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CSR & APTC Calculations on Passive Re-Enrollments

Center for Consumer Information and Insurance Oversight

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The CSR amount on the 834 is the total premium amount for the enrollment group times the multiplier that matches the CSR variant. (Ex: a Silver 94% variant would have a CSR amount = to 31% of premium)

CSR Plan Type Open to: CSR Enrollment Group Variation Code [A]	Plan Metal Level [B]	CSR Plan Variation "Multiplier" [C]
73 percent AV silver plan variation FPL% > 200 and < 250 04	Silver	0.03
87 percent AV silver plan variation FPL% > 150 and < 200 05	Silver	0.22
94 percent AV silver plan variation FPL% > 100 and < 150 06	Silver	0.31
Limited cost sharing plan variation of bronze QHP Indians above 300%FPL 03	Bronze	0.41
Limited cost sharing plan variation of silver QHP Indians above 300%FPL 03	Silver	0.22
Limited cost sharing plan variation of gold QHP Indians above 300%FPL 03	Gold	0.15
Limited cost sharing plan variation of platinum QHP Indians below 300%FPL 03	Platinum	0.04
Zero cost sharing plan variation of bronze QHP Indians below 300%FPL 02	Bronze	0.61
Zero cost sharing plan variation of silver QHP Indians below 300%FPL 02	Silver	0.38
Zero cost sharing plan variation of gold QHP Indians below 300%FPL 02	Gold	0.21
Zero cost sharing plan variation of platinum QHP Indians below 300%FPL 02	Platinum	0.09

CSR & APTC Calculations on Passive Re-Enrollments (cont'd)

- 2015 APTC and CSR can decrease to zero if the enrollee was in the tax data opt out or Special Notice Group and did not return to update their 2015 application.
- 2015 APTC can decrease if the 2015 plan's premium applicable to Essential Health Benefits is less than the 2014 applied APTC amount (because APTC can never be greater than EHB premium).
- 2015 APTC can increase if in 2014 the consumer's APTC was greater than the EHB premium, but in 2015, the EHB premium increased. Example, in 2014, an enrollee was eligible for $400 in APTC, but his plan's EHB premium was $350, so applied APTC for 2014 was $350. In 2015, his EHB premium is $425, so APTC increases to $400.

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CSR & APTC Adjustments

- In instances where there is an issue with the CSR and/or APTC amounts, Issuers should use the information on the Pre-Audit file to resolve discrepancies or make any needed adjustments.

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