

MARKETPLACE ASSISTER TOOLKIT

Standard Operating Procedures Manual for Assisters in the Individual Federally-facilitated Marketplaces

SOP 12 – UNDERSTANDING FORM 1095-A AND RECONCILING ADVANCE PAYMENTS OF THE PREMIUM TAX CREDIT



Version 3.0 October 2022. This information is intended only for the use of entities and individuals certified to serve as Navigators or certified application counselors in a Federally-facilitated Marketplace. The terms “Federally-facilitated Marketplace” and “FFM,” as used in this document, include FFM where the state performs plan management functions. Some information in this manual may also be of interest to individuals helping consumers in State-based Marketplaces and State-based Marketplaces using the Federal Platform. This document is intended only as a summary of legal requirements and to provide operational information and does not itself create any legal rights or obligations. All legal requirements are fully stated in the applicable statutes and regulations. This material was produced and disseminated at U.S. taxpayer expense.



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SOP 12—Understanding Form 1095-A and Reconciling Advance Payments of the Premium Tax Credit

A. Introduction

Each year, taxpayers enrolled in Marketplace coverage will receive Form 1095-A – Health Insurance Marketplace[®] Statement, which contains information about Marketplace plans any member of the taxpayer's tax household had during the year. They will receive this form in the mail by January 31 or shortly thereafter; they can also access Form 1095-A online from the "Tax Forms" section in their Marketplace account as soon as mid-January but no later than February 1 (instructions for accessing the form online are available at [HealthCare.gov/tax-form-1095](https://www.healthcare.gov/tax-form-1095)). Taxpayers will use information from Form 1095-A to file Internal Revenue Service (IRS) Form 8962, Premium Tax Credit (PTC) with their annual federal income tax return to:

- Reconcile advance payments of the premium tax credit (APTC) if they or any member of their tax household are enrolled in Marketplace coverage, and APTC was paid for the coverage. This means that the amount of APTC paid on their behalf based on projected annual household income is compared with the premium tax credit (PTC) they are eligible for based on actual annual household income. If there is a difference between the two amounts, the amount of a taxpayer's refund or tax bill will be affected by this difference.
 - **Special note for 2020 tax year filings only:** On April 9, 2021, IRS announced that taxpayers with excess APTC for 2020 do not need to file Form 8962 with their 2020 federal income tax return per the American Rescue Plan Act of 2021. Taxpayers have excess APTC if their APTC, which is based on their projected household income, is more than the PTC they are allowed for the year of coverage based on the actual household income reported during federal income tax filing. Taxpayers who claim net PTC must still submit Form 8962 with their 2020 tax return to claim the net PTC. Net PTC is the excess of their PTC over their APTC (i.e., the taxpayer received less APTC than they were eligible for). This announcement applies for 2020 tax filing only. More information can be found at [IRS.gov/newsroom/irs-suspends-requirement-to-repay-excess-advance-payments-of-the-2020-premium-tax-credit-those-claiming-net-premium-tax-credit-must-file-form-8962](https://www.irs.gov/newsroom/irs-suspends-requirement-to-repay-excess-advance-payments-of-the-2020-premium-tax-credit-those-claiming-net-premium-tax-credit-must-file-form-8962).
- Claim a PTC if they are enrolled in Marketplace coverage without APTC and are eligible for a PTC.

If Form 1095-A is not posted to a consumer's Marketplace account, direct the consumer to call the Marketplace Call Center (1-800-318-2596; TTY 1-855-889-4325). For more information on APTC, refer to [Standard Operating Procedure \(SOP\) 7 – Lower Costs of Coverage](#).

Failure to File and Reconcile (FTR) occurs when consumers who have Marketplace coverage with APTC (or the taxpayer who claims the consumer as a dependent) don't file their annual federal income tax return or reconcile their APTC according to data from the IRS. Marketplace regulations at 45 CFR 155.305(f)(4) specify that these consumers may not be eligible for APTC for the next plan year.

- **For plan years 2021, 2022, and 2023**, CMS announced flexibilities for FTR operations due to the ongoing impact of COVID-19 on tax return processing as well as changes concerning tax filing and reconciliation requirements for tax year 2020 announced by IRS in response to the American Rescue Plan Act of 2021. Exchanges using the federal platform will not be taking certain actions to remove consumers' financial

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assistance through FTR operations if they have failed to file a federal income tax return and reconcile APTC in plan years 2021, 2022, and 2023. More information can be found at [CMS.gov/CCIIO/Resources/Regulations-and-Guidance/FTR-flexibilities-2021-and-2022.pdf](https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/FTR-flexibilities-2021-and-2022.pdf) and [CMS.gov/CCIIO/Resources/Regulations-and-Guidance/FTR-flexibilities-2023.pdf](https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/FTR-flexibilities-2023.pdf).

For Navigator grants awarded after November 26, 2021, including non-competing continuation awards, Navigators are **required** to help consumers with Marketplace-related components of the APTC reconciliation process, including:

- Obtaining IRS Form 1095-A and Form 8962 and providing general information on these forms;
- Understanding how to report errors on Form 1095-A;
- How to find second-lowest-cost Silver plan (SLCSP) premiums using the [Health Coverage Tax Tool](#) at HealthCare.gov when necessary; and
- Consequences for consumers for whom APTC was paid during the prior year and who failed to file and reconcile (with the exception of PY 2021 through PY 2023).

Additionally, for Navigator grants awarded after November 26, 2021, including non-competing continuation awards, Navigators are required to provide information on and assistance with referrals to licensed tax advisers, tax preparers, or other resources for assistance with tax preparation and tax advice related to consumer questions on PTC reconciliation. Assisters must not help consumers fill out tax forms or file tax returns in their roles as assisters. Many consumers who have Marketplace coverage can get free assistance with filling out their tax forms; for more information, visit [IRS.gov/freefile](https://www.irs.gov/freefile) or [IRS.gov/VITA](https://www.irs.gov/VITA). Consumers can also visit [IRS.gov](https://www.irs.gov) or call 1-800-829-1040 (TTY: 1-800-829-4059).

This SOP provides guidance on how to help consumers understand:

- Form 1095-A;
- The general purpose of IRS Form 8962, Premium Tax Credit (PTC);
- Marketplace-related components of the APTC reconciliation process; and
- Consequences for consumers for whom APTC was paid during the prior year and who failed to file and reconcile, with the exception of plan years 2021 through 2023.



