



# Adjusting Monthly Advanced Premium Tax Credits in the Shopping and Enrollment Platform

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## Overview

In this guide, “a user” refers to the consumer using their online account, or a Mnsure-certified assister (broker, certified application counselor or navigator) acting on behalf of the consumer using the assister portal.

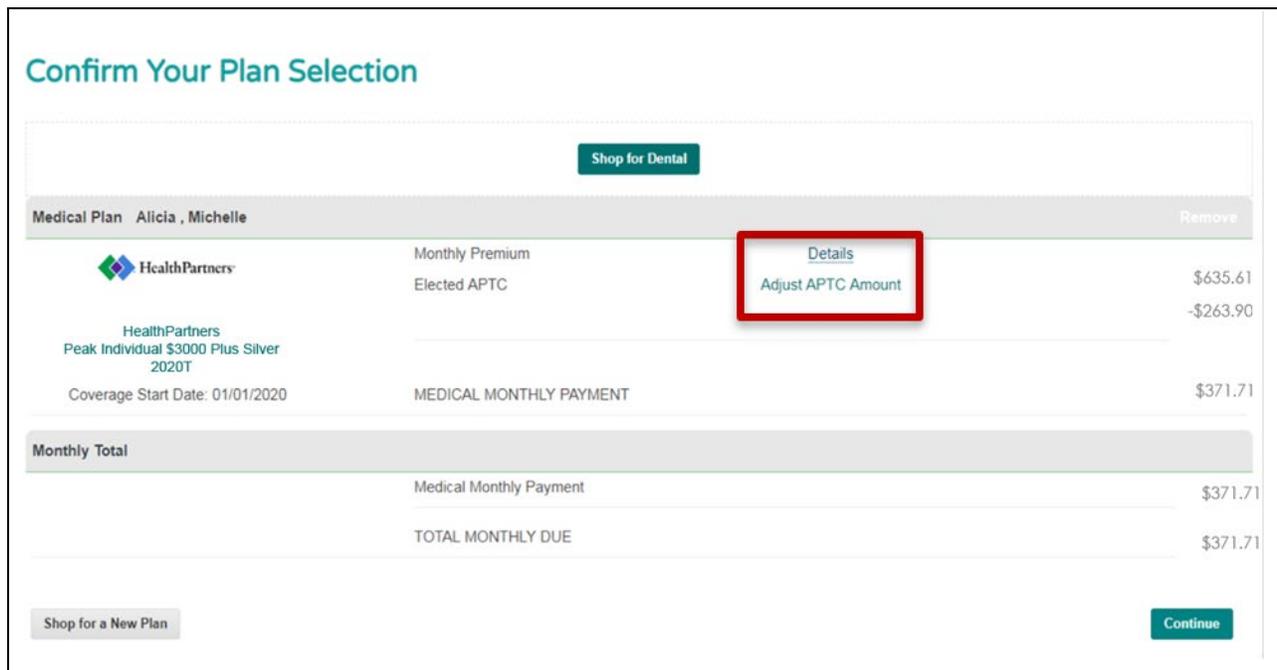
The following explains the process of adjusting a consumer's monthly advanced premium tax credit (APTC). Consumers can adjust their applied monthly APTC amount during plan shopping, or adjust the monthly APTC amount applied to their premiums for active plans they are enrolled in. **Consumers cannot adjust their maximum APTC amount using this process.**

- The shopping and enrollment platform contains rules that ensure the APTC applied to a household's enrollment(s) does not exceed the maximum APTC calculated for that household.
- If consumers have questions about how much APTC should be applied or adjusted, they should contact a tax or financial advisor. Mnsure employees and partners can help consumers use the APTC adjustment tool but should not give financial or tax advice.
- In cases where household members are enrolled in multiple, different, or separate plans, the enrollment platform divides the household's maximum APTC among the eligible members and plans. If a household chooses not to enroll all QHP-eligible applicants in a medical plan, the enrollment platform has rules in place that will reduce the amount of maximum APTC the household can apply.
  - Example: A household of four is eligible for qualified health plans with APTC. The eligibility system will calculate that household's max APTC for all four applicants. However, if only three of those eligible applicants enroll in a plan, the enrollment platform will reduce the amount of APTC available.
  - For more information, see the Eligibility Groups in the Shopping and Enrollment Platform on the [Helping Consumers](#) section of Assister Central
- Dental Plans: APTC can be applied to dental plans ONLY if there is a leftover amount after applying towards a medical plan. Consumers must choose a medical plan first and then apply any remaining APTC (up to, but not exceeding the household's calculated max APTC or the gross premium of the dental plan, whichever is less) to the dental plan.
  - Example: Joan has \$600 maximum APTC available. Her medical plan is only \$500 a month, so she has \$100 left over that she could apply towards a dental

- plan. Joan needs to enroll in her medical plan first, and then dental in order to have the leftover APTC available.
- If a consumer enrolls in a dental plan first but was eligible to add applied APTC to their dental plan, they will need to:
    - Cancel the enrollments affected by this APTC and;
    - Enroll in a medical plan, apply the maximum APTC towards medical and;
    - Apply the remaining APTC to the dental plan.

**Adjusting the APTC in the Consumer Enrollment Platform While Enrolling in a Plan:**

A. In the Confirm Your Plan Selection screen, the user selects the "Adjust APTC Amount" link.



B. A pop-up will appear that explains how to apply APTC. Select Adjust Tax Credit to continue.

**Your federal tax credit** ×

You qualify for advanced premium tax credit (APTC), which you can use to help pay for your health insurance.

