

# Think You Can't Afford Health Insurance?

## Find Out If You Qualify for Help

Protecting your health is important. If you think health insurance is out of your reach, we can help you find out if you qualify for help from the federal government. There are two types of financial help—called subsidies—that are offered:



### PREMIUM TAX CREDIT

Helps pay for all or part of your monthly premium depending on your household income. Income ranges that qualify for a \$0 premium health plan or financial help are outlined in the chart below.



### COST-SHARE REDUCTION

Discounts on your copays, deductibles, and coinsurance. Available on Silver plans only for those who make less than 250% of the federal poverty level.

## Qualifying Income Levels

Subsidies are based on the household income earned during the year you will be covered.

| Persons in Household | Income range that qualifies for \$0 plans | Income range that qualifies for subsidy |
|----------------------|---|---|
| 1                    | \$18,754 to \$20,385                      | \$20,386 to \$54,360                    |
| 2                    | \$25,268 to \$27,465                      | \$27,466 to \$73,240                    |
| 3                    | \$31,781 to \$34,545                      | \$34,546 to \$92,120                    |
| 4                    | \$38,295 to \$41,625                      | \$41,626 to \$111,000                   |
| 5                    | \$44,809 to \$48,705                      | \$48,706 to \$129,880                   |
| 6                    | \$51,322 to \$55,785                      | \$55,786 to \$148,760                   |

Source: U.S. Department of Health and Human Services Federal Poverty Level (FPL) Guidelines for 2022