INSURED AMERICAN & FAMILY

VETERAN / FAMILY OWNED & OPERATED
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Cost-Sharing Reductions

The Silver-only subsidy most people miss

$0-deductible Marketplace plans exist. Most people never see them.

WHAT IT IS

Cost-Sharing Reductions (CSR) are a second layer of subsidy stacked on top of the Premium Tax Credit (APTC). They directly lower your deductible, copays, and out-of-pocket maximum, but ONLY on Silver-tier plans. If your household income is between 100% and 250% of the federal poverty level, you qualify automatically. Most enrollees in this income range pick Bronze for the lowest premium and miss the CSR entirely. That single mistake can cost thousands in care over the year.

HOW CSR LOWERS YOUR COSTS

Deductible reduced
Often by 50% or more vs. regular Silver

Copays reduced
Primary care, specialist, ER visits all lower

OOP maximum reduced
Can drop from $10,600 (2026 max) to as low as ~$3,500

Coinsurance reduced
Your share of post-deductible costs falls

Applied automatically
No separate application, no extra paperwork

WHO QUALIFIES (2026)

100–150% FPL
Enhanced CSR (94% AV plan)

150–200% FPL
Strong CSR (87% AV plan)

200–250% FPL
Moderate CSR (73% AV plan)

Above 250% FPL
No CSR (regular 70% Silver)

Native American / Alaska Native
Year-round enrollment + no cost-sharing

THE 3 THINGS PEOPLE GET WRONG

1. **"I have to apply for the CSR separately."**
False. It's applied automatically when you enroll in a Silver plan with qualifying income. No extra form, no separate approval.

2. **"CSR applies to any metal tier."**
False. Silver-tier plans ONLY. Pick Bronze, Gold, or Platinum and you forfeit the CSR even if you'd otherwise qualify.

3. **"If I qualify for subsidies, the cheapest premium is the best deal."**
Usually wrong. Silver-with-CSR often delivers lower total annual cost (premium + medical spending) than Bronze, despite the higher monthly premium, because the deductible and OOP max are dramatically lower.

THE NATIVE AMERICAN / ALASKA NATIVE ADVANTAGE

Enrolled members of federally recognized tribes get enhanced CSR at any income level, no cost-sharing on most services (no deductible, no copays, no coinsurance) when receiving care from Indian Health Service or tribal health programs. They also get year-round enrollment with monthly plan changes. If you or a household member is enrolled in a federally recognized tribe, this is critical to claim during Marketplace enrollment.

Income between 100% and 250% FPL? Call or text Craig, I'll show you what Silver-with-CSR options look like vs. the Bronze you were probably going to pick.

Don't go underinsured when you can be Insured AF.

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