B. Procedures

Verifying Form 1095-A and Determining Second-Lowest-Cost Silver Plan Premiums for APTC Reconciliation

Consumers should review the information provided on Form 1095-A to make sure it's accurate. If a consumer believes enrollment-related information (such as policy issuer name or policy start and end dates) may be incorrect, they should contact the Marketplace Call Center or visit [HealthCare.gov/taxes](https://www.healthcare.gov/taxes) to find out how to get a corrected Form 1095-A. They may also contact the Marketplace Call Center if they did not receive Form 1095-A by mail or through their Marketplace account.

Complete the following steps to help consumers review their Form 1095-A and determine the price of the second-lowest-cost Silver plan (SLCSP) available to them.

- Step 1.** Review with consumers the information found on the form:
- a. Names and other personal information for “recipient” and “covered individuals.” These are the consumer and/or family members enrolled in a Marketplace qualified health plan (QHP). Refer to Exhibit 1 and Exhibit 2.

Exhibit 1 – Form 1095-A Part I: Recipient Information

Form 1095-A	Health Insurance Marketplace Statement	<input type="checkbox"/> VOID	OMB No. 1545-2232	
Department of the Treasury Internal Revenue Service	▶ Do not attach to your tax return. Keep for your records. ▶ Go to www.irs.gov/Form1095A for instructions and the latest information.	<input type="checkbox"/> CORRECTED	2021	
Part I Recipient Information				
1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name		
4 Recipient's name	5 Recipient's SSN	6 Recipient's date of birth		
7 Recipient's spouse's name	8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth		
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)		
13 City or town	14 State or province	15 Country and ZIP or foreign postal code		

Exhibit 2 – Form 1095-A Part II: Covered Individuals

Part II Covered Individuals				
A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16				
17				
18				
19				
20				

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- b. Coverage information for a QHP (refer to Exhibit 3), including:
 - i. Monthly enrollment premiums.
 - ii. Monthly SLCSPP premium.

The SLCSPP premium is the second-lowest-cost Silver plan premium available to a consumer and any family members enrolling in coverage and not eligible for other minimum essential coverage for the coverage period in their geographic area at the time they enrolled in Marketplace coverage. This isn't necessarily the plan a consumer or family member enrolled in; rather, it's the premium for a benchmark plan that is used to determine the amount of APTC the consumer is eligible for when purchasing QHP coverage. Only those consumers and family members who are both enrolled in a QHP and aren't eligible for certain other health coverage are considered in determining the consumer's SLCSPP premium. The SLCSPP premium information provided on Form 1095-A may be inaccurate if:

- A "0" or blank is in the column for any month consumers or their family members were enrolled in a Marketplace plan and APTC was paid for the coverage. Note: if no APTC was paid for the coverage, the Federally-facilitated Marketplace (FFM) will report \$0 in that column.
- Consumers had a change in their household that they did not report to the Marketplace, such as having a baby.
- APTC was not paid for the coverage because the consumer didn't apply for it, declined it, or was determined ineligible for it when completing the Marketplace application.

Exhibit 3 – Form 1095-A Part III: Coverage Information

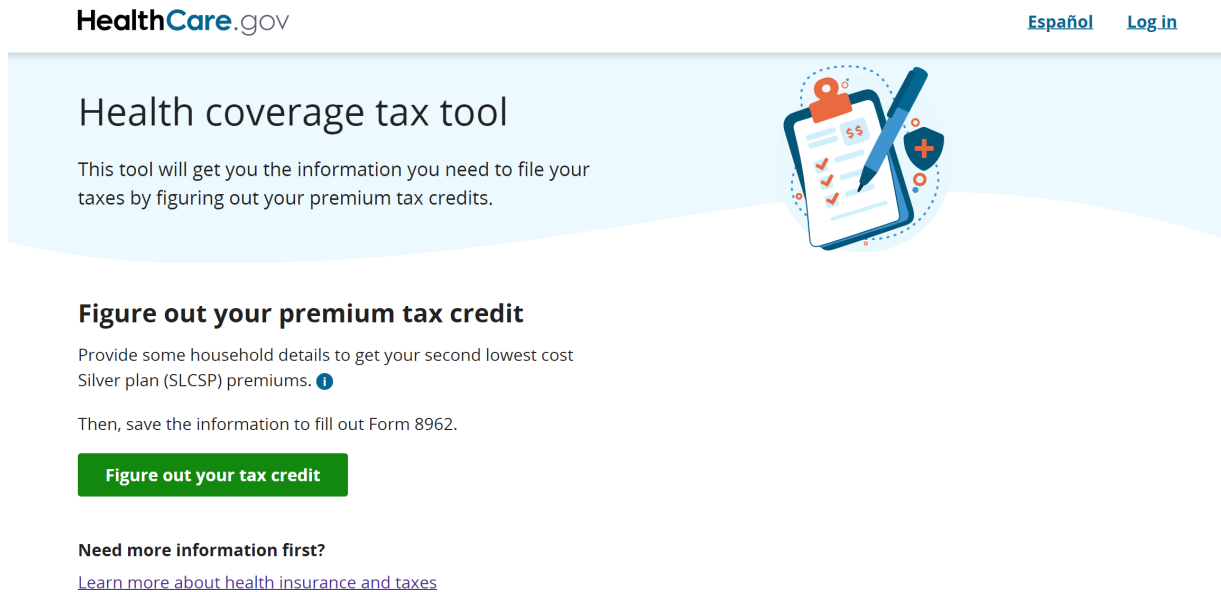
Part III Coverage Information			
Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSPP) premium	C. Monthly advance payment of premium tax credit
21 January			
22 February			
23 March			
24 April			
25 May			
26 June			
27 July			
28 August			
29 September			
30 October			
31 November			
32 December			
33 Annual Totals			

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60703Q **Form 1095-A** (2021)



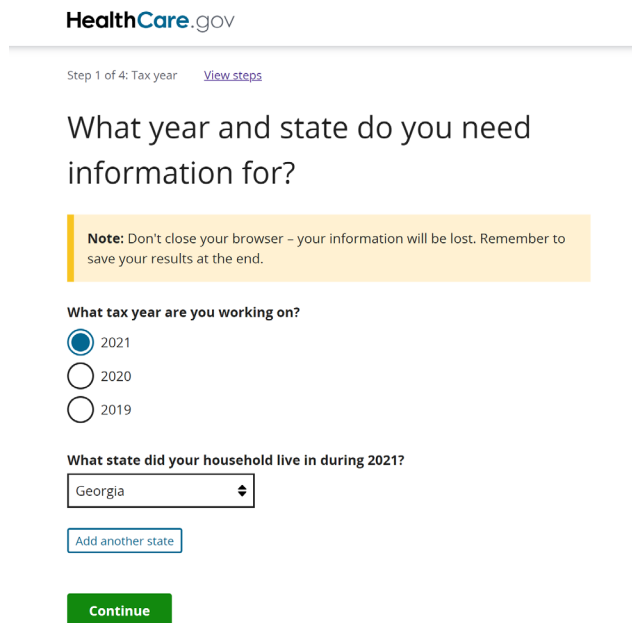
Step 2. Help the consumer navigate to the [Health Coverage Tax Tool](#) at HealthCare.gov for help verifying the SLCSP premium amount listed on Form 1095-A. A screenshot of the tax tool is shown in Exhibit 4.

