



Cost Sharing Reduction Guide

Cost Sharing Reduction (CSR)

Cost Share Reduction (CSR) is a subsidy that will reduce the out-of-pocket costs by a certain percentage after the consumer enrolls and pays the premium for a **silver level plan (only)**.

Cost sharing assistance reduces the amount the consumer will pay at the time of medical care.

Eligibility for Cost Sharing Reduction (CSR)

- **Based on incomes at or below 250% of FPL (\$58,875 for family of 4)**
 - Receive the tax credit
 - Meet enrollment requirements
 - Enroll in a silver-level plan
- **Reduces cost sharing amount of deductibles, co-pays and coinsurance**

Key Information Regarding CSR

- Do not have to do anything special to activate it
- Must enroll in a silver level plan*
- Must pay the premium to begin coverage

Using the CSR

The insurance carrier, of the health plan, will apply the eligible CSR percentage to the costs incurred as the consumer utilizes the services in their health plan.

Enrollment

For a consumer to receive Cost Sharing Reduction, they must enroll in a Silver Plan. Silver Plan is the only metal level that will apply the CSR.

Q. I'm eligible for cost sharing reductions, what should I look for when selecting a plan?

A. The cost sharing reduction lowers the amount you have to pay for out of pocket costs like deductibles, coinsurance, and copays. These are costs you have to pay when you get care. If you qualify for these out of pocket savings, you must choose a Silver plan, to get the savings. Members of federally recognized tribes do not have to select a Silver Plan to receive the out of pocket savings. In some cases, having a Silver plan may be like getting the cost-saving benefits of a Gold or Platinum plan for a Silver price.

**EXCEPTION: Members of a federally recognized tribe do not need to select a silver plan to receive the CSR benefit. They can choose any metal level and receive the CSR.*