

**EXHIBIT K**

**Preliminary Estimate of Effect on Direct Spending of Section 191 of the Affordable Choices Act, as introduced on June 6, 2009**  
by fiscal year, in billions of dollars

2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010-2014 2010-2019

Changes in Direct Spending	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2010-2014	2010-2019
Title I. Quality, Affordable Health Care for All Americans													
Sec. 191 Community living assistance services and supports	0	0	-3.4	-6.0	-8.1	-9.2	-10.4	-7.9	-6.2	-4.5	-3.4	-26.7	-59.0

Source: Congressional Budget Office

**NOTE:**

CBO estimates that premium collections would exceed benefit payments during the 2010-2019 period by about \$59 billion. That excess of premiums over benefit payments reflects the fact that while premium collections begin in 2011, no one would be able to receive benefits until 2016 at the earliest, because of the bill's 5-year vesting requirement. In addition, to be actuarially sound, CBO believes that premiums would have to exceed the average dollar amount of \$65 (adjusted annually for inflation) set by the legislation by \$35 to \$45. However, CBO's estimates assume that premiums are set on average at \$65 (adjusted annually for inflation).