

Calculation of the Federal Advance Premium Tax Credit



The advance premium tax credit (APTC) lowers monthly premiums for Marketplace health insurance plans. Eligible tax payers must have a modified adjusted gross income between 100% - 400% of the federal poverty level.

The APTC equals the difference between (1) the cost of the "second-lowest cost silver plan" available to you (based on your age, family size, and county of residence) and (2) the maximum amount you are expected to pay towards your health insurance premiums.

Go to the end of this document for a list of second-lowest cost silver (SLCS) plan rates by county. This list is just for comparison, and only includes rates for single, 21-year-olds.

To find your specific SLCS plan cost, go to: www.healthcare.gov.

Each year, the federal Internal Revenue Service (IRS) sets the maximum percentage of income expected to be contributed towards premiums. For 2019, individuals/families with incomes between 100% and 400% of the federal poverty level (FPL) will pay no more than 9.86% of their modified adjusted gross income (MAGI):

% of FPL for one person	100%	150%	200%	250%	300%	350%	400%	
MAGI	\$12,140.00	\$18,210.00	\$24,280.00	\$30,350.00	\$36,420.00	\$42,490.00	\$48,560.00	
X	2.08%	4.15%	6.54%	8.36%	9.86%	9.86%	9.86%	
	\$252.51	\$755.72	\$1,587.91	\$2,537.26	\$3,591.01	\$4,189.51	\$4,788.02	Maximum annual contribution
/12	\$21.04	\$62.98	\$132.33	\$211.44	\$299.25	\$349.13	\$399.00	Maximum monthly contribution

Note: The APTC amount is calculated based on the SLCS plan, but you can apply the credit to any Marketplace plan.

Advance Premium Tax Credit (APTC) Examples

The examples below are approximations based on the specific factors used.
Your amounts may vary based on your specific income, family size and county of residence.

Example 1:

- Samuel lives in Dane County. He is single, aged 40, and makes \$45,000 annually.
- The second-lowest cost silver plan in Dane County costs \$383.04 per month for a 40-year-old in 2019.
- His maximum premium contribution is \$369.75 per month in 2019 ($\$45,000 \times 9.86\% / 12 = \369.75).
- Samuel's APTC will be \$13.29 per month in 2019 ($\$383.04 - \$369.75 = \$13.29$). This amount can be deducted from his monthly premium even if he doesn't purchase the second-lowest cost silver plan.

Example 2:

- Mariah lives in Brown County. She is single, aged 25, and makes \$18,210 annually.
- The second-lowest cost silver plan in Brown County costs \$423.68 per month for a 25-year-old in 2019.
- Her maximum premium contribution is \$62.98 per month in 2019 ($\$18,210 \times 4.15\% / 12 = \62.98).
- Mariah's APTC will be \$360.70 per month in 2019 ($\$423.68 - \$62.98 = \$360.70$). This amount can be deducted from her monthly premium even if she doesn't purchase the second-lowest cost silver plan.

Example 3:

- Natasha lives in Milwaukee County. She is single, aged 55, and makes \$30,350 annually.
- The second-lowest cost silver plan in Milwaukee County costs \$981.36 per month for a 55-year-old in 2019.
- Her maximum premium contribution is \$211.44 per month in 2019 ($\$30,350 \times 8.36\% / 12 = \211.44).
- Natasha's APTC will be \$769.92 per month in 2019 ($\$981.36 - \$211.44 = \$769.92$). This amount can be deducted from her monthly premium even if she doesn't purchase the second-lowest cost silver plan.

Example 4:

- Devon lives in Eau Claire County. He is single, aged 34, and makes \$24,280 annually.
- The second-lowest cost silver plan in Eau Claire County costs \$609.67 per month for a 34-year-old in 2019.
- His maximum premium contribution is \$132.33 per month in 2019 ($\$24,280 \times 6.54\% / 12 = \132.33).
- Devon's APTC will be \$477.34 per month in 2019 ($\$609.67 - \$132.33 = \$477.34$). This amount can be deducted from his monthly premium even if he doesn't purchase the second-lowest cost silver plan.

The rates below reflect the second-lowest cost silver plan (SLCSP) rate for a 21-year-old in each county as reported to the Wisconsin Office of the Commissioner of Insurance in 2019 rate filings.

NOTE: These values may not tie exactly to SLCSP rates as applied at a particular point in time by the federal Exchange.

