



Paying for Health Insurance: What You Need to Know



You can choose a plan from a top-rated insurance company. You may qualify for help to lower the cost.

Did you know? Plans on the Marketplace come from top-rated insurance companies. They cover the same thing as group plans through employers. What's the difference? With a plan from the Marketplace, you may be able to get help with the cost.

There are two forms of help to lower the cost:

- Premium (monthly cost) tax credit
- Cost sharing reduction

How Premium Tax Credits Work

They lower the cost of a plan. Two ways to use the credit:

- **Take it now:**
 - It lowers your premium
 - It is paid to your plan each month
 - When you file taxes, report that you already used the credit
- **Take it later:**
 - You pay the full premium each month
 - When you file taxes, subtract the credit from any tax you owe
 - If you don't owe tax, you get a bigger refund

How Cost Sharing Reductions Work

- Reduces deductibles, coinsurance and co-pays
- Find out if you qualify

Get peace of mind for you and your family.

WHERE CAN I FIND HELP TO ENROLL?

- **Online** – Visit myARinsurance.com for more information
- **In Person** – Visit myARinsurance.com to find help near you
- **By Phone** – Call 844-355-3262, Monday – Friday, 8 a.m. – 4:30 p.m.

