



Advanced Premium Tax Credit, (APTC) Slider

ALL SERVICE CHANNELS

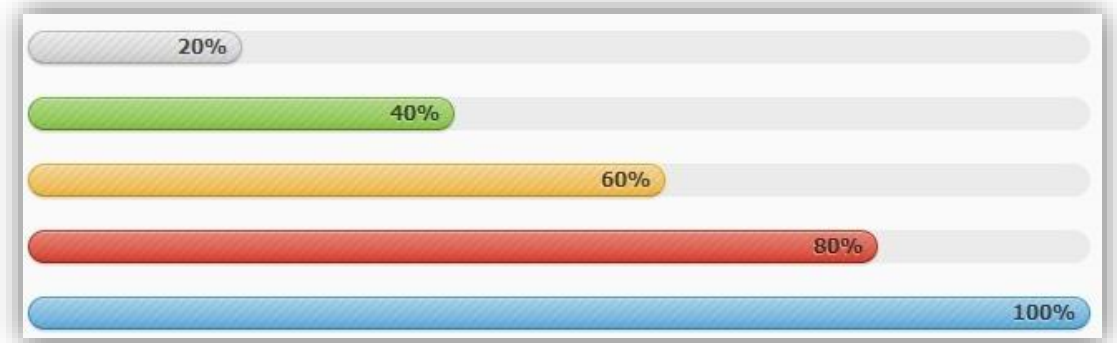
Presented by: Covered California University

(5 minutes)

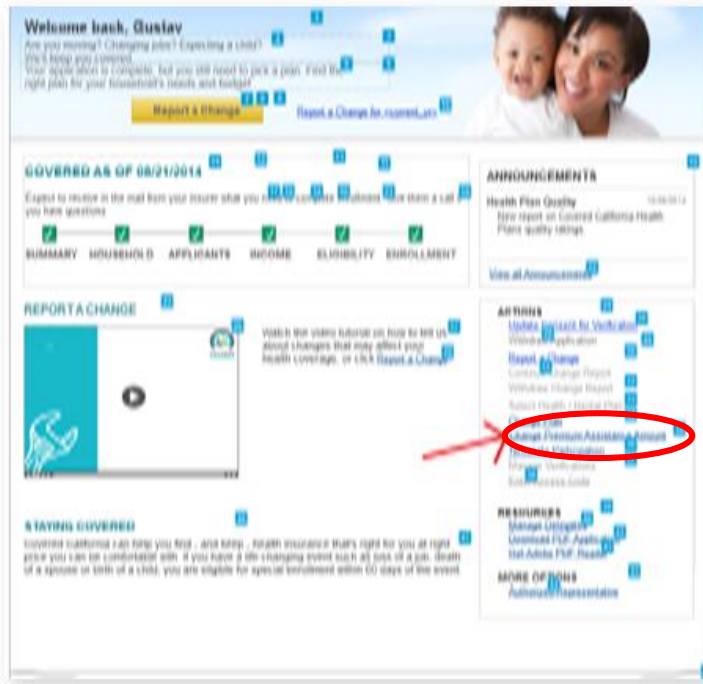
February 13th, 2015



Advanced Premium Tax Credit (APTC) Slider



Change Premium Assistance Amount When the link is displayed



Link displayed on Home page when:

- ▶ Enrollment Status of 'Pending' or 'Enrolled'
- ▶ The household is eligible for APTC

Link **NOT** displayed on Home page when:

- ▶ Report a Change is in Progress
- ▶ A plan has not been selected
- ▶ Attempting to make retroactive changes for the current year

Changing APTC Amount Plan Summary Page

Plan Name	LOW	BRONZE
Plan Name	Liberty - Low 70 DHMO	Blue Shield - Bronze 60 HSA EPO
Policy Number	N/A	N/A
SHOP Employer	N/A	N/A
Cost Sharing	N/A	N/A
Gross Premium	10.26	350.98
APTC Applied	0.00	106.00 Change Premium Assistance Amount
Employer Contribution	N/A	N/A
Net Premium	10.26	244.98
Enrollment Status	PENDING	PENDING

To change the amount of APTC, click the Change Premium Assistance Amount link on the Plan Summary Page .

Change Applied Premium Assistance Amount

Change Applied Premium Assistance

Right now, you pay **\$<Net Premium>** each month for your insurance coverage. You qualify for up to **\$<Amount of APTC eligible>** in premium assistance to help lower the amount you pay each month. You have decided to have **\$<APTC currently applied to premiums>** in premium assistance paid directly to your insurance company each month.

Monthly Premium changes made by the 15th of the month will be effective the first day of the next month. Monthly Premium changes made after the 15th of the month will be effective the first day of the second following month.

There are two ways to use your premium assistance

Option 1: Choose Monthly Premium Assistance	Option 2: Choose Annual Premium Assistance
You can have some or all of your premium assistance paid directly to your insurance company each month. This will cover part of your premium cost each month.	You can wait until the end of the year to get premium assistance when you file your federal tax return next year. This may reduce the amount of tax that you owe or increase your tax refund.
Pro: You'll pay a lower premium each month.	Pro: You won't run the risk of owing money at tax time if your income increases.
Con: If your income increases during the year, you may qualify for less premium assistance than you're receiving. As a result, you may have to pay some back at tax time.	Con: You'll pay a higher premium each month.