County	2014	2015	2016	2017	2018	2019	% Change from 2018
Adams	\$217.05	\$221.68	\$219.13	\$225.23	\$360.71	\$324.49	-10.04%
Ashland	274.76	282.66	277.47	326.19	423.68	468.72	10.63%
Barron	252.03	252.77	283.02	335.98	453.95	502.20	10.63%
Bayfield	274.76	282.66	277.47	326.19	423.68	468.72	10.63%
Brown	198.65	214.72	238.46	304.77	625.03	421.99	-32.48%
Buffalo	285.93	293.50	281.46	354.54	432.33	464.32	7.40%
Burnett	274.76	282.66	277.47	326.19	423.68	468.72	10.63%
Calumet	201.62	213.97	242.42	282.08	500.03	448.04	-10.40%
Chippewa	252.03	257.72	288.57	349.02	462.59	502.20	8.56%
Clark	280.26	252.77	279.72	320.14	438.49	498.88	13.77%
Columbia	207.28	211.70	209.26	254.34	390.04	356.67	-8.56%
Crawford	223.42	228.19	225.56	231.81	367.88	326.40	-11.28%
Dane	202.41	198.44	199.03	219.75	352.78	299.72	-15.04%
Dodge	207.28	211.70	209.26	255.60	399.31	392.41	-1.73%
Door	198.65	214.72	238.46	304.77	625.03	456.63	-26.94%
Douglas	274.76	282.66	277.47	326.19	423.68	468.72	10.63%
Dunn	280.26	257.72	288.57	349.02	462.59	502.20	8.56%
Eau Claire	252.03	257.72	288.57	349.02	462.59	502.20	8.56%
Florence	266.70	314.63	273.50	271.32	419.36	463.94	10.63%
Fond Du Lac	201.62	211.70	209.26	255.60	412.92	384.84	-6.80%
Forest	266.70	274.12	273.50	271.32	419.36	463.94	10.63%
Grant	223.42	228.19	225.56	231.81	367.88	326.40	-11.28%
Green	207.28	211.70	209.26	211.31	302.80	330.85	9.26%
Green Lake	217.05	221.68	219.13	225.23	360.71	327.49	-9.21%
Iowa	223.42	216.84	224.70	231.81	367.76	326.40	-11.25%
Iron	272.01	279.83	278.02	316.40	419.36	463.94	10.63%
Jackson	269.96	247.81	277.47	326.19	432.33	464.32	7.40%
Jefferson	207.28	211.70	209.26	254.34	390.04	356.67	-8.56%
Juneau	217.05	221.68	219.13	225.23	360.71	327.49	-9.21%
Kenosha	234.57	246.04	289.50	302.71	449.13	439.21	-2.21%
Kewaunee	198.65	214.72	248.21	318.76	625.03	456.63	-26.94%
La Crosse	285.93	293.50	291.68	354.54	515.29	470.62	-8.67%
Lafayette	223.42	228.19	225.56	231.81	367.76	326.40	-11.25%
Langlade	225.78	244.54	278.02	316.40	419.36	463.94	10.63%

County	2014	2015	2016	2017	2018	2019	% Change from 2018
Lincoln	231.12	240.31	265.52	306.80	410.71	459.16	11.80%
Manitowoc	198.65	214.72	238.46	304.77	625.03	456.63	-26.94%
Marathon	231.12	240.31	265.52	306.80	410.71	459.16	11.80%
Marinette	198.65	214.72	238.46	304.77	625.03	456.63	-26.94%
Marquette	217.05	221.68	219.13	225.23	360.71	327.49	-9.21%
Menominee	216.53	239.74	296.51	307.62	423.68	468.72	10.63%
Milwaukee	246.60	260.27	254.75	296.52	444.20	440.07	-0.93%
Monroe	269.96	280.71	281.46	354.54	515.29	470.62	-8.67%
Oconto	198.65	214.72	238.46	304.77	625.03	456.63	-26.94%
Oneida	248.34	274.12	271.50	271.32	419.36	463.94	10.63%
Outagamie	201.62	212.58	231.81	282.08	500.03	448.04	-10.40%
Ozaukee	248.48	260.27	284.05	302.12	462.79	440.07	-4.91%
Pepin	280.26	257.72	288.57	349.02	462.59	502.20	8.56%
Pierce	328.82	296.47	323.21	353.65	433.34	437.90	1.05%
Polk	328.82	296.47	323.21	353.65	451.24	454.19	0.65%
Portage	255.05	245.95	265.52	306.80	410.71	459.16	11.80%
Price	252.03	252.77	279.72	320.14	438.49	492.88	12.40%
Racine	234.57	246.04	271.79	302.71	449.13	431.29	-3.97%
Richland	217.05	221.68	219.13	225.23	360.71	327.49	-9.21%
Rock	207.28	198.61	199.03	211.31	302.80	287.75	-4.97%
Rusk	252.03	252.77	283.02	335.98	453.95	502.20	10.63%
Sauk	217.05	220.03	208.41	202.67	346.27	303.78	-12.27%
Sawyer	247.09	247.81	277.47	326.19	423.68	468.72	10.63%
Shawano	198.65	214.72	238.46	304.77	423.68	455.03	7.40%
Sheboygan	201.62	212.58	231.81	282.08	500.03	448.04	-10.40%
St Croix	328.82	296.47	323.21	353.65	433.34	437.90	1.05%
Taylor	237.51	253.03	282.56	320.14	438.49	492.88	12.40%
Trempealeau	269.96	247.81	277.47	326.19	432.33	464.32	7.40%
Vernon	223.42	228.19	225.56	231.81	367.88	326.40	-11.28%
Vilas	272.01	274.12	271.50	271.32	419.36	463.94	10.63%
Walworth	207.28	211.70	209.26	211.31	302.80	287.75	-4.97%
Washburn	274.76	282.66	277.47	326.19	423.68	468.72	10.63%
Washington	248.48	260.27	284.05	302.12	462.79	440.07	-4.91%
Waukesha	229.58	234.48	231.78	302.12	443.65	440.07	-0.81%
Waupaca	217.27	224.37	260.65	284.71	440.98	448.04	1.60%
Waushara	217.27	230.65	265.30	316.57	479.22	448.04	-6.51%
Winnebago	202.51	213.97	242.42	282.08	500.03	448.04	-10.40%
Wood	231.12	245.95	265.52	306.80	410.71	459.16	11.80%