

ATTENTION: If you are or soon will be receiving TAA or ATAA benefits, please read this document.

What is the HCTC?

The Health Coverage Tax Credit (HCTC) is a federal tax credit that pays 65% of qualified health insurance premiums for eligible individuals and their family members.

Who is eligible for the HCTC?

Three groups of individuals are potentially eligible for the HCTC. They include individuals who:

1. Get income support and attend training through the Trade Adjustment Assistance (TAA) program,
2. Get a wage subsidy through the Alternative Trade Adjustment Assistance (ATAA) program, or
3. Receive a benefit from the Pension Benefit Guaranty Corporation (PBGC) and are age 55 or older.

How do you register for the monthly HCTC Program?

To ensure a successful registration in the monthly HCTC Program, please use the following checklist:

1. Apply for and receive monthly TAA or ATAA benefits. If you have any questions on this step, contact your local unemployment office.
2. Enroll in a qualified health plan. **Only certain types of health plans qualify.** These include:
 - COBRA
 - State-qualified health plan - for a complete list visit www.irs.gov (Keyword/Search: HCTC)
 - Spousal coverage
 - Non-group/individual health plan
3. When you receive an HCTC Program Kit in the mail, fill out the enclosed Registration Form and mail it to the HCTC Program with the required supporting documents.
4. Apply for temporary state-level assistance for the HCTC (also called NEG Bridge Grants), if available in your state, that will help you pay your health plan premium costs while registering for the monthly HCTC. Contact the U.S. Department of Labor toll-free at **1-877-US-2JOBS** for information. If state-level assistance is not available, pay your health plan 100%. You can claim the yearly HCTC for these payments on your federal tax return.

Once your registration is complete:

- NOTE: To prevent a delay in your registration, you must completely fill out the Registration Form and submit it with the required supporting documents. See the Registration Form for detailed instructions on completing the form and submitting supporting documents.**
1. You will begin receiving monthly invoices from the HCTC Program. You must pay your 35% portion each month by the HCTC due date. The HCTC Program will then send your payment along with the remaining balance to your health plan.
 2. Monitor your health insurance bills for any changes. If there are changes to your premiums or anything else that may affect your eligibility for the HCTC, submit the HCTC Registration Update Form.
 3. If you receive a TAA benefit, remember that you have to file for unemployment insurance or a trade readjustment allowance each month and remain in training to stay eligible for the HCTC.

For more information about the HCTC, visit www.irs.gov (Keyword/Search: HCTC) or call the HCTC Customer Contact Center toll-free at **1-866-628-HCTC (4282)**.

For information about your TAA or ATAA eligibility, contact the US DOL at **1-877-US-2JOBS**.



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