

Getting Help Paying for Health Care Coverage

It's easy to find out if you can get financial help:



- 1 Provide some financial and household information when you apply for health coverage.
- 2 We will then do the math to calculate your Modified Adjusted Gross Income (MAGI).
- 3 We will let you know which program can provide you with the most financial help and how your income compares to Federal Poverty Level (FPL).

You could get financial help through one of these three programs:

	Advanced Premium Tax Credit (APTC)	Cost Sharing Reduction (CSR)	Medicaid HUSKY Health or CHIP
Individual 	Has a MAGI of \$11,770 - \$47,080 (100% - 400% of the FPL)	Has a MAGI of \$29,425 or less (at or below 250% of the FPL)	Single Connecticut resident or those without children with an income of \$16,243 (at or below 138% of the FPL) Pregnant women with an income of \$30,955 (at or below 263% of the FPL) Child (under 19) with an income of \$23,658 (at or below 201% of the FPL)
Family of 2 	Has a MAGI of \$15,930 - \$63,720 (100% - 400% of the FPL)	Has a MAGI of \$39,825 or less (at or below 250% of the FPL)	Connecticut families without children or single parent with child age 19+ with an income of \$21,983 (at or below 138% of the FPL) Pregnant women with an income of \$41,896 (at or below 263% of the FPL) Parents or caregivers of Medicaid-eligible children with an income of \$24,692 (at or below 155% of the FPL) Children (age 18 or younger) with an income of \$32,019 (at or below 201% of the FPL)
Family of 4 	Has a MAGI of \$24,250 - \$97,000 (100% - 400% of the FPL)	Has a MAGI of \$60,625 or less (at or below 250% of the FPL)	Pregnant women with an income of \$63,778 (at or below 263% of the FPL) Parents or caregivers of Medicaid-eligible children with an income of \$37,588 (at or below 155% of the FPL) Children (age 18 or younger) with an income of \$48,743 (at or below 201% of the FPL)

IMPORTANT: You must enroll for coverage between **November 1, 2015 and January 31, 2016** to get 2016 coverage and avoid a tax penalty. To get coverage starting January 1, 2016, enroll by December 15, 2015.

HAVE QUESTIONS? NEED HELP?



FREE In-Person Help:

To find a Certified Broker, a Community Enrollment Partner, a Certified Application Counselor, or an Enrollment Center:

- Visit: Learn.AccessHealthCT.com/Locations
- Call: 1-855-392-2428

Getting Help Paying for Your Health Care Coverage

When you apply for health care through Access Health CT, you can also provide your personal financial and household information to see if you might receive financial help to pay for your health care coverage.

When applying for financial help on AccessHealthCT.com, you'll answer some questions and we'll do the math to see if you can get help through one of these programs:

- An Advanced Premium Tax Credit (APTC)
- A Cost Sharing Reduction (CSR)
- Low-cost Medicaid programs: HUSKY Health and the Children's Health Insurance Program (CHIP)

Your Modified Adjusted Gross Income (MAGI)

The information you provide us allows us to calculate your **MAGI** to see if you qualify for financial help. Your MAGI is your gross income **MINUS** certain deductions (student loan interest, alimony, retirement plan contributions, etc.) **PLUS** any tax-exempt Social Security, tax-exempt interest, or foreign earned income you have.

ADVANCED PREMIUM TAX CREDIT (APTC)

An APTC lowers your monthly cost (plan premium) and is sent directly from the federal government to your insurance company.

To qualify for the Advance Premium Tax Credit:

- You cannot be eligible for other affordable health care coverage through your employer or a government program, such as Medicaid.
- You must be a Connecticut resident and a citizen/lawful resident of the United States, and not in jail/prison (other than pending final disposition of charges).
- Your household income is between 100% -400% of the Federal Poverty Level (FPL).
- You must enroll in coverage through Access Health CT.

NOTE: Veteran's disability benefits should not be included in your household income. Please consult a tax advisor if you have additional questions.

COST SHARING REDUCTION PLAN (CSR)

The CSR can help lower what you pay for deductibles, coinsurance, and copayments. A CSR Plan is available to households enrolled in a Silver level plan and whose MAGI is above the income levels that would qualify an individual for Medicaid, but at or below 250% of the Federal Poverty Level.

MEDICAID GOVERNMENT PROGRAMS

Medicaid (HUSKY Health) and the Children's Health Insurance Program (CHIP) offers free or low-cost financial help if you are one of the following with an income at or below the indicated Federal Poverty Level:

- Single Connecticut residents without children, or who have children age 19 or older (\$16,243/138%)
- Pregnant women (\$30,955/263%)
- Children (age 18 or younger) (\$32,019/201%)
- Parents or caregivers of Medicaid-eligible children (\$37,588/155%)

When you apply you'll need the following information:

- Social Security numbers
- Visa, green card or other immigration documents
- Most recent tax return
- Employer information
- Current insurance coverage

For a complete list of documents, visit Learn.AccessHealthCT.com.