Exhibit 4 – Health Coverage Tax Tool Screenshot



- a. After selecting the **Figure out your tax credit** button on the tax tool, consumers select the tax year and the state in which they enrolled in coverage, as shown in Exhibit 5. Note that the examples shown are for the 2021 tax year.

Exhibit 5 – Health Coverage Tax Tool: Year and State Information Screenshot



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- b. On the next screen, consumers input household information, as shown in Exhibit 6.

Exhibit 6 – Health Coverage Tax Tool: Household Information Screenshot

HealthCare.gov

Step 2 of 4: Enter household details [View steps](#)

Tell us about your household

Include in your household only members to whom ALL of the following apply.
The person:

- Will be included in your [tax family](#) for 2021
- **And was** enrolled in a 2021 Marketplace plan
- **And wasn't** eligible for coverage outside the Marketplace for at least one of the months they were enrolled in a Marketplace plan.
 - **Note:** "Coverage outside of the Marketplace" includes Medicare, Medicaid, and job-based plans. It **doesn't** include individual plans bought outside the Marketplace.

If you're unsure, see "Minimum Essential Coverage" in [IRS Publication 974, Premium Tax Credit \(PTC\)](#), for more information on when an individual is considered eligible for coverage outside the Marketplace.

How many people in your household meet all of the above requirements?
Be sure to include yourself if you meet all the requirements.

Do all of these household members meet the requirements listed above?

Yes
 No

First name of the primary person
The primary person is the primary taxpayer of the household.
If a married couple files a joint return, either spouse may be the primary taxpayer.

First name of person 2 and their relationship to Susan

 is Susan's

[Continue](#)

- c. The consumer answers questions about health care coverage for themselves and any other members of the tax household. A tax household includes the taxpayer(s) and any individuals who are claimed as dependents on their federal income tax return. A tax household may include a spouse and/or dependents. Refer to Exhibit 7 and Exhibit 8.



Exhibit 7 – Health Coverage Tax Tool: Select Months Living at Current Address Screenshot

HealthCare.gov

Step 2 of 4: Enter household details [View steps](#)

Tell us about Susan

Date of birth

Example: 4 / 17 / 1970

Month	Day	Year
05	10	1965

Tell us where Susan lived during all of 2021

You indicated Susan's household lived in Georgia.

In what ZIP code did Susan live in 2021?

30004, Fulton County, GA

[Clear search](#)

Susan lived in another country or died.

What months did Susan live in Fulton County, GA?

[Select all](#) [Clear all](#)

<input checked="" type="checkbox"/> Jan	<input checked="" type="checkbox"/> Feb	<input checked="" type="checkbox"/> Mar	<input checked="" type="checkbox"/> Apr
<input checked="" type="checkbox"/> May	<input checked="" type="checkbox"/> Jun	<input checked="" type="checkbox"/> Jul	<input checked="" type="checkbox"/> Aug
<input checked="" type="checkbox"/> Sep	<input checked="" type="checkbox"/> Oct	<input checked="" type="checkbox"/> Nov	<input checked="" type="checkbox"/> Dec

[Add another location](#)

[Continue](#)

Exhibit 8 – Health Coverage Tax Tool: Select Months Enrolled in Coverage Screenshot

HealthCare.gov

Step 2 of 4: Enter household details [View steps](#)

Susan: Marketplace coverage

Select all months Susan was enrolled in a Marketplace plan and paid the premium.

Note: Don't select months Susan was eligible for other health coverage outside the Marketplace.

[Select all](#) [Clear all](#)

<input checked="" type="checkbox"/> Jan	<input checked="" type="checkbox"/> Feb	<input checked="" type="checkbox"/> Mar	<input checked="" type="checkbox"/> Apr
<input checked="" type="checkbox"/> May	<input checked="" type="checkbox"/> Jun	<input checked="" type="checkbox"/> Jul	<input checked="" type="checkbox"/> Aug
<input checked="" type="checkbox"/> Sep	<input checked="" type="checkbox"/> Oct	<input checked="" type="checkbox"/> Nov	<input checked="" type="checkbox"/> Dec

[Continue](#)

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- d. The tax tool will ask the consumer to review the information. Then, the consumer selects the **Continue** button. Refer to Exhibit 9.

Exhibit 9 – Health Coverage Tax Tool: Review Your Information Screenshot

HealthCare.gov

Step 3 of 4: Review your information [View steps](#)

Review your information

Tax year [Edit](#)
2021

Susan

Date of birth [Edit](#)
05/10/1965

Location(s) lived [Edit](#)
All year:
30004, Fulton County, GA

Marketplace coverage months [Edit](#)
All year

Sam [Remove this person](#)

Relationship to Susan [Edit](#)
Spouse

Date of birth [Edit](#)
08/12/1968

Location(s) lived [Edit](#)
All year:
30004, Fulton County, GA

Marketplace coverage months [Edit](#)
All year

[Continue](#) [Add a household member](#)



- e. The tool will display the SLCSP premium amounts for each month specifically for Marketplace coverage in the consumer's state. Refer to Exhibit 10.

Exhibit 10 – Health Coverage Tax Tool Results: Monthly SLCSP Screenshot

HealthCare.gov

Step 4 of 4: View SLCSP premium results [View steps](#)

Your results

These monthly premiums are used to calculate your premium tax credit. They're not the premiums you paid.

Enter these amounts on IRS Form 8962 when you prepare your 2021 income tax return.

Monthly SLCSP premiums

Jan	\$1,518.45
Feb	\$1,518.45
Mar	\$1,518.45
Apr	\$1,518.45
May	\$1,518.45
Jun	\$1,518.45
Jul	\$1,518.45
Aug	\$1,518.45
Sep	\$1,518.45
Oct	\$1,518.45
Nov	\$1,518.45
Dec	\$1,518.45

[Are any months missing above?](#)

Save this information before closing your browser.