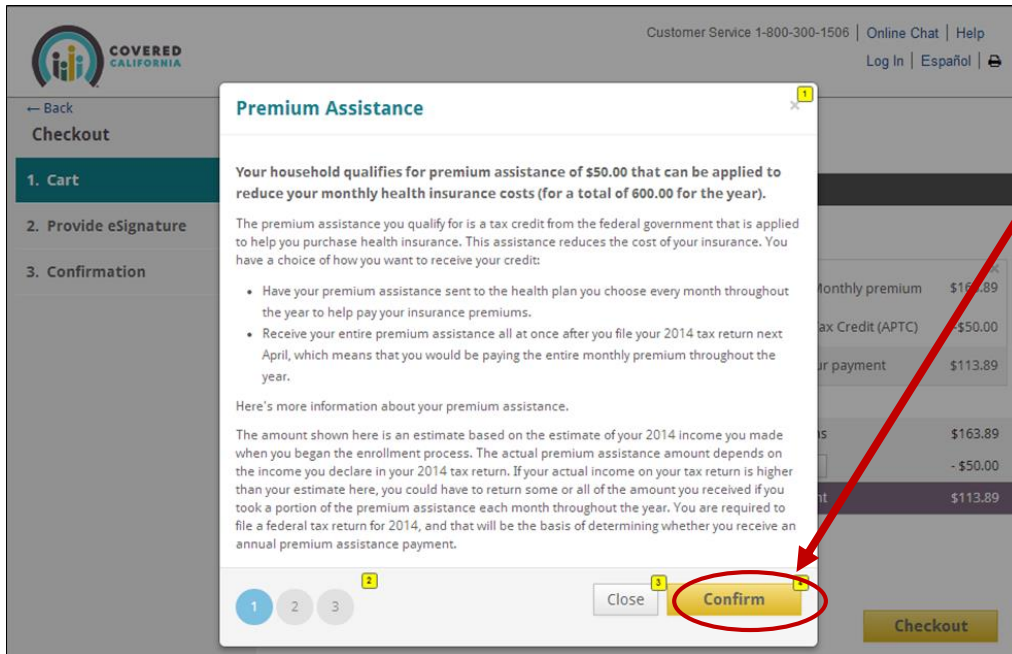
You will see the changes in your premium on future invoices from your insurance company.

Cancel OK

This page displays:

- ▶ The amount of net premium and the amount premium assistance the Consumer currently applied to their monthly premium.
- ▶ The page also provides information to help the Consumer decide the best way to use their premium assistance.
- ▶ Click "OK" to move forward

Premium Assistance – Panel 1 & 2 Information for the Consumer



Customer Service 1-800-300-1506 | Online Chat | Help
Log In | Español |

← Back
Checkout

1. Cart
2. Provide eSignature
3. Confirmation

Premium Assistance

Your household qualifies for premium assistance of \$50.00 that can be applied to reduce your monthly health insurance costs (for a total of 600.00 for the year).

The premium assistance you qualify for is a tax credit from the federal government that is applied to help you purchase health insurance. This assistance reduces the cost of your insurance. You have a choice of how you want to receive your credit:

- Have your premium assistance sent to the health plan you choose every month throughout the year to help pay your insurance premiums.
- Receive your entire premium assistance all at once after you file your 2014 tax return next April, which means that you would be paying the entire monthly premium throughout the year.

Here's more information about your premium assistance.

The amount shown here is an estimate based on the estimate of your 2014 income you made when you began the enrollment process. The actual premium assistance amount depends on the income you declare in your 2014 tax return. If your actual income on your tax return is higher than your estimate here, you could have to return some or all of the amount you received if you took a portion of the premium assistance each month throughout the year. You are required to file a federal tax return for 2014, and that will be the basis of determining whether you receive an annual premium assistance payment.

1 2 3

Close Confirm

Checkout

Monthly premium	\$163.89
Tax Credit (APTC)	-\$50.00
Net payment	\$113.89

- ▶ Click confirm "Confirm" 3X to advance forward to Premium Assistance Link
- ▶ If you hit "Close" you will not be taken to APTC Slider

Premium Assistance – Panel 3

APTC Slider

Premium Assistance

Move the slider to determine how you receive your credit

Monthly premium assistance \$ **39.86** / mo

Annual premium assistance \$ **121.68**

Remember that if your actual household income (for 2014) is more than you estimated, you may have to repay some or all of the monthly advance. You will be able to change how you receive your credit when you choose your health plan.

Remember that you should notify Covered California if your income changes in 2014 or if you get coverage from another source - such as if you get new coverage through a job. If your income goes down from what you estimated, you may be eligible for even more premium assistance to reduce your health care costs.

If your income goes up or you get other coverage, you may be eligible for less premium assistance. By letting Covered California know, we can adjust your premium assistance so there are not big changes in this tax credit at the end of the year.

1 2 3

Close **Confirm**

- ▶ The slider displays the actual value of APTC claimed based on the position of the slider.
- ▶ The Consumer can click and drag slider to adjust the mix of monthly premium and annual tax refund they want to receive.
- ▶ To submit the change, click the “Confirm” button.



And that's a wrap!

Thank you