

PREMIUM SUBSIDY?



Tax credits are available to qualified New Yorkers when purchasing a health plan through the New York State of Health™ Marketplace.



Did you know? New Yorkers who don't have affordable health coverage through an employer, a partner's employer or Medicare may qualify for premium subsidies based on income.

Advance Premium Tax Credit = A tax credit that may be immediately applied at purchase to lower the cost of your health insurance premium.



You pay lower monthly premiums throughout the year.

OR



You can claim the tax credit when you file your taxes.

ANNUAL INCOME LIMITS for premium subsidy in 2015*

Income up to	\$46,680	\$62,920	\$79,160	\$95,400	\$111,640	\$127,880
Family size	1	2	3	4	5	6

* Subsidy levels for purchase of 2015 Marketplace plans during open enrollment. Subsidy levels do not apply to the special enrollment period during 2014.

EXAMPLES**

Annual income	Monthly premium with no subsidy	Estimated subsidy amount	Estimated monthly premium with subsidy
Single adult \$20,000	\$403	\$292	\$111
Single adult + 1 child eligible for Child Health Plus*** \$30,000	\$403	\$228	\$175 + \$9
Couple under age 65 \$40,000	\$807	\$477	\$330
Family of 4 with 2 adults + 2 dependent children ages 19 and 25 \$80,000	\$1,150	\$433	\$717

** Pricing and plans in examples provided for illustrative purposes only. Actual pricing and subsidy amounts may vary. Consult with your broker or MVP representative for information on current plans and pricing options available in your region.

*** For qualifying families, dependent children under age 19 are covered separately through Child Health Plus. In the example above, the estimated monthly rate for Child Health Plus is \$9/month.



Review your options with MVP's Find a Plan comparison tool at discovermvp.com/consumers/ny/plans/find/.

Or, call your broker or MVP representative at **1-800-TALK-MVP (825-5687)**.

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