

THE STARKE REALITY PRESENTS

# ACA INSURANCE:

AFFORDABLE HEALTHCARE WHEN YOU NEED IT MOST



# Learn More About

## What a CSR is

A **Cost-Sharing Reduction (CSR)** helps lower the amount you have to pay for deductible, copayments, and coinsurance. Based on your annual household income, you can qualify for CSR if you are between 100% - 250% of the **Federal Poverty Level (FPL)**. With a CSR, you will have a lower deductible, copayments, coinsurance, and a lower out-of-pocket maximum if you enroll in a Silver Plan.

## Metal Tier Plans

ACA plans are broken into 4 categories based on how you and your plan share the costs of your health care.

BRONZE	Low monthly premium. Good if you don't use a lot of healthcare services. <b>Insurance pays 60%</b> <b>You pay 40%</b>
SILVER	Good option if you're eligible for a CSR. Balanced premium + out-of-pocket costs. <b>Insurance pays 70%</b> <b>You pay 30%</b>
GOLD	Use healthcare services frequently. Higher premium but low out-of-pocket costs. <b>Insurance pays 80%</b> <b>You pay 20%</b>
PLATINUM	Good if you use a lot of healthcare services. Higher premium, but nearly all other costs will be covered. <b>Insurance pays 90%</b> <b>You pay 10%</b>

## Premium Tax Credits

**Tax Credits** can lower your monthly premium when you enroll in an ACA plan. Your tax credit is based on your income. **If your income is between 100% - 400% of the FPL**, in all states, you qualify for premium tax credits that lower your monthly premium for an ACA plan. **If your income is above 400% FPL**, you may now qualify for premium tax credits that lower your monthly premium for an ACA plan.

## We Serve You

By introducing and educating you on all your health insurance options, we can help you find health care coverage that best suits you and your family's medical & financial needs. .

**Acting as your health care coverage resource, we have access to top carriers and will work with you to find the best fit for you.**



**Starke Financial Services** is a dedicated insurance agency to individuals, families, and businesses looking for insurance solutions for life, health, and retirement.

We are dedicated to finding the right solution(s) for you. Your life, liberty, security, and happiness is our NUMBER ONE goal.

Please, call us on Toll-free Number at

**1-833-STARKE 1 (782-7531)** or

Office Number: **954-281-2385** or

Email us at **[eric@starkefin.com](mailto:eric@starkefin.com)**, and allow us to design a plan which fits your needs and budget.



# NOTES



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