### THE ROAD TO **KEEPING YOUR**

# HEALTH **INSURANCE** — A C T I V E ——

#### WHAT'S AN APTC?

An Advance Premium Tax Credit is a subsidy from the federal government that lowers monthly premiums for qualifying Members.

Do you

receive

**APTC** tax

## **WHATIS A GRACE**

A grace period is when you are still covered but have a late payment. You must exit the grace period in a certain amount of time (see "How long does the grace period last") to avoid losing your health coverage.



#### PREMIUMS OWED MUST BE PAID IN FULL TO EXIT GRACE PERIOD.

Paying a past month's premium does not restore the account if you still owe money for premium payments.



### **START HERE!**



coverage.

Have you made all of your premium payments?

Yes

YOU'VE PAID IN FULL!

before the 1st of the next month.

**ENJOY YOUR COVERAGE!** 

Your next payment is due

No





#### **PAST DUE PREMIUMS:**

If you do not pay your premium before the 1st of the month, it is late and you will enter a **GRACE PERIOD.** 



All premiums not paid = **TERMINATION!** 

At the end of the grace period, you will lose your coverage.

**END** 

#### **HOW LONG DOES IT TAKE TO PROCESS A PAYMENT?\***

ONE-TIME ONLINE SCHEDULED AUTOMATIC **ONLINE PAYMENTS PAYMENTS** 



**Processed** instantly



Processed on the day they are scheduled for (15<sup>th</sup> or 25<sup>th</sup> of the month)



5-7 days after premium is mailed



**Processed** instantly

\*Some restrictions may apply.

**SET UP AUTOMATIC PAYMENTS** online at CommunityHealthChoice.org.