[Print](#) [Email](#) [Save as PDF](#)

- f. The consumer can print out their results from the tax tool and use that information to verify the SLCSP premium amount listed on Form 1095-A and complete Form 8962, Premium Tax Credit. [Section 2. Reconciling Advance Payments of the Premium Tax Credit](#) explains how to download and fill out this form.



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- g. The tax tool also provides information on how the consumer uses the SLCSPP premium results to complete Form 8962 as well as links to Form 8962 and its instructions. Refer to Exhibit 11.

Exhibit 11 – Health Coverage Tax Tool: Results – Form 8962 Screenshot

Use this information to fill out Form 8962

Enter these amounts on Form 8962, Part II, column b. View the Form 8962 instructions, starting p. 10, for important information.

Form 8962 - 2021 (PDF)

Instructions for Form 8962 - 2021 (PDF)

Annual Calculation	(a) Annual enrollment premiums (Form 1095-A, line 33A)	(b) Annual applicable SLCSPP premium (Form 1095-A, line 33B)	(c) Annual contribution amount (line 3a)	(d) Annual maximum premium assistance (subtract (c) from (b); if zero or less, enter -0)	(e) Annual premium tax credit allowed (smaller of (d) or (c))	(f) Annual advance payment of PTC (Form 1095-A, line 33C)
11 Annual Totals						
Monthly Calculation	(a) Monthly enrollment premiums (Form 1095-A, lines 21-32, column A)	(b) Monthly applicable SLCSPP premium (Form 1095-A, lines 21-32, column B)	(c) Monthly contribution amount (amount from line 1b or alternative marriage monthly calculator)	(d) Monthly maximum premium assistance (subtract (c) from (b); if zero or less, enter -0)	(e) Monthly premium tax credit allowed (smaller of (d) or (c))	(f) Monthly advance payment of PTC (Form 1095-A, lines 21-32, column C)
12 January						
13 February						
14 March						
15 April						
16 May						
17 June						
18 July						
19 August						
20 September						
21 October						
22 November						
23 December						
24 Total premium tax credit. Enter the amount from line 11(e) or add lines 12(e) through 23(e) and enter the total here						24
25 Advance payment of PTC. Enter the amount from line 11(f) or add lines 12(f) through 23(f) and enter the total here						25
26 Net premium tax credit. If line 24 is greater than line 25, subtract line 25 from line 24. Enter the difference here and on Form 1040, line 69; Form 1040A, line 45; or Form 1040NR, line 65. If line 24 equals line 25, enter -0-. Stop here. If line 25 is greater than line 24, leave this line blank and continue to line 27						26

This is the column on Form 8962 where you'll enter the SLCSPP premium results, either the total of the monthly amounts we've provided in Row 11 or the monthly amounts in Rows 12-23.

- h. The consumer includes their completed Form 8962 when filing their federal income tax return.

Reconciling Advance Payments of the Premium Tax Credit

Assisters may provide consumers with information about reconciling APTC and claiming a PTC when they file federal income tax returns. Beginning with Navigator grants awarded after November 17, 2021, Navigators are required to help consumers understand APTC/PTC reconciliation and how to obtain and use Form 1095-A and Form 8962. Assisters must not help consumers fill out tax forms or file tax returns in their roles as assisters. Instead, assisters must refer consumers to licensed tax professionals, or they may direct consumers to IRS resources by visiting [IRS.gov](https://www.irs.gov) or calling 1-800-829-1040 (TTY: 1-800-829-4059). Many consumers who have Marketplace coverage can get free assistance with filling out their tax forms; for more information, visit [IRS.gov/freefile](https://www.irs.gov/freefile) or [IRS.gov/VITA](https://www.irs.gov/VITA).

Special note for 2020 tax year filings only: On April 9, 2021, IRS announced that taxpayers with excess APTC for 2020 do not need to file Form 8962 with their 2020 federal income tax return per the American Rescue Plan Act of 2021. Taxpayers have excess APTC if the APTC paid on their behalf is more than the PTC they are allowed for the year of coverage. Taxpayers with net PTC must still submit Form 8962 with their 2020 tax return. Net PTC is the excess of their PTC over their APTC (i.e., the consumer received less APTC than they were eligible for). This announcement applies for 2020 tax filing only. More information can be found at [IRS.gov/newsroom/irs-suspends-requirement-to-repay-excess-advance-payments-of-the-2020-premium-tax-credit-those-claiming-net-premium-tax-credit-must-file-form-8962](https://www.irs.gov/newsroom/irs-suspends-requirement-to-repay-excess-advance-payments-of-the-2020-premium-tax-credit-those-claiming-net-premium-tax-credit-must-file-form-8962).



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Consumers can follow these steps to complete the APTC reconciliation process.

Step 1. Consumers download [Form 8962](#), shown in Exhibit 12.

Exhibit 12 – Form 8962

Form 8962 Department of the Treasury Internal Revenue Service	Premium Tax Credit (PTC)	OMB No. 1545-0074
	▶ Attach to Form 1040, 1040-SR, or 1040-NR. ▶ Go to www.irs.gov/Form8962 for instructions and the latest information.	2021 Attachment Sequence No. 73
Name shown on your return	Your social security number	

Step 2. In Part I of Form 8962 (Exhibit 13), consumers enter their tax family size, modified adjusted gross income (MAGI), household income, and household income as a percentage of the federal poverty level (FPL). A consumer's household income as a percentage of the FPL is calculated using Part I of Form 8962 and the FPL tables included in the [Instructions for Form 8962](#) and in [Appendix B: 2020 Federal Poverty Guidelines](#).

Exhibit 13 – Form 8962 Part I

Form 8962 Department of the Treasury Internal Revenue Service	Premium Tax Credit (PTC)	OMB No. 1545-0074
	▶ Attach to Form 1040, 1040-SR, or 1040-NR. ▶ Go to www.irs.gov/Form8962 for instructions and the latest information.	2021 Attachment Sequence No. 73
Name shown on your return	Your social security number	
<p>A. If you, or your spouse (if filing a joint return), received, or were approved to receive, unemployment compensation for any week beginning during 2021, check the box. See instructions <input type="checkbox"/></p> <p>B. You cannot take the PTC if your filing status is married filing separately unless you qualify for an exception. See instructions. If you qualify, check the box <input type="checkbox"/></p>		
Part I Annual and Monthly Contribution Amount		
1 Tax family size. Enter your tax family size. See instructions		1
2a Modified AGI. Enter your modified AGI. See instructions	2a	
b Enter the total of your dependents' modified AGI. See instructions	2b	
3 Household income. Add the amounts on lines 2a and 2b. See instructions		3
4 Federal poverty line. Enter the federal poverty line amount from Table 1-1, 1-2, or 1-3. See instructions. Check the appropriate box for the federal poverty table used. a <input type="checkbox"/> Alaska b <input type="checkbox"/> Hawaii c <input type="checkbox"/> Other 48 states and DC		4
5 Household income as a percentage of federal poverty line (see instructions)		5 %
6 Reserved for future use		
7 Applicable figure. Using your line 5 percentage, locate your "applicable figure" on the table in the instructions		7
8a Annual contribution amount. Multiply line 3 by line 7. Round to nearest whole dollar amount	8a	8b
		b Monthly contribution amount. Divide line 8a by 12. Round to nearest whole dollar amount

