	810	3.5	6,280	0.4	-760	-0.4	7,040	0.5	-12.2
10-20	3,000	13.0	15,100	3.5	-1,970	-3.8	17,080	4.5	-13.1
20-30	3,890	16.9	24,360	7.3	-1,510	-3.8	25,870	8.8	-6.2
30-40	3,240	14.0	34,140	8.5	620	1.3	33,520	9.5	1.8
40-50	2,710	11.8	43,940	9.2	2,670	4.6	41,270	9.8	6.1
50-75	4,580	19.9	59,640	21.0	6,230	18.3	53,410	21.4	10.5
75-100	2,270	9.8	84,210	14.7	12,080	17.6	72,140	14.3	14.3
100-200	2,140	9.3	129,110	21.2	24,200	33.2	104,910	19.6	18.7
200-500	340	1.5	254,580	6.7	60,340	13.3	194,240	5.8	23.7
500-1,000	30	0.1	646,120	1.5	181,080	3.5	465,030	1.2	28.0
More than 1,000	20	0.1	5,189,480	6.0	1,660,350	16.1	3,529,130	4.6	32.0
All	23,080	100.0	56,390	100.0	6,750	100.0	49,630	100.0	12.0

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Table shows the tax benefit under the law in place for 2017 as of 10/16/2018 of the exclusion from income or employer-sponsored health, dental, and vision insurance premiums; and contributions to Health Savings Accounts, Health Reimbursement Arrangements, and Medical Flexible Spending Accounts. Tax benefits include the deduction for self-employed health insurance premiums. Assumes that taxable health benefits and premiums could potentially be claimed as itemized deductions subject to the current percent of AGI limitation on medical expenses. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) Tax units with benefit are tax units with a net benefit of \$10 or more.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

**Table T18-0152**  
**Tax Benefit of the Exclusion of Employer-Sponsored Health Benefits and Deduction for Self-Employed Health Insurance Premiums**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2017 <sup>1</sup>**  
**Detail Table - Tax Units with Children**

Expanded Cash Income Level (thousands of 2018 dollars) <sup>2</sup>	Percent of Tax Units <sup>3</sup>		Benefit as a Percent of After-Tax Income <sup>4</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>5</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes	With Provision	Without Provision	With Provision	Without Provision
Less than 10	0.0	100.0	-0.5	-0.1	-30	4.1	-0.1	-0.1	-13.7	-14.2
10-20	0.8	99.2	-0.6	-0.5	-100	4.7	-0.7	-0.7	-13.4	-14.1
20-30	11.6	88.5	0.2	0.3	50	-3.0	-0.7	-0.7	-6.5	-6.3
30-40	28.9	71.1	1.4	2.5	460	177.1	0.1	0.3	0.8	2.1
40-50	48.7	51.3	2.7	5.3	1,120	49.0	0.7	1.0	5.2	7.8
50-75	65.3	34.7	2.5	12.6	1,360	23.4	3.7	4.2	9.7	12.0
75-100	77.5	22.6	1.7	8.2	1,280	11.2	5.0	5.2	13.5	15.0
100-200	86.1	14.0	2.0	32.5	2,260	9.3	23.7	24.2	17.5	19.1
200-500	90.4	9.6	2.0	30.1	4,240	6.8	30.1	30.1	22.5	24.0
500-1,000	87.4	12.6	1.3	6.1	6,150	3.4	12.2	11.8	27.7	28.6
More than 1,000	85.6	14.4	0.4	2.9	6,990	0.8	26.0	24.5	32.1	32.4
All	57.0	43.0	1.6	100.0	1,590	6.8	100.0	100.0	19.5	20.8

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2017 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2018 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>4</sup>		Average Federal Tax Rate <sup>5</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	1,220	2.3	6,140	0.1	-840	-0.1	6,980	0.2	-13.7
10-20	4,440	8.4	15,130	1.1	-2,030	-0.7	17,160	1.5	-13.4
20-30	5,820	11.1	24,370	2.2	-1,580	-0.7	25,950	3.0	-6.5
30-40	4,660	8.8	34,080	2.5	260	0.1	33,820	3.1	0.8
40-50	3,960	7.5	43,930	2.7	2,300	0.7	41,640	3.2	5.2
50-75	7,780	14.8	60,130	7.4	5,820	3.7	54,310	8.2	9.7
75-100	5,380	10.2	85,000	7.2	11,440	5.0	73,560	7.7	13.5
100-200	12,090	22.9	138,970	26.4	24,330	23.7	114,650	27.1	17.5
200-500	5,960	11.3	279,700	26.2	62,800	30.1	216,900	25.2	22.5
500-1,000	830	1.6	660,420	8.6	182,870	12.2	477,560	7.7	27.7
More than 1,000	350	0.7	2,891,150	15.8	928,620	26.0	1,962,530	13.3	32.1
All	52,710	100.0	120,750	100.0	23,570	100.0	97,190	100.0	19.5

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

\* Non-zero value rounded to zero; \*\* Insufficient data

Note: Tax units with children are those claiming an exemption for children at home or away from home or with children qualifying for the Child Tax Credit or EITC.

