

From a 30,000 foot view, subsidy eligibility requirements under the Affordable Care Act (ACA) seem straight forward. A household applies for coverage through the newly created insurance exchange and receives assistance if the household's income is between 100 percent and 400 percent of the federal poverty level (FPL). However, a closer examination practical application process reveals a more complicated story. The following flow chart walks through the potential steps faced by a consumer working to gain subsidy eligibility for 2014.



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