Step 3. In Part II of Form 8962 (Exhibit 14), consumers enter the total PTC they are eligible for and the amount of APTC paid on their behalf to determine their net PTC, if any. Net PTC is the excess of their PTC over their APTC. The net PTC reduces the amount of tax they would otherwise owe or results in a refund to the extent it is more than the tax a consumer would otherwise owe.



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Exhibit 14 – Form 8962 Part II

Part II Premium Tax Credit Claim and Reconciliation of Advance Payment of Premium Tax Credit							
<p>9 Are you allocating policy amounts with another taxpayer or do you want to use the alternative calculation for year of marriage? See instructions. <input type="checkbox"/> Yes. Skip to Part IV, Allocation of Policy Amounts, or Part V, Alternative Calculation for Year of Marriage. <input type="checkbox"/> No. Continue to line 10.</p> <p>10 See the instructions to determine if you can use line 11 or must complete lines 12 through 23. <input type="checkbox"/> Yes. Continue to line 11. Compute your annual PTC. Then skip lines 12–23 and continue to line 24. <input type="checkbox"/> No. Continue to lines 12–23. Compute your monthly PTC and continue to line 24.</p>							
Annual Calculation	(a) Annual enrollment premiums (Form(s) 1095-A, line 33A)	(b) Annual applicable SLCSF premium (Form(s) 1095-A, line 33B)	(c) Annual contribution amount (line 8a)	(d) Annual maximum premium assistance (subtract (c) from (b); if zero or less, enter -0-)	(e) Annual premium tax credit allowed (smaller of (a) or (d))	(f) Annual advance payment of PTC (Form(s) 1095-A, line 33C)	
11 Annual Totals							
Monthly Calculation	(a) Monthly enrollment premiums (Form(s) 1095-A, lines 21–32, column A)	(b) Monthly applicable SLCSF premium (Form(s) 1095-A, lines 21–32, column B)	(c) Monthly contribution amount (amount from line 8b or alternative marriage monthly calculation)	(d) Monthly maximum premium assistance (subtract (c) from (b); if zero or less, enter -0-)	(e) Monthly premium tax credit allowed (smaller of (a) or (d))	(f) Monthly advance payment of PTC (Form(s) 1095-A, lines 21–32, column C)	
12 January							
13 February							
14 March							
15 April							
16 May							
17 June							
18 July							
19 August							
20 September							
21 October							
22 November							
23 December							
24 Total premium tax credit. Enter the amount from line 11(e) or add lines 12(e) through 23(e) and enter the total here						24	
25 Advance payment of PTC. Enter the amount from line 11(f) or add lines 12(f) through 23(f) and enter the total here						25	
26 Net premium tax credit. If line 24 is greater than line 25, subtract line 25 from line 24. Enter the difference here and on Schedule 3 (Form 1040), line 9. If line 24 equals line 25, enter -0-. Stop here. If line 25 is greater than line 24, leave this line blank and continue to line 27						26	

Step 4. In Part III of Form 8962 (Exhibit 15), consumers enter excess APTC, if any. If consumers have excess APTC, which is the excess of their APTC over their PTC, they must repay some or all of the excess APTC by either reducing their refund or, to the extent the excess APTC repayment amount is more than the refund they would otherwise receive, increasing the tax they would otherwise owe. Certain consumers are allowed a repayment limitation, which may reduce the amount of excess APTC they must repay.

Note: If consumers have excess APTC for their 2020 federal income tax return, they do not need to submit Form 8962 and they do not need to repay this excess APTC. This exception is applicable to 2020 federal income tax returns only.

Exhibit 15 – Form 8962 Part III

Part III Repayment of Excess Advance Payment of the Premium Tax Credit		
27 Excess advance payment of PTC. If line 25 is greater than line 24, subtract line 24 from line 25. Enter the difference here	27	
28 Repayment limitation (see instructions)	28	
29 Excess advance premium tax credit repayment. Enter the smaller of line 27 or line 28 here and on Schedule 2 (Form 1040), line 2	29	



SOP 12—Understanding Form 1095-A and Reconciling Advance Payments of the Premium Tax Credit

Step 5. Consumers enter net PTC on [Form 1040 Schedule 5](#) (for 2018) or [Form 1040 Schedule 3](#) (for tax years after 2018) (Exhibit 16 and Exhibit 17, respectively), if applicable. Consumers enter their excess APTC on [Form 1040 Schedule 2](#) (Exhibit 18).

Note: Taxpayers with excess APTC in tax year 2020 **do not** need to include Form 8962 with their 2020 federal income tax returns since taxpayers don't need to report or repay excess APTC paid on their behalf for tax year 2020.

Exhibit 16 – Form 1040 Schedule 5

SCHEDULE 5 (Form 1040)		Other Payments and Refundable Credits		OMB No. 1545-0074	
Department of the Treasury Internal Revenue Service		▶ Attach to Form 1040. ▶ Go to www.irs.gov/Form1040 for instructions and the latest information.		2018 Attachment Sequence No. 05	
Name(s) shown on Form 1040				Your social security number	
Other Payments and Refundable Credits	65	Reserved	65		
	66	2018 estimated tax payments and amount applied from 2017 return	66		
	67a	Reserved	67a		
	b	Reserved	67b		
	68-69	Reserved	68-69		
	70	Net premium tax credit. Attach Form 8962	70		
	71	Amount paid with request for extension to file (see instructions)	71		
	72	Excess social security and tier 1 RRTA tax withheld	72		
	73	Credit for federal tax on fuels. Attach Form 4136	73		
	74	Credits from Form: a <input type="checkbox"/> 2439 b <input checked="" type="checkbox"/> Reserved c <input type="checkbox"/> 8885 d <input type="checkbox"/>	74		
	75	Add the amounts in the far right column. These are your total other payments and refundable credits . Enter here and include on Form 1040, line 17.	75		

For Paperwork Reduction Act Notice, see your tax return instructions. Cat. No. 71482C Schedule 5 (Form 1040) 2018

