



Help Paying For Your Health Insurance Plan: The State Premium Assistance Program

In addition to the federal Advanced Premium Tax Credit (APTC), **parents with children enrolled in Rlte Care** are eligible for state assistance to help pay for coverage. Parents must fill out and mail in an application, which can be found at: <http://tinyurl.com/RIStatePremAssist>.

Parents must choose a silver plan to qualify for the state assistance. When parents see the amount of monthly premium on HealthSource RI, it includes the federal APTC but not the state assistance. The parent needs to pay the premium to HealthSource RI and then is reimbursed for the state assistance for which they qualify. This chart shows the amount of state assistance the parent can receive:

Family Size	Monthly Reimbursement for income less than		Monthly Reimbursement for income between	
2	\$39	\$23,265	\$28	\$23,265-\$27,142
3	\$49	\$29,295	\$43	\$29,295-\$34,177
4	\$59	\$35,325	\$58	\$35,325-\$41,212
5	\$69	\$41,355	\$73	\$41,355-\$48,247
6	\$79	\$47,385	\$88	\$47,385-\$55,282

How the Federal Tax Credit and State Premium Assistance Work



Liz has two children and works as a dental assistant earning \$34,000/year (174% FPL).

Her children are enrolled in Rlte Care.

Liz buys a silver plan through HealthSource RI that costs \$280/month.

She is eligible for \$136/month from the federal government (APTC) and \$43/month in State Premium Assistance.

Liz selects a silver plan that costs \$280/month.

\$280

She receives \$136/month in APTC.

\$280 - \$136 = \$144

Liz pays \$144 to HealthSource RI to enroll in coverage.

She is reimbursed \$43/month in State Premium Assistance.

\$144 - \$43 = \$101

\$101 is Liz's total monthly cost for coverage