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## Eligibility for Advance Payments of the Premium Tax Credit

The following are eligibility criteria for advance payments of the premium tax credit.

- Has an annual household income between 100% and 400% of the FPL (or between 0% and 400% of the FPL if a lawfully present non-citizen who is ineligible for Medicaid by reason of immigration status)
- Cannot be claimed as a dependent by another individual (Note that that advance payments of the premium tax credit can be paid to reduce premium costs for coverage for tax dependents, but the premium tax credit itself is available only to the tax filer.)
- Does not file a tax return using the "Married Filing Separately" filing status (with exceptions for certain abused or abandoned spouses)
- Is part of a tax household that:
  - Will file a tax return for the plan year
  - Has at least one member who meets the eligibility criteria for enrollment in a QHP, enrolls in a QHP offered through the Marketplace, and is not eligible for minimum essential coverage (including employer-sponsored coverage that meets affordability and minimum value standards, Medicaid, CHIP, Medicare, and certain other forms of coverage), other than through the Individual Marketplace

The eligibility rules for advance payments of the premium tax credit are the same for same-sex spouses as opposite-sex spouses. Advance payments of the premium tax credit are not available for the purchase of catastrophic coverage.

Eligibility for advance payments of the premium tax credit is based on projections of household income, family size, and who in the family is eligible for other minimum essential coverage.

Eligibility for the premium tax credit, however, is based on actual household income and family size as shown on the tax return.