

## Why is my premium tax credit different from what I had before?

Your premium tax credit is based on the most current information available about your income and household size. That may be information on your 2023 application, or information from other sources, like the IRS. Financial help is based on your **expected** income for the plan year you want coverage.

That's why it's **so important** to update your application with income and household changes you expect. It's the only way to be sure you'll get the right tax credit and other savings for the year.

Update your application as soon as November 1. Select a plan by December 15, and you'll have the right amount of savings, and the plan you want, starting January 1.

Plan premiums in your area may have changed too, and that can affect your premium tax credit.