

## AFFORDABLE CARE ACT (ACA) SUBSIDY ELIGIBILITY GUIDE



## UNDERSTANDING WHO QUALIFIES

### What Are Affordable Care Act Subsidies?

The ACA provides financial assistance to help individuals and families lower the cost of health insurance premiums and out-of-pocket expenses. ACA subsidies are available through the Health Insurance Marketplace.

### Types of ACA Subsidies Available

#### Premium Tax Credits

Helps reduce monthly cost of health insurance premiums.

#### Cost-Sharing Reductions (CSRs)

Lower out-of-pocket expenses like deductibles, copayments, and coinsurance (available only with Silver plans).

### Special Enrollment Periods

Life changes, like losing coverage, getting married, or having a baby, may qualify you for a Special Enrollment Period to apply outside of the annual open enrollment window.

## Who Qualifies

Eligibility is based on income, household size, and where you live.

### To qualify for subsidies, you must:

- Be a U.S. citizen or lawfully present resident
- Not be eligible for Medicaid, Medicare, or employer-based coverage
- Have a household income between 100% and 400% of the Federal Poverty Level (FPL)
- Live in a state that uses the federal Marketplace or has its own exchange

**Important:** Some states have expanded eligibility beyond 400% FPL under recent legislation.

## Snapshot of Estimated Annual Income Ranges that May Qualify for Premium Tax Credits

### 1 PERSON

\$14,600 - \$58,320

### 2 PEOPLE

\$19,720 - \$78,880

### 3 PEOPLE

\$24,860 - \$99,440

### 4 PEOPLE

\$30,000 - \$120,000

*Note: These figures are subject to change and vary slightly by state and are subject to annual updates.*

Chris Carmichael offers free, personalized assistance to help you determine if you qualify for ACA subsidies and find a plan that fits your needs and your budget.

