



AFFORDABLE CARE ACT

State-by-State Information on Premium Tax Credits

Families USA has published excellent state-by-state reports that provide key information about how the new premium tax credits that, beginning in January 2014, will be available in the new Health Insurance Marketplaces can help many people in your state.

For your state's report, go to: <http://www.familiesusa.org/help-is-at-hand/state-reports.html>

In 2014, every state will have a new Health Insurance Marketplace that will make it easier for residents who buy their own coverage or are uninsured to find health coverage that meets their needs, and new premium tax credits in the Marketplaces will help millions of low- and middle-income people looking for coverage in the state's Marketplaces better afford such coverage.

The premium tax credits actually work like a subsidy rather than like a typical tax credit: individuals who don't owe taxes can still receive the subsidy, and they will receive the subsidy when they buy health insurance – not as a reimbursement after filing taxes. People are eligible for the tax credits with incomes between 100% and 400% of the poverty level (between \$23,500 to \$94,200 for a family of four in 2013).

The vast majority of people eligible for the tax credit are in working families; and a majority will have incomes between 200% and 400% of the poverty level. However, because the size of the tax credits are determined on a sliding scale based on income, those with the lowest incomes will receive the largest tax credits, ensuring that the assistance is targeted at the people who need it most.

The state-by-state reports provide:

- The number of people in your state who will be eligible for the premium tax credit.
- The number of eligible people broken down by income category.
- The number of eligible people broken down by whether they are from a working family.
- The number of eligible people broken down by age group.
- The number of eligible people broken down by racial/ethnic group.

The state-by-state reports also provide:

- The number of people in each county in your state who will be eligible for the premium tax credit.
- The number of people eligible in each county broken down by income category.
- The number of people eligible in each county broken down by whether they are from a working family.
- The number of people eligible in each county broken down by age group.
- The number of people eligible in each county broken down by racial/ethnic group.

All of the data in the Families USA was prepared by the Lewin Group for Families USA, based on the Lewin Group's widely respected Health Benefits Simulation Model.