



Making Health Coverage More Affordable for Families

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There are two financial assistance options available for families that make health care coverage through the insurance marketplaces more affordable. The first financial assistance option available is sliding scale tax credits. These tax credits limit premiums to a percent of income for individuals and families under 400% of the Federal Poverty Level (FPL).

The second financial assistance option available is cost-sharing subsidies for families with income below 250% FPL (equal to about \$58,875). These subsidies lower a plan's maximum out-of-pocket caps and, sometimes, other cost sharing requirements **for certain Silver Plans**. These assistance programs will help make insurance coverage more affordable for patients, especially those with reduced income and complex health needs.

	Income (% FPL)	Income Range	Maximum % of Income You Must Pay in Premiums	Estimated Annual Premium (Assuming \$14,100 Silver Plan Premium)	Maximum Out-of-Pocket Cap
Family of Four	100 – 150% FPL	\$23,550 – \$35,325	2.0% – 4.0%	\$471 – \$1,413	\$4,500
	150 – 200% FPL	\$35,325 – \$47,100	4.0 – 6.3%	\$1,413 – \$2,967	\$4,500
	200 – 250% FPL	\$47,100 – \$58,875	6.3 – 8.05%	\$2,967 – \$4,739	\$10,400
	250 – 300% FPL	\$58,875 – \$70,650	8.05 – 9.5%	\$4,739 – \$6,712	\$12,700
	300 – 400% FPL	\$70,650 – \$94,200	9.5%	\$6,712 – \$8,949	\$12,700
	Over 400% FPL	\$94,200 and up	No Limit	\$14,100	\$12,700

The first three rows shaded in blue correspond to families of four people who qualify for cost-sharing reductions in the form of **special Silver Plans**. Families with income under 250% FPL will qualify for these special Silver Plans. **Reductions will vary by the size of your family and the state you live in.** To learn more, go to <https://www.healthcare.gov/how-can-i-save-money-on-marketplace-coverage/> or <http://kff.org/interactive/subsidy-calculator/>.

The next two rows shaded in light grey correspond to families of four who qualify only for sliding scale tax credits to limit the marketplace plan premium. The last row shaded in dark grey corresponds to families who **do not** qualify for financial assistance in the marketplace.

Families who qualify for tax credits and/or cost-sharing reductions will receive notification of their eligibility when they apply for coverage in the marketplace. To gain coverage with cost-sharing reductions, remember that this subsidy is **only available by enrolling in the special Silver Plans**. If you are eligible, be sure to look at the special Silver Plans if you want to take advantage of this additional financial assistance.

If you have questions, call 800-318-2596 (TTY: 855-889-4325) for assistance 24-hours a day, 7-days a week. If you want specific information about your state Health Insurance Marketplace, please visit <https://www.healthcare.gov/marketplace/individual/>.