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Exhibit 17 – Form 1040 Schedule 3

SCHEDULE 3 (Form 1040) Department of the Treasury Internal Revenue Service	Additional Credits and Payments Attach to Form 1040, 1040-SR, or 1040-NR. Go to www.irs.gov/Form1040 for instructions and the latest information.	OMB No. 1545-0074 2021 Attachment Sequence No. 03
	Name(s) shown on Form 1040, 1040-SR, or 1040-NR	Your social security number

Schedule 3 (Form 1040) 2021

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Part II Other Payments and Refundable Credits			
9	Net premium tax credit. Attach Form 8962	9	
10	Amount paid with request for extension to file (see instructions)	10	
11	Excess social security and tier 1 RRTA tax withheld	11	
12	Credit for federal tax on fuels. Attach Form 4136	12	
13	Other payments or refundable credits:		
a	Form 2439	13a	
b	Qualified sick and family leave credits from Schedule(s) H and Form(s) 7202 for leave taken before April 1, 2021	13b	
c	Health coverage tax credit from Form 8885	13c	
d	Credit for repayment of amounts included in income from earlier years	13d	
e	Reserved for future use	13e	
f	Deferred amount of net 965 tax liability (see instructions)	13f	
g	Credit for child and dependent care expenses from Form 2441, line 10. Attach Form 2441	13g	
h	Qualified sick and family leave credits from Schedule(s) H and Form(s) 7202 for leave taken after March 31, 2021	13h	
z	Other payments or refundable credits. List type and amount ▶	13z	
14	Total other payments or refundable credits. Add lines 13a through 13z	14	
15	Add lines 9 through 12 and 14. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 31	15	

Schedule 3 (Form 1040) 2021

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Exhibit 18 – Form 1040 Schedule 2

SCHEDULE 2 (Form 1040)		Additional Taxes		OMB No. 1545-0074	
Department of the Treasury Internal Revenue Service		▶ Attach to Form 1040, 1040-SR, or 1040-NR. ▶ Go to www.irs.gov/Form1040 for instructions and the latest information.		2021 Attachment Sequence No. 02	
Name(s) shown on Form 1040, 1040-SR, or 1040-NR				Your social security number	
Part I Tax					
1	Alternative minimum tax. Attach Form 6251	1			
2	Excess advance premium tax credit repayment. Attach Form 8962	2			
3	Add lines 1 and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17	3			
Part II Other Taxes					
4	Self-employment tax. Attach Schedule SE	4			
5	Social security and Medicare tax on unreported tip income. Attach Form 4137	5			
6	Uncollected social security and Medicare tax on wages. Attach Form 8919	6			
7	Total additional social security and Medicare tax. Add lines 5 and 6	7			
8	Additional tax on IRAs or other tax-favored accounts. Attach Form 5329 if required	8			
9	Household employment taxes. Attach Schedule H	9			
10	Repayment of first-time homebuyer credit. Attach Form 5405 if required	10			
11	Additional Medicare Tax. Attach Form 8959	11			
12	Net investment income tax. Attach Form 8960	12			

Step 6. Consumers claiming a net PTC must include Form 1040, Form 1040 Schedule 5 (for tax year 2018) (Exhibit 16) or 3 (for tax years 2019 and later) (Exhibit 17), as applicable, and Form 8962 when submitting their federal income tax return to the IRS. Consumers with excess APTC must include Form 1040, Form 1040 Schedule 2 (Exhibit 18), and Form 8962.

Note: For 2020 federal income tax returns only, taxpayers **do not** need to include Form 8962 with their 2020 federal income tax returns since taxpayers don't need to report or repay excess APTC paid on their behalf for tax year 2020.

Claiming a Premium Tax Credit When Filing Taxes

Consumers with Marketplace coverage who did not apply for or declined APTC or were determined ineligible for APTC can claim PTC when filing their federal income tax return using Form 8962, if eligible. The following steps outline the process consumers can follow to claim a PTC.



SOP 12—Understanding Form 1095-A and Reconciling Advance Payments of the Premium Tax Credit

- Step 1.** Consumers download Form 8962 and complete Part I and Part II as described in [Section 2. Reconciling Advance Payments of the Premium Tax Credit](#).
- Step 2.** Consumers record their net PTC amount from Form 8962 on Form 1040 Schedule 3 (Exhibit 17 above), if applicable.
- Step 3.** Consumers claiming a PTC include Form 1040, Form 1040 Schedule 3, and Form 8962 when submitting their federal income tax return to the IRS. Senior taxpayers may file [Form 1040-SR](#) and must include the same schedules as Form 1040 filers to claim a PTC. Consumers who file [Form 1040-NR](#) can also claim a PTC, but they may not need to submit any Form 1040 schedules.

Failure to File and Reconcile

Due to the American Rescue Plan Act of 2021 and the impact of the COVID-19 pandemic on the IRS processing of 2019 and 2020 federal income tax returns, the FTR process will be different for Plan Year (PY) 2021 through PY 2023:

- **For PY 2021**, enrollees with an FTR status who were previously notified during Open Enrollment (OE) 2021 (Fall 2020) that CMS may recheck their FTR status will **not** have their FTR status rechecked or have their APTC ended due to FTR Recheck in 2021.

However, enrollees who update their application during 2021 must attest to having filed and reconciled, if they have done so, to keep their APTC eligibility by selecting the box next to “Yes, I reconciled premium tax credits for past years.” Enrollees who do not attest to having filed and reconciled on their 2021 application may lose their eligibility to have APTC paid to help subsidize 2021 coverage.

- **For PY 2022**, the Marketplace will suspend FTR Recheck and will not take any FTR actions based on 2020 tax returns for PY 2022 for enrollees in the Exchanges using the federal platform. Thus, the Marketplace will **not**:
 - Warn enrollees via the Marketplace Open Enrollment Notice (MOEN) or FTR Direct Warning Notice when they have an FTR status.
 - Take action during OE 2022 (November 1, 2021 – January 15, 2022) to end APTC eligibility for consumers with an FTR status, including during Batch Auto Re-enrollment (BAR).
 - Assess an applicant’s FTR status in determining their APTC eligibility when an applicant submits an application through HealthCare.gov during OE 2022 and at any point during PY 2022.
- **FOR PY 2023**, the Marketplace will suspend FTR Recheck and will not take any FTR actions based on a previous year’s APTC with the PTC allowed for the year. Thus, the Marketplace will **not**:
 - Warn enrollees via the Marketplace Open Enrollment Notice (MOEN) or FTR Direct Warning Notice when they have an FTR status.
 - Take action during OE 2023 (November 1, 2022 – January 15, 2023) to end APTC eligibility for consumers with an FTR status, including during BAR.

