



Making Health Coverage More Affordable for Individuals

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There are two financial assistance options available for individuals 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 individuals with income below 250% FPL (equal to about \$28,725). 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 \$5,200 Silver Plan Premium)	Maximum Out-of-Pocket Cap
Individual	100 – 150% FPL	\$11,490 – \$17,235	2.0% – 4.0%	\$230 – \$689	\$2,250
	150 – 200% FPL	\$17,235 – \$22,980	4.0 – 6.3%	\$689 – \$1,448	\$2,250
	200 – 250% FPL	\$22,980 – \$28,725	6.3 – 8.05%	\$1,448 – \$2,312	\$5,200
	250 – 300% FPL	\$28,725 – \$34,470	8.05 – 9.5%	\$2,312 – \$3,275	\$6,350
	300 – 400% FPL	\$34,470 – \$45,960	9.5%	\$3,275 – \$4,366	\$6,350
	Over 400% FPL	\$45,960 and up	No Limit	\$5,200	\$6,350

The first three rows shaded in blue correspond to individuals who qualify for cost-sharing reductions available **only in special Silver Plans**. These Silver Plans increase the share of total medical spending that the insurance company pays for medical care while lowering the patient’s share of cost. Individuals with income under 250% FPL will qualify for these special Silver Plans. The next two rows shaded in light grey correspond to individuals who qualify only for sliding scale tax credits to limit the marketplace plan premium. The last row shaded in dark grey corresponds to individuals who **do not** qualify for financial assistance in the marketplace.

Individuals 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 available **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. To learn more about subsidies, go to <https://www.healthcare.gov/how-can-i-save-money-on-marketplace-coverage/> or <http://kff.org/interactive/subsidy-calculator/>. 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/>.