



Why Am I Eligible for APTC But the Tax Credit Amount is Zero Dollars Per Month?

The Advance Premium Tax Credit or APTC is a tax credit you can use to help lower the monthly cost of your health insurance. This tax credit is only available when you get your plan through kynect and is based on your income and household size. The monthly amount of APTC you qualify for is based on your income and other factors.

If you are eligible for APTC but are receiving zero dollars, it is because of how affordability is calculated using household income and who in the household is enrolling (the cost of their plan)

EXAMPLES

Bob is married to Jill (both are 45 years old)

- \$80,000 total household income

Both Bob and Jill are enrolling

- Benchmark Plan for this county for two 45-year-olds is \$937.12
- This is 14 percent of the household income = unaffordable
- APTC amount = \$349.00
- This is based on how affordable or unaffordable this Benchmark plan is compared to the income (and then APTC makes up the difference)

Bob is married to Jill (both are 45 years old) and they have a 20 year old daughter Anne, who is their tax dependent

- \$80,000 total household income

Only Anne is enrolling

- Benchmark Plan for this county for one 20 year old is \$314.75
- This is 4 percent of the household income = affordable
- APTC amount = \$0.00
- This is based on how affordable or unaffordable this Benchmark plan is compared to the income (and then APTC makes up the difference)

