

The Commonwealth of Kentucky
kynect State-Based Marketplace



**Advance Premium Tax Credit and
Second Lowest Cost Silver Plan
Calculator QRG**

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Introduction

This document provides information regarding the Advanced Premium Tax Credit (APTC) and Second Lowest Cost Silver Plan (SLCSP) Calculator available to certain user roles.

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1 APTC and SLCSP Calculator Overview

The Advanced Premium Tax Credit (APTC) and the Second Lowest Cost Silver Plan (SLCSP) Calculator is a tool designed for specific roles within the Self-Service Portal (SSP). It calculates the potential APTC Amount and SCLSP Amount for Household and Household Member(s).

2 Accessing the APTC and SLCSP Calculator

The Calculator is accessible for the following user roles only once logged into the SSP Dashboard:

- Contact Center (View)
- Contact Center (View and Edit)
- CHFS PROD Support

Complete the following steps to access the APTC and SLCSP Calculator:

1. Log in to the SSP Dashboard.
2. Locate the **APTC and SLCSP Calculator** hyperlink in the **I want to...** section to launch the tool in the same tab. Use the calculator tool to check potential APTC and SLCSP amounts for a Household and Household Member(s).

The screenshot displays the Kynect SSP Dashboard. At the top, there is a navigation bar with links for Dashboard, Programs, Get Local Help, Child Care Provider Search, and Help & FAQs. The user is logged in as TED. The main content area shows a welcome message for TED, a profile card for CHFS Prod Support, and a search section. In the 'I want to...' section, the 'APTC and SLCSP Calculator' link is highlighted with a red box. The link text reads: 'APTC and SLCSP Calculator' and 'Check the potential APTC Amount and SLCSP Amount for a Household and Household Member(s)'.

3 Using the APTC and SLCSP Calculator

The Calculator tool consists of five screens, each featuring the tool's name in a gray banner in all caps. The Calculator is used to provide potential APTC and SLCSP amounts for a Household and its member(s) based on user input.

3.1 Start the APTC and SLCSP Calculation Screen

1. In the *Select how to start the APTC and SLCSP Calculation* field, select **Populate details using existing case information into APTC and SLCSP Calculator** or **Start a new APTC and SLCSP calculation**. The answer to this question dictates the final question that prompts on this screen.
2. Select the coverage year in the *Select the coverage year* field.
3. Answer the final question on the screen. This question will vary based on step 1.
 - a. If **Populate details using existing case information into APTC and SLCSP Calculator** is selected in step 1, the user is prompted to enter a case number. If this option is selected, along with a coverage year, and a case number is entered, a **Tax Household Selection** pop-up appears that prompts the user to select the Tax Household to populate the applicable information. If no applicable results are found, a red banner prompts the user to update the search criteria.
 - b. If **Start a new APTC and SLCSP calculation** is selected to the first question, the user is asked to enter the case number of household members to be claimed on the same federal tax return.
4. Select **Next** to proceed.

kynect health coverage Dashboard Programs Get Local Help Help & FAQs Languages: English (English)

APTC AND SLCSP CALCULATOR

Start the APTC and SLCSP Calculation

*=Required field

Section 1 of 5

Complete the questions below to start the APTC and SLCSP calculator with or without existing case information for a household.

Select how to start the APTC and SLCSP Calculation *

☒ Populate details using existing case information into APTC and SLCSP Calculator

☐ Start a new APTC and SLCSP calculation

Select the coverage year *

2027

Enter the Case Number *

113648441

Back Exit Next

Please note: If the case number entered is not associated with an active Medicaid or Qualified Health Plan (QHP) case then the following error message will appear: **“The Case Number and Coverage Year provided did not return any results. Update the search criteria or start a new APTC and SLCSP calculation.”**

Selecting **Back** will return the user to their SSP Dashboard. Selecting **Exit** will return the user to their SSP Dashboard. If the user exits the calculator, no data from that visit is retained.

3.2 Tax Household Details Screen

1. Complete the questions about the members of the tax household.
 - a. **Date of Birth**
 - b. **Sex**
 - c. **Does this household member use tobacco?**
 - d. **Are you a member of a federally recognized American Indian or Alaskan Native tribe, band, nation, community, or other group?**
 - e. **Are you eligible for health coverage through Job, Medicare, or CHIP?**

Please note: If a new calculation is started, household member information must be entered along with answering the corresponding questions.

If using an existing case, some member information is pre-populated. If needed, select the **Remove** icon next to the individual's name to remove from the screen.

If needed, select the **Plus sign** icon beside **Add another Tax Household Member** to add another individual.

