



# THE AFFORDABLE CARE ACT

Are you eligible to receive financial assistance?

## Advanced Premium Tax Credits (APTC)

The APTC is a federal subsidy available to individuals and families who earn less than 400% of the Federal Poverty Level (FPL). This subsidy helps to pay part of your health insurance premiums in order to make your insurance more affordable.

## Cost Sharing Reduction (CSR)

A discount that lowers the amount you have to pay for deductibles, copayments, and coinsurance. In the Health Insurance Marketplace, cost-sharing reductions are often called “extra savings.” If you qualify, you must enroll in a plan in the Silver category to get the extra savings.

FAMILY SIZE	INCOME
1	\$47,080
2	\$63,720
3	\$80,360
4	\$97,000
5	\$113,640

Example: A family of four making \$97,000 or less will be eligible for a tax credit.