



# Financial Assistance for Health Plans

Members may have access to help from the federal government to make health insurance even more affordable. These savings come to members through an Advanced Premium Tax Credit (APTC), Cost Sharing Reduction (CSR) or both.

### What is an APTC?

An APTC is a federal subsidy that assists qualified individuals and families by reducing their monthly premiums. Above 400% FPL subsidy amount is calculated using 8.5% of income.

### What is a CSR?

Members who qualify for an APTC also may be eligible for even lower out-of-pocket costs through a CSR. These savings only apply to silver plans. They vary based on the individual's or family's income.

### Annual household income and household size determine if you qualify for tax credits.

2023 Federal Poverty Level (FPL) Guidelines – Annual Household Income												
Family Size	Cost Share 3				Cost Share 2		Cost Share 1		300%	400%	500%	600%
	100%	133%	134%	150%	151%	200%	201%	250%				
1	\$14,580	\$19,391	\$19,392	\$21,870	\$21,871	\$29,160	\$29,161	\$36,450	\$43,740	\$58,320	\$72,900	\$87,480
2	\$19,720	\$26,228	\$26,229	\$29,580	\$29,581	\$39,440	\$39,441	\$49,300	\$59,160	\$78,880	\$98,600	\$118,320
3	\$24,860	\$33,064	\$33,065	\$37,290	\$37,291	\$49,720	\$49,721	\$62,150	\$74,580	\$99,440	\$124,300	\$149,160
4	\$30,000	\$39,900	\$39,901	\$45,000	\$45,001	\$60,000	\$60,001	\$75,000	\$90,000	\$120,000	\$150,000	\$180,000
5	\$35,140	\$46,736	\$46,737	\$52,710	\$52,711	\$70,280	\$70,281	\$87,850	\$105,420	\$140,560	\$175,700	\$210,840
6	\$40,280	\$53,572	\$53,573	\$60,420	\$60,421	\$80,560	\$80,561	\$100,700	\$120,840	\$161,120	\$201,400	\$241,680
7	\$45,420	\$60,409	\$60,410	\$68,130	\$68,131	\$90,840	\$90,841	\$113,550	\$136,260	\$181,680	\$227,100	\$272,520
8	\$50,560	\$67,245	\$67,246	\$75,840	\$75,841	\$101,120	\$101,121	\$126,400	\$151,680	\$202,240	\$252,800	\$303,360
9	\$55,700	\$74,081	\$74,082	\$83,550	\$83,551	\$111,400	\$111,401	\$139,250	\$167,100	\$222,800	\$278,500	\$334,200
10	\$60,840	\$80,917	\$80,918	\$91,260	\$91,262	\$121,680	\$121,681	\$152,100	\$182,520	\$243,360	\$304,200	\$365,040