2. Select **Next** to proceed to the **Tell Us About the Household Income** screen and retain the inputs provided.
 - a. Select **Back** to return to the **Start an APTC and SLCSP Calculation** screen.
 - b. Select **Exit** to return to the logged-in SSP Dashboard.

APTC AND SLCSP CALCULATOR

Tax Household Details

*=Required field

Section 2 of 5

Complete the questions below about the tax household's members.

MATT KATT ⊖

Date of Birth *
 📅

Sex *
 👤

Does this household member use tobacco? *

Is this household member a member of a federally recognized American Indian or Alaskan Native tribe, band, nation, community, or other group? *

Is this household member ineligible for APTC or eligible for health coverage through Job, Medicare, Medicaid, or CHIP? *

⊕ Add another Tax Household Member

Back
Exit
Next

Please note: If an individual is listed as **Female**, additional questions regarding pregnancy status are required. Specifically, the following prompts appear:

- **Is this household member pregnant?**
- If the above is answered **Yes**, another prompt asks **How many children are expected from the pregnancy?**

Please note: For cases pre-populated with existing information, a red banner displays if there is missing information for one or more questions. Similarly, error messages appear for incorrectly formatted dates or if required fields are left blank.

3.3 Tell Us About the Household Screen

1. Enter a monetary numerical value for **What will the annual household income be in <Coverage Year> before taxes?**
 - a. If an existing case is used, the APTC Annual Income is populated if the tax household has any current APTC eligible individuals. This means someone in the household has an approved APTC EDG with a payment begin date on or before the end of year.
2. If the household member size is greater than 1 and at least 1 Individual does not have other eligible health care coverage through an employer, Medicare, Medicaid or Children's Health Insurance Program (CHIP), a selection is required from the drop-down menu for **Select spouse of Individual 1 [Individual 1's Age><Individual 1's first character of sex]**. The drop-down menu lists all household members' names and includes a **No Spouse** option.

Please note: In the anonymous household flow, the spouse information for the oldest Individual is required if that Individual answers 'No' to "Are you eligible for health coverage through Job, Medicare, Medicaid, or CHIP?"

In the current case flow, information for all household members is automatically populated when available, including spouse details.

3. Select **Next** to proceed to the **Tell Us About the Household Enrollments** screen and retain the inputs provided.
 - a. Select **Back** to return to the **Tax Household Details** screen.
 - b. Select **Exit** to return to the logged-in SSP Dashboard.

***=Required field**

The APTC Calculator Tool does not use Federal Tax Information (FTI) income data, potentially causing variation in the Max APTC amount for the tool compared to case data.

What will the annual household income be in 2027 before taxes? *

Select spouse of Individual 1 36M *

Individual 2 35F

No Spouse

Back

Exit

Next

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3.4 Tell Us About the Household Enrollments Screen

1. Upon load of the screen, Individuals in the tax household that are eligible for QHP and/or APTC are displayed in the *Enrollment Group* tables.
 - a. If an existing case is used to populate the calculator and there are Individual(s) in the tax household that are eligible for APTC but not enrolled, they are displayed in the *Enrollment Group* tables with the **Coverage Begin Date** and **Coverage End Date** blank, and the **Included in Group** field unchecked.
 - b. If no one in the tax household is eligible for APTC, a red notification card appears, indicating that no eligibility is present.
 - c. If no existing enrollments are found for the selected tax group, only one table is displayed by default for all members, with the **Coverage Begin Date** and **Coverage End Date** fields left blank. A message appears which indicates that no enrollments were found and advises the user to create an enrollment group to proceed.
2. Create enrollment groups for the desired coverage year by entering the coverage begin and end dates for each Individual, as needed. Click + **Add another Enrollment Group** if applicable. Click the **Trash Can** icon to remove enrollments.
 - a. If using an existing case, the Calculator only considers medical plans and all statuses besides Cancelled. If no data is present for that Coverage Year, no details are displayed on the screen.
 - b. If a new calculation has been started, only one *Enrollment Group* table is shown by default. If needed, add a new enrollment group by selecting the **Add another Enrollment Group** button. By default, the **Included in Group** option is unchecked. When there is more than one *Enrollment Group* listed, you can select the **Remove** trash icon to remove the *Enrollment Group*.
3. Select **Next** to proceed to the **APTC and SLCSP Calculator Results** screen and retain the inputs provided.
 - a. Select **Back** to return to **Tell Us About Your Household** screen.
 - b. Select **Exit** to return to the logged-in SSP Dashboard.

APTC AND SLCSP CALCULATOR

Tell Us About the Household Enrollments

*Required field

Section 4 of 5

Complete the questions below about the tax household's enrollments.

