







# CAN YOU GET FINANCIAL HELP WITH HEALTH INSURANCE IN 2015?

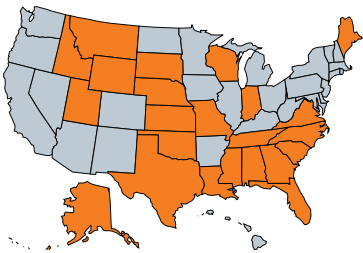
People in certain income categories can get financial help with health insurance if they don't have insurance through a job. Many households in low-income brackets can join Medicaid. Middle-income households can get help with premiums and, in some cases, with out-of-pocket costs like deductibles and co-pays. What you can get may depend on what state you live in.

**Find your state\* and income bracket below to see if you can receive any help.**

\*Income ranges are different for Alaska and Hawaii. Details at [consumerreports.org/cro/AKandHI](http://consumerreports.org/cro/AKandHI)

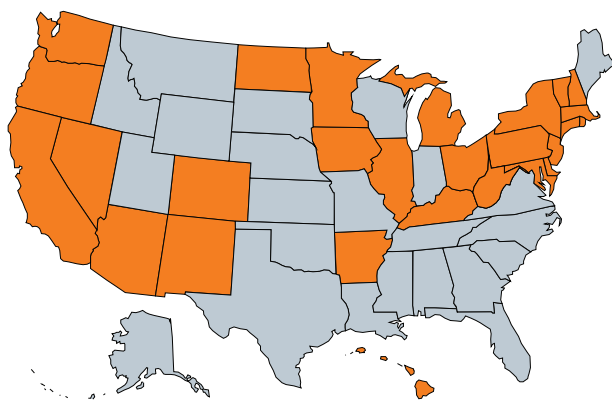
Household Size	Federal Poverty Level	Range for Assistance
	\$11,670	\$11,670 - \$29,175
	\$15,730	\$15,730 - \$39,325
	\$19,790	\$19,790 - \$49,475
	\$23,850	\$23,850 - \$59,625
	\$27,910	\$27,910 - \$69,775
	\$31,970	\$31,970 - \$79,925

## For these states









If your income is less than this, you probably can't get on Medicaid unless you are disabled, pregnant, or have young children at home. Check with your state Medicaid agency. You also can't get any financial assistance to buy private insurance.

If your income is in this range, you can get tax credits to lower the cost of premiums for private insurance on your state Marketplace. You can also get discounts on out-of-pocket costs like deductibles and copays.

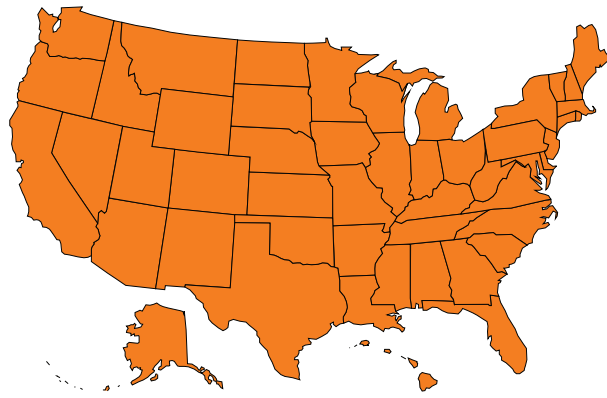


**For these states**







Household size	Auto-Enrolled in Medicaid	Range for Assistance
	\$16,104	\$16,104 - \$29,175
	\$21,707	\$21,707 - \$39,325
	\$27,310	\$27,310 - \$49,475
	\$32,913	\$32,913 - \$59,625
	\$38,515	\$38,515 - \$69,775
	\$44,118	\$44,118 - \$79,925

If your income is below this level, you will automatically be enrolled in Medicaid and can't receive subsidies to buy private coverage.

If your income is in this range, you can get tax credits to lower the cost of premiums for private insurance on your state Marketplace. You can also get discounts on out-of-pocket costs like deductibles and copays.



## For these states

Household size	Range for Assistance
	\$29,175 - \$46,680
	\$39,325 - \$62,920
	\$49,475 - \$79,160
	\$59,625 - \$95,400
	\$96,775 - \$111,640
	\$79,925 - \$127,880

To learn more about how the tax credit would work for your family, use our free interactive calculator at [www.health-taxcredittool.org](http://www.health-taxcredittool.org)

To find out where to start with getting health insurance for your family, use our free interactive tool, [Health-LawHelper.org](http://Health-LawHelper.org)

If your income is in this range, you can get tax credits to lower the cost of your premiums for private insurance. But you can't get discounts on out-of-pocket costs. If your income is over this range, you can buy insurance on your state Marketplace but can't get any financial help.