



How to Apply and Update Advance Premium Tax Credit (APTC)

Enrollment Management Module Overview

In the Enrollment Management Module (EMM), Individuals may enroll in or change their health coverage, update the Individuals on the plan, and apply any Advance Premium Tax Credit (APTC) they are eligible for. The amount of APTC benefits that an Individual applies to their monthly premium may only be applied and updated in the EMM.

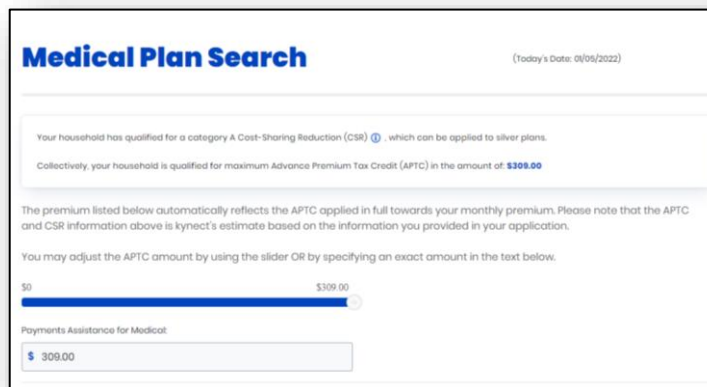
APTC Benefits Applied to Medical Plans

APTC benefits may only be applied to the Essential Health Benefit (EHB) portion of the medical plan monthly premium. This portion of the premium is already determined in the EMM, and APTC benefits will automatically be applied to only this portion of the premium when an Individual chooses to apply APTC benefits. For example, if the monthly premium is \$200 but the EHB portion is \$195, the Individual will only be able to apply \$195 of APTC benefits to their premium amount. The EMM will not allow the Individual to apply more APTC benefits than they are allotted.


Please note: Individuals who are enrolled in Catastrophic Coverage Plans may not apply APTC benefits to their monthly premium.

Applying APTC Benefit Amount

APTC benefits may be applied to an Individual's monthly insurance premium. The Individual may choose to apply the full amount, a partial amount, or none of the APTC benefits to their premium. The amount of APTC benefits is applied in the EMM using the **Medical Plan Search** screen when shopping/enrolling in a plan. Individuals may choose the amount they would like to apply by moving the slider or by entering the amount in the *Payment Assistance for Medical* field. The amount entered/selected will then be applied to the monthly premium amount and the new premium amount the Individual is responsible for displays. If an individual is determined eligible for more premium tax credit than they applied during the year, they may receive that additional amount when they file their federal income taxes.



Medical Plan Search (Today's Date: 01/05/2022)

Your household has qualified for a category A Cost-Sharing Reduction (CSR) , which can be applied to silver plans.

Collectively, your household is qualified for maximum Advance Premium Tax Credit (APTC) in the amount of: **\$309.00**

The premium listed below automatically reflects the APTC applied in full towards your monthly premium. Please note that the APTC and CSR information above is kynect's estimate based on the information you provided in your application.

You may adjust the APTC amount by using the slider OR by specifying an exact amount in the text below.

\$0 \$309.00

Payments Assistance for Medical:





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Updating the APTC Benefit Amount

Individuals may also choose to update the amount of APTC benefits applied to their monthly premium. On the **Enrollment Manager** screen, select **Update APTC**. On the **Update APTC** screen, the Individual may enter the amount of APTC benefits to now apply and select **Next**. The new APTC amount will be displayed – after verifying the correct amount, select **Submit**.

APTC Benefits Applied to Dental Plans with Pediatric Benefits

Individuals who have residual APTC benefits may choose to apply the remaining amount to their dental plan premium. APTC benefits may only be applied to dental plans with pediatric benefits once the full EHB portion of the medical plan premium has been covered. **Please note:** APTC benefits cannot be applied to adult-only dental plans.



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