Important Information About Health Coverage and Premium Tax Credits (PTCs)

Employer Coverage and Premium Tax Credits

- If your employer's health plan meets ACA standards for *minimum value* and *affordability*, you and your family typically aren't eligible for Premium Tax Credits (subsidies) for Individual and Family coverage purchased through Nevada Health Link (or another state exchange).
- Premium Tax Credits (PTCs) are generally only available if you don't have an offer of employer coverage that meets ACA standards for minimum value and affordability – meaning the plan your employer offers either isn't affordable or doesn't provide enough coverage by official ACA standards.
- If you are unsure whether your employer's plan meets ACA standards for minimum value and affordability, you can ask your HR/benefits contact or review the Summary of Benefits & Coverage (SBC).

What To Do Next

- Review your employer's coverage options carefully.
- If you're considering purchasing coverage through Nevada Health Link, keep in mind that an employer offer of coverage that meets **minimum value and affordability** standards may affect your eligibility for Premium Tax Credits.
- For questions, consult your HR/benefits representative, a tax advisor, or visit nevadahealthlink.com.

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