



# Fact Sheet: Can a family qualify for financial help even when offered health insurance through their employer?

## Family health insurance is more affordable for some families in 2023

Beginning Jan. 1, 2023, eligibility for financial assistance for family members will be based on affordability of family coverage offered by an employer.

- A family health plan is considered “affordable” if the premium is less than 9.12 percent of the household income.
- If family coverage is considered unaffordable, family members may qualify for financial assistance.
- This does not change the affordability test for employees. If the employee can get affordable single (employee-only) coverage through their employer, they will not qualify for financial assistance through *Washington Healthplanfinder*. However, family members may still be eligible.

Until 2023, health insurance is considered “affordable” based on the cost of single (employee-only) coverage.

- Until then, if the premium for single (employee-only) coverage is less than 9.61 percent of the employee’s household income, it is considered affordable. Employees who can get affordable health insurance from their employer do not qualify for financial help through *Washington Healthplanfinder*.
- If an employee does not qualify for financial help through *Washington Healthplanfinder* based on this rule, the employee’s family members are also ineligible for financial help through *Washington Healthplanfinder*. This applies even when the family health plan offered by an employer costs more than 9.61 percent of household income.

## How families can benefit from new savings

- **Starting Nov. 1** – *Washington Healthplanfinder* begins reaching out to families who may benefit from the new savings, and screens are updated to capture information about the premium cost for a family to enroll in an employer plan and the family members who could enroll in the employer coverage. Updated amount of tax credits a family may be eligible for will not be visible on screen until Dec. 1. Until then, families can quickly see if they may be eligible for these new savings by visiting [wa-affordabilityestimator.checkbookhealth.org/#/](https://wa-affordabilityestimator.checkbookhealth.org/#/). Actual eligibility will be determined when an application is submitted.
- **Starting Dec. 1** – Families with offers of employer coverage are encouraged to submit an application in *Washington Healthplanfinder* to find out whether they are newly eligible for savings on their health care plan. At this time, families will be able to see the new tax credits they may be eligible for displayed on screen. Those who select a plan by Dec. 15 will have new savings begin when their plan starts Jan. 1
  - **Note:** After Dec. 1, any information captured in *Washington Healthplanfinder* between Nov. 1 – Dec. 1 about the premium cost for a family to enroll in an employer plan and the family members who could enroll in the employer coverage will be used by the Exchange to automatically calculate updated tax credit amounts for eligible current customers.





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## General tips

- Families will need to update or submit a new application through *Washington Healthplanfinder* to find out whether they can get savings on a *Healthplanfinder* plan, or whether their employer’s offer is considered affordable.
- Families may need help from their employer to provide answers about the coverage the employer offers.
- Families with members already enrolled in employer coverage who want to see if a *Washington Healthplanfinder* plan may be more affordable should update or fill out a new application to find out whether they qualify for savings.
- Family members enrolled in employer coverage shouldn’t drop it before finding out whether they can get savings through *Washington Healthplanfinder*.

## Next steps for family members eligible for new savings

- Family members must enroll in a health plan through *Washington Healthplanfinder* to use available tax credits to help pay for health insurance premiums.
- A family cannot use both premium tax credits and be enrolled in both an employer-offered health plan. If they accept the employer’s plan and use a tax credit to buy a *Washington Healthplanfinder* plan for the same person, the family may owe money when they file taxes next year.
- If family members aren’t enrolled in an employer plan — once they’ve confirmed that they’re eligible for a premium tax credit **AND** are enrolled in coverage, they should tell the employer they’re declining (or “opting out” of) the employer coverage.
- If family members are enrolled in an employer plan but find out they qualify for tax credits and want to switch, they will need to disenroll from the employer coverage to be able to enroll in a *Washington Healthplanfinder* plan with a tax credit.

Did your employer offer you health insurance coverage? \* ⓘ

Yes  No

Select all members offered coverage under this plan \*

Primrose Mellark  
 Peeta Mellark  
 Katniss Everdeen

How much is the lowest-cost health plan your employer offered to only cover you? If you’re not sure, check with your employer for this information. If you are eligible for tax credits, we will notify your employer that the coverage they offered didn’t meet the requirements of the Affordable Care Act. \*

Your answer will only be used to check your eligibility to enroll in a health plan.

\$ 600.00

