

Do I Qualify?

To qualify, you must meet the following guidelines:

- You must be able to enroll in health insurance from the ACA Marketplace
- You must be a legal US resident or citizen living in DuPage County, Illinois
- You must NOT qualify for Medicaid or Medicare
- You must meet program income guidelines (see chart below)

Maximum Annual Income (Before Taxes)		
Family Size	Per Month	Per Year
1	\$1,980	\$23,760
2	\$2,670	\$32,040
3	\$3,360	\$40,320
4	\$4,050	\$48,600
5	\$4,740	\$56,880
6	\$5,430	\$65,160
Each additional person	\$690	\$8,280

How Do I Apply?

Apply online or call for an appointment.
Help is available at Access DuPage, DuPage County Health Department locations, and other partner offices

Note: It is recommended that you have a summary of your marketplace application available when you apply.

1-630-510-8720

www.accessdupage.org/silver-access/



Silver Access DuPage

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 Carol Stream, IL 60188
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Do you need help
 paying your Affordable
 Care Act Health
 Insurance Premium?



*A New ACA Health Insurance
 Premium Assistance Program*

What is Silver Access?

Silver Access helps make ACA health insurance more affordable for lower income DuPage County residents. If you qualify, Silver Access may help you pay your ACA health insurance premiums every month.



Enrolled members can receive Silver Access premium assistance of up to \$150 per person per month if they:

- **Enroll** in Health Insurance at www.healthcare.gov
- Choose a **Silver level** plan* with Cost Sharing Reduction (CSR)
- Use their entire **Advanced premium tax credit** (APTC)
- Select an ACA plan from one the following insurance companies:
 - Blue Cross Blue Shield**
 - Cigna**
 - Ambetter/ Celtic**
- Apply for Silver Access

*Bronze or Gold Plans may have alternative assistance options

What to expect once I am approved for Silver Access?

1. Once you are approved for Silver Access you will be asked to set up a payment plan (or pay in full) for your portion of your health insurance costs.
2. Most members will be asked to pay for one to two months of their premium cost, plus any cost greater than \$150 per member per month. See chart below for more information.
3. Silver Access will pay your monthly premium payments directly to the health insurance company.
4. Silver Access will not pay your out of pocket costs such as copayments at the doctor's office or pharmacy—those are your responsibility.

How much will I pay?

Use the chart below to see how many months of payments you will likely be asked to pay.

	1 Month Of Premium Costs	1 ½ Months Of Premium Costs	2 Months Of Premium Costs
	0 - 100 % FPL	101 - 150 % FPL	151 - 200 % FPL
Family Size	Max. Yearly Income (\$)	Max. Yearly Income (\$)	Max. Yearly Income (\$)
1	Up to 11,880	Up to 17,820	Up to 23,760
2	16,020	24,030	32,040
3	20,160	30,240	40,320
4	24,300	36,450	48,600
5	28,440	42,660	56,880
6	32,580	48,870	65,160

* Actual Premium costs will vary based on your situation and the insurance you choose

How Do I pay Silver Access?

You must pay either your yearly member cost in full OR set up a monthly payment plan before your enrollment starts.

Monthly Payment Plans

- Good news...Paying your 1st month premium payment to your insurance company counts as payment
- Monthly payments divide cost into smaller amounts
 - *No fees or interest
 - *Automatic payment from debit/credit card
- Sign up for payment plans online at www.accessdupage.org/silver-access/

Other Options

- To set up payments by phone please call Silver Access
- You can mail a checks payable to [DuPage Health Coalition](http://www.duhealthcoalition.org)
- You can come to the Silver Access office M-F 8-4 to pay in person

Contact Silver Access at 630-510-8720 Ext 208 for questions or email