

FREQUENTLY ASKED QUESTIONS

Advance Premium Tax Credit (APTC)



What is APTC?

The Advance Premium Tax Credit, or APTC, is a subsidy that can be applied to monthly premium payments to help lower the cost of coverage. **Over 80% of Idahoans qualify for APTC.**

Who is eligible for APTC?

You may be eligible for APTC if you meet the following criteria:

- You are a U.S. citizen or national, or your immigration status is lawfully present.
- You file taxes (if married, must file a joint return).
- Your income level is between 100-400% of the Federal Poverty Level.
- You are not eligible for coverage through an employer.
- You are not eligible for any other federally assisted health care programs such as Medicare, Medicaid, or VA benefits.

How does the process work?

Your APTC is based on your estimated income for the upcoming tax year. Once you apply for the tax credit and are found eligible, you can shop for your insurance plan at YourHealthIdaho.org. You may choose to have all, some, or none of your tax credit paid to your insurance company to lower your out-of-pocket monthly premiums. Once you file your taxes for the upcoming year, your tax credit amount will be reconciled with the IRS. It is important to estimate your income as accurately as possible. Estimating your income too low could result in additional taxes being owed at the end of the year.

What income is used to determine APTC eligibility?

The application requires you to estimate your taxable income for the upcoming tax year. Most often this amount is considered your Adjusted Gross Income.

How do I apply for APTC?

You can fill out an application for Health Coverage Assistance using the following methods: online at idalink.idaho.gov, via telephone at **1-877-456-1233**, or in-person at a local Department of Health and Welfare office.

What if my situation changes during the year?

It is important to report any of the following changes throughout the year in a timely manner to ensure that your tax credit is computed correctly:

- Changes in either your mailing or physical address. If you move out of the state, or move to a new county within Idaho, those changes must be reported.
- Who you claim on your taxes. If you add or remove tax dependents, this will affect your tax credit.
- Income changes. Both increases and decreases to your projected annual income may change your tax credit.

Where can I get help?

Consumer connectors are available for free assistance in Idaho. These agents, brokers, and enrollment counselors are certified by Your Health Idaho and are experts at finding insurance coverage that is right for your family. To find a consumer connector, visit YourHealthIdaho.org and click **Find Help Near You**.