

Financial Assistance

MEMBERS MAY HAVE ACCESS TO FEDERAL GOVERNMENT ASSISTANCE THAT CAN HELP MAKE HEALTH INSURANCE (EVEN MORE!) AFFORDABLE. THESE SAVINGS ARE PROVIDED TO MEMBERS THROUGH AN ADVANCE 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.

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 a BlueEssentials Silver plan and vary based on the individual's or family's income.

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

2022 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	\$13,590	\$18,075	\$18,076	\$20,385	\$20,386	\$27,180	\$27,181	\$33,975	\$40,770	\$54,360	\$67,950	\$81,540
2	\$18,310	\$24,352	\$24,353	\$27,465	\$27,466	\$36,620	\$36,621	\$45,775	\$54,930	\$73,240	\$91,550	\$109,860
3	\$23,030	\$30,630	\$30,631	\$34,545	\$34,546	\$46,060	\$46,061	\$57,575	\$69,090	\$92,120	\$115,150	\$138,180
4	\$27,750	\$36,908	\$36,909	\$41,625	\$41,626	\$55,500	\$55,501	\$69,375	\$83,250	\$111,000	\$138,750	\$166,500
5	\$32,470	\$43,185	\$43,186	\$48,705	\$48,706	\$64,940	\$64,941	\$81,175	\$97,410	\$129,880	\$162,350	\$194,820
6	\$37,190	\$49,463	\$49,464	\$55,785	\$55,786	\$74,380	\$74,381	\$92,975	\$111,570	\$148,760	\$185,950	\$223,140
7	\$41,910	\$55,740	\$55,741	\$62,865	\$62,866	\$83,820	\$83,821	\$104,775	\$125,730	\$167,640	\$209,550	\$251,460
8	\$46,630	\$62,018	\$62,019	\$69,945	\$69,946	\$93,260	\$93,261	\$116,575	\$139,890	\$186,520	\$233,150	\$279,780
9	\$51,350	\$68,296	\$68,297	\$77,025	\$77,026	\$102,700	\$102,701	\$128,375	\$154,050	\$205,400	\$256,750	\$308,100
10	\$56,070	\$74,573	\$74,574	\$84,105	\$84,106	\$112,140	\$112,141	\$140,175	\$168,210	\$224,280	\$280,350	\$336,420