

# Silver Access Program Guidelines



## DO YOU NEED HELP PAYING YOUR ACA HEALTH INSURANCE PREMIUM?

The Health Insurance Marketplace is a government website where you can buy health insurance. You will pay a premium (monthly payment) for your insurance.

Silver Access is a DuPage Health Coalition Program that can help you pay your premium. Silver Access is *not health insurance*.

### DO I QUALIFY?

To qualify, you must meet the following guidelines:

- 1) Be able to enroll in health insurance from the ACA Marketplace.
- 2) Live in DuPage County, Illinois, and be a US Citizen or legal resident.
- 3) Do not qualify for Medicaid or Medicare.
- 4) Meet the income guidelines (see chart).

### Maximum Income Guidelines (Before Taxes)

FAMILY SIZE	PER MONTH	PER YEAR
1	\$2,081	\$24,980
2	\$2,818	\$33,820
3	\$3,555	\$42,660
4	\$4,291	\$51,500
5	\$5,028	\$60,340
6	\$5,765	\$69,180
FOR EACH EXTRA PERSON ADD	\$737	\$8,840

### STEPS TO APPLY:

**1**

**Buy & Enroll in Health Insurance from**  
[www.healthcare.gov](http://www.healthcare.gov)

**2**

**Choose a Silver Level Plan**

\*Bronze or Gold Plans may have alternative options

**3**

**Use your entire Advance Premium Tax Credit (APTC)**

**4**

**Select a plan from any of the insurance companies available for the 2019 year**

**5**

**Apply for Silver Access**

### ONCE ENROLLED IN THE PROGRAM: Members will qualify for up to \$150 a month in assistance

- **Silver Access** will ask members to set up a payment plan before enrollment begins for a portion of the member's health insurance costs.
- **Members** will pay 1–2 months of premium costs, plus any cost greater than \$150 per member per month (see chart).
- **Silver Access** will pay members' monthly premium directly to their health insurance company.
- **Silver Access** will not pay the member's out of pocket costs such as copayments—those are the member's responsibility.
- **Members** must file taxes (jointly if married) and inform the Marketplace and Silver Access of any changes to income throughout the year.

Family Size	1 Month Of Premium Costs	1.5 Months Of Premium Costs	2 Months Of Premium Costs
	0 - 100 % FPL	101 - 150 % FPL	151 - 200 % FPL
	Max. Yearly Income (\$)	Max. Yearly Income (\$)	Max. Yearly Income (\$)
1	Up to 12,490	Up to 18,735	Up to 24,980
2	16,910	25,365	33,820
3	21,330	31,995	42,660
4	25,750	38,625	51,500
5	30,170	45,255	60,340
6	34,590	51,885	69,180

\*If accepted into the program, members will be required to attend a learning session about healthcare and Silver Access.

For questions, visit our website at [www.accessdupage.org](http://www.accessdupage.org) or call 630-510-8720 M-F, 8 am–4 pm  
Si tiene preguntas, visite el sitio de web [www.accessdupage.org](http://www.accessdupage.org) o llama al 630-510-8720 de lunes a viernes, de 8 am a 4 pm