Health Coverage Tax Credit

Health Coverage Tax Credit
The Health Coverage Tax Credit (HCTC) is a Federal program established under the Trade Act of 1974, as amended. This credit pays 72.5 percent of an individuals' monthly healthcare premium.

Eligibility

You may be eligible for the Health Coverage Tax Credit if:

- You are receiving a Trade Readjustment Allowance (TRA), or will receive Trade Adjustment Assistance (TAA) benefits once your unemployment benefits are exhausted, or…
- You are receiving benefits under the Alternative Trade Adjustment Assistance (ATAA) or Reemployment Trade Adjustment Assistance (RTAA) programs and you are at least 50 years of age, or …
- You are receiving benefits from the Pension Benefit Guaranty Corporation (PBGC) and you are at least 55 years old.

Qualified Health Plans

In addition to the eligibility requirements listed above, you must also have qualified health insurance. Qualified health plans include:

- COBRA continuation coverage, unless the employer or former employer pays at least 50% of the cost of coverage, or...
- Your spouse's coverage provided his or her employer pays less than 50% of the premium on a pre-tax basis, or...
- Individual (non-group) health insurance that you purchased at least 30 days prior to your last day of work, or …
- State Qualified Health Plan (Anthem Blue Cross/Blue Shield of Virginia)

Anthem Blue Cross/Blue Shield of Virginia contact information
Customer Service: 1-800-334-7676
Website: http://www.Anthem [1].com/health-insurance/home/overview
*Note: Anthem Blue Cross Blue Shield does not provide coverage in the city of Fairfax, the town of Vienna, and the area east of Route 123. W*hen making contact mention you are interested in the HCTC eligible plans. You can also feel free to contact an Anthem representative in your local area.

Federal HCTC Contact Information
Federal HCTC Website: **www.irs.gov/hctc** [2]
Federal HCTC Customer Contact Center: 1-866-628-4282
Use this website or call this number for additional information about the Federal HCTC Program.

Other Important Contact Information
United States Department of Labor (USDOL) Website: **http://www.doleta.gov** [3]
USDOL Contact Number: 1-877-872-5627. Use this website or phone number to contact the USDOL for more information on Trade Certifications and TRA and TAA Benefits.

The Pension Benefit Guaranty Corporation (PBGC) Website: **http://www.pbgc.gov** [4]
PBGC Contact number: 1-800-400-7242
Use this website or phone number for more information about PBGC benefits.

Virginia* HCTC *Gap Filler Grant Program
Virginia currently has temporary assistance program for individuals who are candidates for the Health Coverage Tax Credit (HCTC). This HCTC temporary assistance program is a National Emergency Grant, Gap Filler Grant Program. The Gap Filler Grant Program pays 72.5 percent of an individual's monthly healthcare premiums while they are enrolling in the Federal HCTC Program. This temporary assistance provides a **maximum** of three monthly payments. Once you receive your first invoice from the federal HCTC program, your Gap Filler Payments will end, even if you have not received all three payments.

VAHCTC CONTACT INFORMATION
Website: www.vahctc.org [5] Use this website to apply for VAHCTC Gap Filler Grant Program, for FAQ's, or for general information about the VAHCTC Gap Filler Grant Program.

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o 96
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x 34
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Links:
[1] http://www.anthem.com/health-insurance/home/overview
[2] http://www.irs.gov/hctc
[3] http://www.doleta.gov
[4] http://www.pbgc.gov
[5] http://www.vahctc.org
[6] mailto:contactus@vahctc.org