

# 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 insurance company available for the 2020 year

**5**  
Apply for Silver Access

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

- **All Members** will be required to attend a learning session about healthcare and Silver Access.
- **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– 3 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

Family Size	1 Month Of Premium Costs	2 Months Of Premium Costs	3 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