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Cost Sharing Reductions (CSR)

What Are They?...How do they Help?

Cost Sharing Reduction (CSR) is a federal subsidy within some of the levels of the FPL qualifying for the Advance Premium Tax Credits (APTC) to further assist people with affordable health insurance costs at the “point of use” after an in-exchange health insurance policy has been issued. Consumers with CSR’s will experience less out-of-pocket spending at the “point of use” when they use their health insurance policy.

Individual and families are eligible for CSRs if they enroll in any SILVER level plan design within the FFM in-exchange carrier options. Plus the APTC annual household income may NOT be MORE than 250% above the Federal Poverty Level (FPL).

Additionally, Alaskan Natives and American Indians who verify they are a member of one of Nevada’s federally recognized tribes and enroll in any plan in the individual marketplace are already eligible for APTC credits. This eligible population may not make more than 300% of the FPL.

Insurance Affordability Programs - Cost-sharing Reductions Calculations Table

Individual Marketplace Eligibility for Insurance Affordability Programs

Insurance Affordability Programs

Cost-sharing Reductions Calculations Table

Reduction in Maximum Annual Limitation on Cost Sharing for 2016

Plan Variation (from 70% AV Silver Plan)	Income Range for Individual*	Individual Out-of-Pocket Maximum (standard 2016 limit: \$6,850)	Income Range for Family of Three*	Family Out-of-Pocket Maximum (standard 2016 limit: \$13,700)
94% AV Silver Plan Variation (for households with a MAGI between 100-150% of FPL)	\$11,770- \$17,655	\$2,250	\$20,090- \$30,135	\$4,500
87% AV Silver Plan Variation (for households with a MAGI between 150-200% of FPL)	\$17,655- \$23,540	\$2,250	\$30,135- \$40,180	\$4,500
73% AV Silver Plan Variation (for households with a MAGI between 200-250% of FPL)	\$23,540- \$29,425	\$5,200	\$40,180- \$50,225	\$10,400

American Indians/Alaska Natives with MAGI below 300% of FPL enrolled in a zero cost sharing plan variation have all cost sharing eliminated for EHB. American Indians/Alaska Natives with MAGI above 300% of FPL enrolled in a limited cost sharing plan variation have cost sharing eliminated for any EHB item or service that is furnished directly by the Indian Health Service, an Indian Tribe, Tribal Organization, Urban Indian Organization, or through referral under contract health services.

*Please review the 2015 Federal Poverty Chart in the Resources tab to find dollar ranges for the different percentages of FPL. These figures are higher in Alaska and Hawaii.

Health Insurance Marketplace

The FFM on-line enrollment platform via healthcare.gov will automatically show the cheaper CSR plan benefits when the application lands within the eligibility for the CSRs.

To learn more about the FPL eligible for CSR within this library , [click on the CSR sliding scale chart image at left to view larger image.](#)

Contact me to assist your enrollment or to pose questions about how this subsidy works.