**SOP 12—Understanding Form 1095-A and Reconciling Advance Payments of the Premium Tax Credit**

- Assess an applicant's FTR status in determining their APTC eligibility when an applicant submits an application through HealthCare.gov during OE 2023 and at any point during PY 2023.

It is still a requirement for taxpayers for whom APTC was paid to file federal income taxes and reconcile APTC for those tax years, except for taxpayers with APTC for tax year 2020. This includes taxpayers who submit an application update for additional APTC under the American Rescue Plan Act of 2021. Assisters should still encourage taxpayers to file and reconcile as soon as possible, except in connection with any excess APTC for 2020.

For plan years in which CMS will run the normal FTR process,ⁱⁱ assisters can help consumers avoid losing APTC by following these steps.

- Step 1.** Advise consumers for whom APTC was paid for coverage during a plan year but who haven't yet filed that year's federal income tax returns and/or reconciled their APTC by filing Form 8962 (except in connection with any 2020 excess APTC) to do so as soon as possible, even if they missed the filing deadline.
- a. Even if consumers usually don't have to file an annual federal income tax return, they (or the person who claims them as a dependent) must file a federal income tax return if they had APTC paid on their behalf. They must also complete Form 8962 if APTC was paid on their behalf during that coverage year (except in connection with any excess APTC for 2020). Consumers should file immediately, even if they think they may need to make changes in the future by filing an amended return. For more information about updating Marketplace application information, refer to [SOP 13 – Update a Marketplace Account](#).
 - b. Enrollees can check with the taxpayer in their household, use the IRS Interactive Tax Assistant at [IRS.gov/help/ita](https://www.irs.gov/help/ita), or call the IRS at 1-800-829-1040 (TTY: 1-800-829-4059) if they are unsure whether they or their taxpayer filed their federal income tax returns for the applicable year. Consumers should not call the Marketplace Call Center, as the Call Center cannot give out such information in order to protect Federal Tax Information (FTI).
- Step 2.** Advise consumers that taxpayers who submit or update an application and do not attest on their application to having filed their federal income tax return and reconciled APTC for past tax years may be at risk of having their APTC ended.
- Step 3.** Explain to consumers that if they lose APTC due to FTR, they must file a federal income tax return and reconcile their APTC as required for the applicable tax year to regain APTC eligibility. Consumers who remain enrolled in full-cost coverage after losing APTC eligibility can return to their Marketplace application and attest to filing and reconciling for the applicable tax year after they have done so. The consumer will then become eligible for APTC again and will have a Special Enrollment Period (SEP) to apply their APTC to their plan prospectively. This SEP is only available to current enrollees, which is why consumers are encouraged to stay in full-cost coverage after loss of APTC eligibility if they plan on filing and reconciling and updating their application.



Regaining APTC is different for consumers who drop coverage because they lost APTC and then file a federal income tax return and reconcile APTC as required for the applicable tax year. These consumers have to qualify for a different type of SEPⁱⁱⁱ to re-enroll in coverage with APTC, or wait until the next OE. Consumers can find more information on SEP qualifying events at [HealthCare.gov/coverage-outside-open-enrollment/special-enrollment-period](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period).

C. Assister Tips

1. If consumers need help filling out and filing their federal income tax returns and/or reconciling APTC, assisters may or, beginning with Navigator grants awarded after November 17, 2021, must refer them to licensed tax professionals and to free tax resources.
2. FFM Navigators may or, beginning with Navigator grants awarded after November 17, 2021, must assist consumers with Marketplace-related components of the APTC reconciliation process and direct consumers to IRS resources on this process.
3. For more help answering consumers' specific questions, refer to [Appendix A: Frequently Asked Questions \(FAQs\)](#) for FAQs related to SOP 12 – Understanding Form 1095-A and Reconciling Advance Payments of the Premium Tax Credit.



Appendix A: Frequently Asked Questions (FAQs)

The FAQs below are designed to help assisters answer consumers' specific questions on Form 1095-A and reconciling APTC.

FAQ 1. Where do I find Form 1095-A?

- Answer: The Marketplace mails Form 1095-A to enrollees and uploads it to the "Tax Forms" section of their Marketplace account.

Note: Consumers who had job-based coverage may receive Form 1095-B or Form 1095-C in the mail.

FAQ 2. When will I receive Form 1095-A?

- Answer: The Marketplace mails Form 1095-A to consumers by January 31. It may also be available in the consumer's Marketplace account as early as mid-January but no later than February 1.

FAQ 3. What if I don't receive Form 1095-A?

- Answer: If a consumer doesn't receive Form 1095-A in the mail, they should check the "Tax Forms" section of their Marketplace account. If the form is not in their account after February 1, consumers should call the Marketplace Call Center.

FAQ 4. When do I need to use Form 8962?

- Answer: Consumers who received the benefit of APTC need to submit Form 8962 with their federal income tax returns to reconcile the APTC with their allowed PTC. Also, consumers who want to claim a net PTC must file Form 8962.

Note: For 2020 federal income tax returns only, if consumers have excess APTC for their tax year 2020 federal income tax return, they do not need to submit Form 8962 and they do not need to repay this excess APTC.

FAQ 5. How do I reconcile APTC paid for my or my family member's coverage?

- Answer: Consumers reconcile APTC using Form 8962 when filing their federal income tax return.

Note: Consumers with excess APTC do not need to reconcile using Form 8962 with their tax year 2020 federal income tax return.

FAQ 6. How do I claim a PTC when filing federal income tax returns?

- Answer: Consumers claim a PTC using Form 8962 when filing their federal income tax return.

Note: The only way to qualify for a PTC is to enroll in a QHP through HealthCare.gov or a [certified enrollment partner's website](#).

FAQ 7. What if I don't file my federal income tax return or reconcile APTC?

- Answer: Consumers who don't file and reconcile APTC from prior plan years are not eligible for APTC and income-based CSRs for the upcoming plan year.



Note: For PY 2021 through 2023, due to the American Rescue Plan Act of 2021 and the impact of the COVID-19 pandemic on the IRS processing of 2019, 2020, and 2021 federal income tax returns, the Marketplace will not recheck a consumer's FTR status or have their APTC ended due to FTR recheck in 2022. However, enrollees who update their application during 2022 will still need to attest to having filed and reconciled, if they have done so, on their Marketplace application, or they may lose their eligibility to have APTC paid to help subsidize 2021 coverage. The Marketplace will also not take any action for PY 2022 and 2023 to end APTC eligibility for consumers with an FTR status.

