



HCTT-2015-65: Premium Tax Credit: Are You Eligible?

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Inside This Issue

Premium Tax Credit: Are You Eligible?

The premium tax credit can help make purchasing health insurance coverage more affordable for people with moderate incomes. Answer these yes-or-no to find out if you may be eligible for the premium tax credit. For the graphic version of these questions and answers, see our [Premium Tax Credit flow chart](#).

Question 1: Did you or a family member enroll in insurance through the Marketplace?

If you answer no to question 1, you are not eligible for PTC.

If you answer yes to question 1, move on to the next question.

Question 2: Are you and every member of your family eligible for coverage through an employer or government plan?

If you answer yes to question 2, you are not eligible for PTC.

If you answer no to question 2, move on to the next question.

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Footnote about question 2: there are special rules about what it means to be eligible for employer or government coverage. See Publication 974 for more information.

Question 3: Is your household income at least 100 percent, but no more than 400 percent, of the federal poverty line for your family size?

If you answer no to question 3, you are not eligible for PTC.

If you answer yes to question 3, move on to the next question.

Footnote about question 3: Under special circumstances, you may be able to claim the PTC even though your income is below 100 percent of the federal poverty line. See the instructions for Form 8962 for more information.

Question 4: Can you be claimed as a dependent on someone else's tax return?

If you answer yes to question 4, you are not eligible for PTC.

If you answer no to question 4, move on to the next question.

Question 5: Is your filing status Married Filing Separately?

If you answer yes to question 5, you are not eligible for PTC.

If you answer no to question 5, move on to the next question.

Footnote about question 5: There are exceptions to the married filing separately rule. Certain victims of domestic abuse and spousal abandonment can claim the premium tax credit using the married filing separately filing status. See the instructions for Form 8962 for more information.

Question 6: Were all the premiums paid?

If you answer no to question 6, you are not eligible for PTC.

If you answer yes to question 6, you may be allowed a premium tax credit. See Form 8962, Premium Tax Credit, and the Form 8962 instructions for more information.

Here are links to information and resources referenced in the graphic:

- [Form 8962](#), Premium Tax Credit (PTC)
- [Instructions for Form 8962](#)
- [Information about the federal poverty line](#) (FPL)
- [Publication 974](#), Premium Tax Credit (PTC)
- [Interactive Tax Assistant: Am I Eligible to Claim the Premium Tax Credit](#)

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