

## Wyoming Department of Insurance – ABCs of Health Insurance Series

### Help Paying Private Health Insurance Premiums

**Q: Who is eligible for Marketplace subsidies?**

**A:** Advance Premium Tax Credits (APTC) are available to U.S. citizens and lawfully present immigrants who purchase coverage in the Marketplace and who have income between 100% and 400% of the Federal Poverty Level (FPL). In addition, to being eligible for the premium tax credits, individuals must not be eligible for public coverage—including Medicaid, CHIP, Medicare, or military coverage and must not have access to health insurance through an employer.

**Q: Can I use the APTC to reduce the cost of any Marketplace health plan?**

**A:** You can apply the premium tax credit to any Bronze, Silver, Gold, or Platinum plan offered through the Marketplace. APTC cannot be applied to catastrophic plans, stand-alone dental plans, or short-term limited duration plans (STLDs).

**Q: How do premium tax credits work?**

Premium tax credits reduce your premium for most Marketplace policies. The amount of tax credit you may receive depends on your income and the cost of Marketplace health plans in Wyoming. The Marketplace will determine the expected contribution you are required to pay toward the premium for a mid-range (Silver) benchmark plan. The expected contribution will increase on a sliding scale based on your 2018 income.

**Q: How do I apply for premium tax credits?**

**A:** On the health insurance Marketplace website ([www.healthcare.gov](http://www.healthcare.gov)), you will find an Application for Health Coverage and Help Paying Cost. Filling out the application online is the fastest, though you can also submit a paper application or call your Marketplace call center and apply over the phone. You may also seek assistance through a licensed producer, a company offering coverage on the Exchange, a Navigator, or a Certified Application Counselor. The Application will ask you basic information about yourself and any family members who are applying for coverage with you, including your Social Security number and information about your citizenship or immigration status. It will also ask employment and income information, including what's on your most recent income tax return. Once you submit the application, the Marketplace will indicate if you qualify for help paying for a QHP it offers. It will also let you know if you (or any members of your family) may be eligible for coverage through Medicaid or the Children's Health Insurance Program (CHIP).



Qualified plans available both on and off of the Marketplace are organized in four tiers, or four levels of cost-sharing:

Marketplace plans: The Metal Levels

Plan Type/Metal Level	Plan Pays
	Percentage of total covered expenses (on average) = Actuarial Value
Platinum	90%
Gold	80%
Silver	70%
Bronze	60%

Listed below are the current health insurance companies that offer individual coverage on and off of the Marketplace in Wyoming:

**Insurance Companies offering Individual Qualified Health Plans through the Marketplace at [www.healthcare.gov](http://www.healthcare.gov):**

Blue Cross Blue Shield of Wyoming  
[www.healthcare.gov](http://www.healthcare.gov)  
 800-318-2596

**Insurance Companies Offering Individual Qualified Health Plans outside of the Marketplace:**

Blue Cross Blue Shield of Wyoming  
[www.bcbswy.com](http://www.bcbswy.com)  
 800-442-2376

**Other Resources:**

[Enroll Wyoming](#)  
 888-425-7138  
 Wyoming 2-1-1

2018 Poverty Guidelines for the 48 Contiguous States					
Household/ Family Size	Federal Poverty Line	100%	200%	300%	400%
1	\$12,140	12,140	24,280	36,420	48,560
2	\$16,460	16,460	32,920	49,380	65,840
3	\$20,780	20,780	41,560	62,340	86,120
4	\$25,100	25,100	50,200	75,300	100,400
5	\$29,420	29,420	58,840	88,260	117,680
6	\$33,740	33,740	67,480	101,220	134,960
7	\$38,060	38,060	76,120	114,180	152,240
8	\$42,380	42,380	84,760	127,140	169,520

For families/households with more than 8 persons, add \$4,320 for each additional person