



**ACA Open Enrollment
runs from Nov. 1 — Dec.
15.** Let Us Help You Find
Coverage That Meets
Your Needs And Fits Your
Budget.

What We Do

We can help you find healthcare coverage that best suits you and your family's medical and financial needs. We can introduce you to and educate you on all your health insurance options.



**You need
affordable health
insurance** now more
than ever.

Call Today!

Agent Smith

801-000-0000

testmail.com

www.agentsmith.com

Metal Tier

ACA plans are broken into four categories based on how you and your plan share your healthcare costs.



BRONZE

Low monthly premium.
Good if you don't use a lot
of healthcare services.

Insurance pays 60%
You pay 40%



SILVER

Good option if you're
eligible for a CSR. Balanced
premium + out-of-pocket
costs. **Insurance pays 70%**
You pay 30%



GOLD

Use healthcare services
frequently. Higher premium,
but low out-of-pocket
costs. **Insurance pays 80%**
You pay 20%



PLATINUM

Good if you use a lot of
healthcare services. Higher
premium, but nearly all
other costs will be covered.
Insurance pays 90%
You pay 10%



What is a CSR?

A **cost-sharing reduction (CSR)** helps lower the amount you pay for your deductible, copayments and coinsurance. Based on your annual household income, you can qualify for CSR if you are **between 100% – 250% of the federal poverty level (FPL)**. With a CSR, you will have:

- o A lower deductible
- o Lower copayments and coinsurance
- o A lower out-of-pocket maximum if you enroll in a Silver Plan

Premium Tax Credits

Tax credits can lower your monthly premium when you enroll in an ACA plan. Your tax credit is based on your income. If your income is between **100% – 400% of the FPL**, in all states, you qualify for premium tax credits. **If your income is above 400% FPL, you may still qualify** for premium tax credits that can lower your monthly premium for an ACA plan.

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➤ You could qualify for \$0/
month health insurance
premiums for you and your
family.