

Health Connector Policy: Applying Advance Premium Tax Credits to Qualified Dental Plans

Policy #: **NG-10**

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Category: **Enrollment**

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Approved by: **Ed DeAngelo**

Applicable to all Non-Group Qualified Dental Plans (QDPs)

Individuals/families eligible to enroll in a Health Connector Plan (Qualified Health Plan or QHP) may apply the remaining portion of their Advance Premium Tax Credit (APTC) amount to the pediatric Essential Health Benefits portion of a Qualified Dental Plan (QDP) through the Health Connector if the purchase of a Qualified Health Plan did not require the use of all tax credit funds.¹

The Health Connector will apply the remaining portion of an enrollee's tax credit amount according to the following rules:

- Apply any remaining tax credits to the member's pediatric Essential Health Benefits portion of the tax household's dental purchase;
- Apply remaining tax credits to any member of the tax household's pediatric Essential Health Benefits portion of the dental purchase, regardless of whether the individual in the tax household who had remaining tax credits is in the shopping group for the dental plan, and regardless of whether it is the child in the tax household who has leftover tax credits; and
- If there are multiple dental plans, allocate the remaining tax credits based on the respective portions of the monthly premiums for the dental plans allocated to Essential Health Benefits.

Any tax credits will only become effective on the first day of the first full month during which the individual is enrolled in a QHP/QDP and not enrolled in other minimum essential coverage.

¹ Please reference the policy [Eligibility for Federal and State Financial Support for Individual/Family Plan \(NG-1B\)](#)