

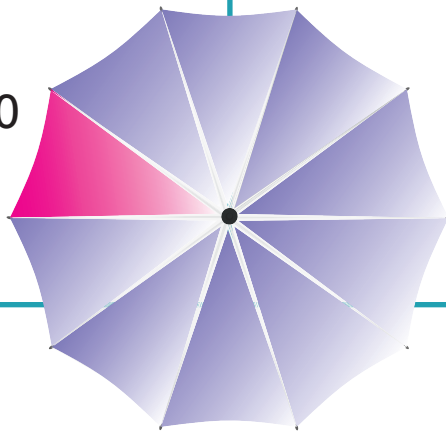
Employer coverage and tax credits

Can I get a tax credit for a Marketplace plan if my employer offers coverage?

Only if the premiums for your employer's lowest-cost plan are more than 9.5 percent (%) of your family's income.

First figure out 9.5% of your family income.

- Tom's family income: \$60,000
- Multiply \$60,000 by .095 = **\$5,700**

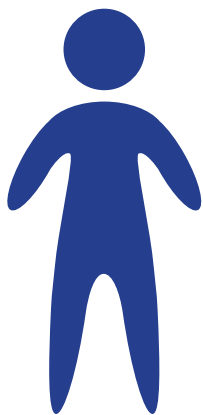


Then figure out your premiums for a year.

- The premium for Tom's employer coverage is \$350 each month.
- Multiply \$350 by 12 = **\$4,200**

Can Tom get a tax credit?

No. He pays **\$4,200** a year for premiums. **That's less than \$5,700.**



Tom doesn't qualify for tax credits because his insurance costs less than 9.5% of his income.



Tom's family doesn't qualify, either. That's because Tom didn't qualify.