Create Enrollment Group(s) for Coverage Year 2027

Enrollment Group 1

Household Member	Coverage Begin Date	Coverage End Date	Included in Group
Individual 1 36M	01/01/2027	06/30/2027	☒
Individual 2 45F	01/01/2027	05/31/2027	☒

Enrollment Group 2

Household Member	Coverage Begin Date	Coverage End Date	Included in Group
Individual 1 36M	07/01/2027	12/31/2027	☒
Individual 2 45F	mm/dd/yyyy	mm/dd/yyyy	☐

[+ Add another Enrollment Group](#)

Back

Exit

Next

Please note: When the user navigates to the **Tell Us About the Household Enrollments** screen in situations where an existing case does not have any Medical QHP enrollments for the applicable Coverage Year, a red banner appears advising the user to review and complete unanswered questions.

3.5 Additional Household Details Screen

1. Complete the questions related to the tax household's county. This section displays the Individual's name, age, and gender, along with the applicable months of coverage for that Individual. The coverage months are determined based on the coverage begin date and coverage end date entered on the **Tell Us About the Household Enrollments** screen.
 - a. Enter the **County** name.
 - b. Mark the checkbox for each **Coverage Month(s)** or mark the checkbox for **Select All**.
 - c. Select the **Trash** icon to delete an entry.
2. Select the + **Add another County** if applicable (only enabled after the first county is entered).
3. Repeat Step 1 for additional Individuals.
4. Select **Show Results** to be navigated to the **APTC and SLCSP Calculator Results** screen.
5. Select **Back** to return to **Tell Us About the Household Enrollments** screen.
6. Select **Exit** to return to the SSP Dashboard.

Please note: A maximum of 5 counties can be added for each household member. If all the applicable months are already selected, then upon selecting **Add Another County** a validation message displays “**All coverage months have already been assigned to a county.**” If all the applicable months are already selected for County A whereas County B does not have any month selection, then upon selecting **Show Results** a validation message displays “**Please answer all required fields.**”

APTC AND SLCSP CALCULATOR

Additional Household Details *=Required field

Section 5 of 5

Complete the questions below about the tax household's county. *

Individual 1 36M

Applicable Months: Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec

County

FRANKLIN

Coverage Months

Select All

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

JEFFERSON

Select All

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

+

Add another County

Individual 2 45F

Applicable Months: Jan, Feb, Mar, Apr, May

County

FRANKLIN

Coverage Months

Select All

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

JEFFERSON

Select All

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

+

Add another County

Back

Exit

Show Results

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3.6 APTC and SLCSP Calculator Results Screen

1. Potential APTC and SLCSP household and Individual amounts display. The *Tax Household* grid at the top of the screen displays **Household APTC Amount (Max APTC)**, **Usable APTC Amount**, and **Usable SLCSP Amount**.
2. Select the **Expand** icons to display the details by **Month**, **Usable APTC**, and **Usable SLCSP**.

APTC and SLCSP Calculator Results

*=Required field

The APTC and SLCSP Calculator is not an application. The results below do not guarantee QHP and APTC eligibility or the APTC and SLCSP amounts below.

See potential APTC and SLCSP household and individual amounts.

Tax Household		
Household APTC Amount (Max APTC)	Usable APTC Amount	Usable SLCSP Amount
Annual: \$7284	Annual: \$3742	Annual: \$11262.36

Month	Usable APTC	Usable SLCSP
January	607	938.53
February	607	938.53
March	607	938.53
April	607	938.53
May	607	938.53
June	101	938.53
July	101	938.53
August	101	938.53
September	101	938.53
October	101	938.53
November	101	938.53
December	101	938.53

Please note: The results shown on this screen do not guarantee QHP and APTC eligibility or the listed APTC and SLCSP amounts.

3. The *Individual 1 [Individual 1's Age><Individual 1's first character of sex]* grid below the *Tax Household* grid displays **Individual Usable APTC Amount** and **Individual SLCSP Amount**. There may be multiple Individual grids displayed.
4. Select the **Expand** icons to display details by **Month**, **Individual Useable APTC**, and **Individual Usable SLCSP**.
5. Select **Back** to return to the **Tell Us About the Household Enrollments** screen or select **Exit** to return to the logged-in SSP Dashboard.

Individual 136M

Individual Usable APTC Amount

Individual SLCSP Amount

Annual: \$2103.05
Annual: \$5180.47

Month	Individual Usable APTC	Individual Usable SLCSP
January	279.21	431.7
February	279.21	431.7
March	279.21	431.7
April	279.21	431.7
May	279.21	431.7
June	101	431.71
July	101	431.71
August	101	431.71
September	101	431.71
October	101	431.71
November	101	431.71
December	101	431.71

Individual 2 45F

Individual Usable APTC Amount

Individual SLCSP Amount

Annual: \$1638.95
Annual: \$2534.15

Back

Exit