There are two ways to apply your premium tax credit:

As a monthly advance	As an annual amount
You can choose to have some or all of your premium tax credit paid in advance directly to your insurance company. It will cover a portion of your insurance premium every month.	This will send all of your premium tax credit to your next year's federal tax return. This will reduce the amount of tax you owe, or increase your refund.
<b>Pro:</b> You will pay a reduced monthly premium.	<b>Pro:</b> You won't run the risk of having to repay any of the premium tax credit, as you would with the monthly option.
<b>Con:</b> If your income increases, that might reduce the amount of your tax credit, and	<b>Con:</b> You'll pay the full premium for your health plan each month.

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Close **Adjust Tax Credit**

C. Use the adjustment tool to move the APTC amount up or down, or the user can enter the amount in the box on the left. Select Confirm to save.

Note: Changing the APTC here will only update the plan the user is currently shopping for and will not update other plans in a household with more than one plan selection.

### Your federal tax credit

To choose how much of your premium tax credit you would like to use towards your monthly premium, move the slider and click "Confirm".

Monthly APTC Amount  
\$ 263.9

\$ 0.0

APT C Effective Date : 01/01/2020

How did we come up with this amount?

- The premium tax credit listed here is an estimate based on the estimated annual income you provided on your application.
- The amount of premium tax credit you'll actually receive will be based on the income you declare in your 2020 tax return.
- If your actual income on your 2020 tax return is higher than the estimate you provided on the application, you might end up qualifying for a smaller tax credit - or no tax credit at all.

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Close Confirm

D. After selecting confirm, the user is brought back to the Confirm Your Plan Selection screen and can select Continue to proceed with plan shopping.

## Confirm Your Plan Selection

Shop for Dental

Medical Plan Alicia, Michelle		Remove
 HealthPartners Peak Individual \$3000 Plus Silver 2020T Coverage Start Date: 01/01/2020	Monthly Premium	\$635.61
	Elected APTC	-\$263.90
		<b>\$371.71</b>
<b>Monthly Total</b>		
Medical Monthly Payment		\$371.71
TOTAL MONTHLY DUE		\$371.71

Shop for a New Plan
Continue

### Adjusting Monthly APTC Amount After Enrolling in a Plan

This option is for plans that have a status of "Pending" or "Enrolled". For more information on plan statuses, see the Eligibility and Enrollment Plan Status Types in the Shopping and Enrollment Platform guide on the [Helping Consumers](#) section of Assister Central.

If a household has multiple plan enrollment groups they want to adjust, the user will need to perform this process on each enrollment, one at a time.

A. From the Enrollment Dashboard, go to My Eligibility History and select the View Your Plans button.

## Welcome, Kher Dillard

**My Stuff**

- [My Dashboard](#)
- [My Eligibility History](#)
- [My Households](#)
- [My Enrollments](#)
- [My Inbox](#)
- [My Eligibility Home](#)

**My Eligibility History** Calendar Year 2020

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2020 Coverage

APTC: \$202.70

CSR: Not Eligible

Type : Special Enrollment

Case Number: 100003741

Creation Date: Mar 15, 2020, 2:25:45 PM

Last updated: Mar 15, 2020, 2:25:49 PM

You have been enrolled. Plan Summary

To view your Demographic and Household info, click [here](#).

To view your changes click [here](#).

ELIGIBILITY RESULTS
 REPORT A CHANGE

B. Select the Adjust APTC Button.

**Welcome, Kher Dillard**

**My Stuff**

- My Dashboard
- My Eligibility History
- My Households
- My Enrollments
- My Inbox
- My Eligibility Home

**My Plan Details**

**Medical Plan**

**HealthPartners**  
Peak Individual \$3000 Plus Silver 2020T

<b>Plan Type:</b>	PPO
<b>Primary Care Visits:</b>	First 3 visits at \$30 Copay with deductible, 20% Coinsurance after deductible
<b>Generic Drugs:</b>	\$25 Copay
<b>Yearly Deductible:</b>	\$6000
<b>Out-of-Pocket-Maximum:</b>	\$14800

[View Benefit Details](#)

**Policy Information**

<b>Policy ID:</b>	N/A
<b>Coverage Period:</b>	01/01/2020 - 12/31/2020
<b>Enrollment Status:</b>	Pending

**Monthly Premium Information**

<b>Monthly Premium:</b>	\$663.29
<b>Elected APTC:</b>	\$202.70
<b>Monthly Premium:</b>	\$460.59
<b>Premium Effective:</b>	04/01/2020

**Adjust APTC**

**Contact Your Insurance Company**

**Customer Service:**  
**Web:** [Click Here.](#)

**Covered Household Members**

Jane Dillard	
<b>Coverage Start ...</b>	01/01/2020
<b>Coverage End D...</b>	12/31/2020
Kher Dillard	
<b>Coverage Start ...</b>	01/01/2020
<b>Coverage End D...</b>	12/31/2020

[DISENROLL FROM MEDICAL PLAN](#)

C. Use the adjustment tool to move the APTC amount higher or lower, or the user can enter the amount in the box on the left. Select Confirm to save.

Note: A consumer can adjust their APTC as often as they'd like during the month, but the change will not go into effect until the first day of the following month.

## Your federal tax credit ×

To choose how much of your premium tax credit you would like to use towards your monthly premium, move the slider and click "Confirm".

Monthly APTC Amount  
\$ 156.67



\$ 43.33

APTC Effective Date : 01/01/2020

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Close

Confirm