

Wyoming Department of Insurance – ABCs of Health Insurance Series Cost Sharing Reductions (CSR)

Q: I can't afford to pay much for deductibles and co-pays. Is there help for me in the Marketplace for cost sharing?

A: Yes. If your income is between 100% and 250% of the Federal Poverty Level (FPL), you can also qualify for Cost Sharing Reductions (CSR). This will reduce the deductible and copay that would otherwise apply to covered services.

Q: If I use my premium subsidy for a Bronze plan, I can save even more money on the premium. Can I also get my CSR through a Bronze plan?

A: No, you can only get CSR by enrolling in a Silver Marketplace plan. You will not receive cost sharing reductions if you enroll in a Bronze, Gold or Platinum plan. Note that this is different from the rule for APTC. You can apply APTC to all four metallic levels of plans. However, if you are eligible for both kinds of help (that is, if your income is between 100% and 250% of the FPL), you can only receive both types of subsidies (CSR & APTC) if you enroll in a Silver level plan.

Q: If I incorrectly estimate my income and earn more than 250% of the FPL next year, will I have to pay back the CSR?

A: No. Unlike APTC, which are reconciled each year based on the income you actually earned, CSR are not reconciled.



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:

Blue Cross Blue Shield of Wyoming
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
 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