(1) Calendar year. Table shows the tax benefit under the law in place for 2017 as of 10/16/2018 of the exclusion from income or employer-sponsored health, dental, and vision insurance premiums; and contributions to Health Savings Accounts, Health Reimbursement Arrangements, and Medical Flexible Spending Accounts. Tax benefits include the deduction for self-employed health insurance premiums. Assumes that taxable health benefits and premiums could potentially be claimed as itemized deductions subject to the current percent of AGI limitation on medical expenses. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) Tax units with benefit are tax units with a net benefit of \$10 or more.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

**Table T18-0152**  
**Tax Benefit of the Exclusion of Employer-Sponsored Health Benefits and Deduction for Self-Employed Health Insurance Premiums**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2017 <sup>1</sup>**  
**Detail Table - Elderly Tax Units**

Expanded Cash Income Level (thousands of 2018 dollars) <sup>2</sup>	Percent of Tax Units <sup>3</sup>		Benefit as a Percent of After-Tax Income <sup>4</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>5</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes	With Provision	Without Provision	With Provision	Without Provision
Less than 10	0.6	99.4	0.1	0.0	*	5.3	0.0	0.0	1.2	1.3
10-20	1.0	99.0	0.0	0.0	*	0.7	0.2	0.2	1.4	1.4
20-30	4.7	95.3	0.1	0.4	10	2.3	0.6	0.6	2.5	2.6
30-40	13.0	87.0	0.2	1.3	60	5.1	0.9	0.9	3.5	3.7
40-50	19.9	80.2	0.4	2.6	150	6.6	1.4	1.5	5.0	5.4
50-75	36.2	63.8	0.8	13.9	440	9.9	5.1	5.4	7.4	8.1
75-100	53.6	46.4	1.2	17.8	870	9.6	6.7	7.1	10.7	11.7
100-200	60.3	39.7	1.0	33.9	1,110	5.4	22.9	23.3	15.6	16.4
200-500	68.9	31.1	1.0	22.5	2,270	3.6	22.5	22.5	21.9	22.7
500-1,000	67.8	32.2	0.7	4.6	3,390	1.9	9.0	8.9	27.1	27.6
More than 1,000	68.6	31.4	0.2	2.9	3,780	0.4	30.2	29.2	32.6	32.7
All	28.1	71.9	0.7	100.0	490	3.6	100.0	100.0	16.6	17.2

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2017 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2018 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>4</sup>		Average Federal Tax Rate <sup>5</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	1,870	4.7	4,930	0.3	60	0.0	4,870	0.3	1.2
10-20	5,930	15.0	14,980	2.7	210	0.2	14,770	3.2	1.4
20-30	5,330	13.5	24,250	4.0	610	0.6	23,640	4.6	2.5
30-40	4,120	10.4	34,070	4.3	1,200	0.9	32,870	5.0	3.5
40-50	3,440	8.7	43,850	4.6	2,210	1.4	41,640	5.3	5.0
50-75	6,150	15.5	60,070	11.4	4,450	5.1	55,620	12.6	7.4
75-100	3,990	10.1	84,810	10.4	9,070	6.7	75,740	11.2	10.7
100-200	5,960	15.1	133,070	24.4	20,720	22.9	112,360	24.7	15.6
200-500	1,940	4.9	284,880	17.0	62,450	22.5	222,430	15.9	21.9
500-1,000	270	0.7	668,670	5.5	181,230	9.0	487,440	4.8	27.1
More than 1,000	150	0.4	3,279,500	15.4	1,067,850	30.2	2,211,640	12.4	32.6
All	39,610	100.0	82,110	100.0	13,600	100.0	68,510	100.0	16.6

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

\* Non-zero value rounded to zero; \*\* Insufficient data

Note: Elderly tax units are those with either head or spouse (if filing jointly) age 65 or older.

(1) Calendar year. Table shows the tax benefit under the law in place for 2017 as of 10/16/2018 of the exclusion from income or employer-sponsored health, dental, and vision insurance premiums; and contributions to Health Savings Accounts, Health Reimbursement Arrangements, and Medical Flexible Spending Accounts. Tax benefits include the deduction for self-employed health insurance premiums. Assumes that taxable health benefits and premiums could potentially be claimed as itemized deductions subject to the current percent of AGI limitation on medical expenses. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) Tax units with benefit are tax units with a net benefit of \$10 or more.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.