- FAQ 8. By when do I have to file past-due taxes or reconcile past APTC before I lose APTC for the upcoming plan year?
- Answer: Because it can generally take the IRS up to 12 weeks to process a tax return, taxpayer(s) should file their federal income taxes and reconcile APTC by at least several months before the Marketplace performs its final IRS check in December for the upcoming coverage year. However, for PY 2021 through 2023, due to the American Rescue Plan Act of 2021 and the impact of the COVID-19 pandemic on the IRS processing of 2019 and 2020 federal income tax returns, the Marketplace will not recheck a consumer's FTR status or have their APTC ended due to FTR recheck in 2021. Enrollees who update their application during 2022 will still need to attest to having filed and reconciled, if they have done so, on their Marketplace application, or they may lose their eligibility to have APTC paid to help subsidize 2021 coverage. The Marketplace will also not take action for PY 2022 and 2023 to end APTC eligibility for consumers with an FTR status.
- FAQ 9. How do I regain APTC if I lost it because I failed to file and reconcile past APTC and/or, for PY 2023, failed to attest to having filed and reconciled?
- Answer: Consumers who stay enrolled in a QHP regain their APTC by filing and reconciling with IRS and then updating their Marketplace application to attest that they did so. Consumers who drop coverage before filing and reconciling will need to qualify for an SEP to re-enroll in a Marketplace plan with APTC. Otherwise, they must wait to apply for APTC during OE for the following plan year.
- FAQ 10. Will the Marketplace let me know if I am at risk for losing APTC for the upcoming plan year?
- Answer: Yes. The Marketplace sends out multiple reminder letters in the period between September and February reminding consumers to file and/or reconcile.

Note: For PY 2022 and 2023, due to the American Rescue Plan Act of 2021 and the impact of the COVID-19 pandemic on the IRS processing of 2019, 2020, and 2021 federal income tax returns, the Marketplace will not send an FTR notice when a consumer has an FTR status because the Marketplace will not take action during OE 2023 to end APTC eligibility for consumers with an FTR status, including during BAR.



Appendix B: 2022 Federal Poverty Guidelines

The following charts list (FPL) guidelines for 2022, which apply to Plan Year 2023.

Exhibit 19—2022 Annual Poverty Guidelines for All States (Except Hawaii and Alaska)

Family Size	100%	125%	133%	138%	150%	175%	185%	200%	250 %
1	\$13,590	\$16,988	\$18,075	\$18,754	\$20,385	\$23,783	\$25,142	\$27,180	\$33,975
2	\$18,310	\$22,888	\$24,352	\$25,268	\$27,465	\$32,043	\$33,874	\$36,620	\$45,775
3	\$23,030	\$28,788	\$30,630	\$31,781	\$34,545	\$40,303	\$42,606	\$46,060	\$57,575
4	\$27,750	\$34,688	\$36,908	\$38,295	\$41,625	\$48,563	\$51,338	\$55,500	\$69,375
5	\$32,470	\$40,588	\$43,185	\$44,809	\$48,705	\$56,823	\$60,070	\$64,940	\$81,175
6	\$37,190	\$46,488	\$49,463	\$51,322	\$55,785	\$65,083	\$68,802	\$74,380	\$92,975
7	\$41,910	\$52,388	\$55,740	\$57,836	\$62,865	\$73,343	\$77,534	\$83,820	\$104,775
8	\$46,630	\$58,288	\$62,018	\$64,349	\$69,945	\$81,603	\$86,266	\$93,260	\$116,575

***For family units with more than eight members, add \$4,720 for each additional family member.**

Exhibit 20—2022 Annual Poverty Guidelines for Alaska Only

Family Size	100%	125%	133%	138%	150%	175%	185%	200%	250 %
1	\$16,990	\$21,238	\$22,597	\$23,446	\$25,485	\$29,733	\$31,432	\$33,980	\$42,475
2	\$22,890	\$28,613	\$30,444	\$31,588	\$34,335	\$40,058	\$42,347	\$45,780	\$57,225
3	\$28,790	\$35,988	\$38,291	\$39,730	\$43,185	\$50,383	\$53,262	\$57,580	\$71,975
4	\$34,690	\$43,363	\$46,138	\$47,872	\$52,035	\$60,708	\$64,177	\$69,380	\$86,725
5	\$40,590	\$50,738	\$53,985	\$56,014	\$60,885	\$71,033	\$75,092	\$81,180	\$101,475
6	\$46,490	\$58,113	\$61,832	\$64,156	\$69,735	\$81,358	\$86,007	\$92,980	\$116,225
7	\$52,390	\$65,488	\$69,679	\$72,298	\$78,585	\$91,683	\$96,922	\$104,780	\$130,975
8	\$58,290	\$72,863	\$77,526	\$80,440	\$87,435	\$102,008	\$107,837	\$116,580	\$145,725

***For family units with more than eight members, add \$5,900 for each additional family member**



Exhibit 21—2022 Annual Poverty Guidelines for Hawaii Only

Family Size	100%	125%	133%	138%	150%	175%	185%	200%	250 %
1	\$15,630	\$19,538	\$20,788	\$21,569	\$23,445	\$27,353	\$28,916	\$31,260	\$39,075
2	\$21,060	\$26,325	\$28,010	\$29,063	\$31,590	\$36,855	\$38,961	\$42,120	\$52,650
3	\$26,490	\$33,113	\$35,232	\$36,556	\$39,735	\$46,358	\$49,007	\$52,980	\$66,225
4	\$31,920	\$39,900	\$42,454	\$44,050	\$47,880	\$55,860	\$59,052	\$63,840	\$79,800
5	\$37,350	\$46,688	\$49,676	\$51,543	\$56,025	\$65,363	\$69,098	\$74,700	\$93,375
6	\$42,780	\$53,475	\$56,897	\$59,036	\$64,170	\$74,865	\$79,143	\$85,560	\$106,950
7	\$48,210	\$60,263	\$64,119	\$66,530	\$72,315	\$84,368	\$89,189	\$96,420	\$120,525
8	\$53,640	\$67,050	\$71,341	\$74,023	\$80,460	\$93,870	\$99,234	\$107,280	\$134,100

****For family units with more than eight family members, add \$5,430 for each additional family member.***

ⁱ Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.

ⁱⁱ Note per Plan Year 2021 through 2023 FTR operations flexibilities previously mentioned, consumers will not be determined ineligible for APTC due to FTR in Plan Year 2023.

ⁱⁱⁱ [List of SEP qualifying events.](#)