

2020 Consumer Protections with Reconciliation

If you underestimate income, consumer protections limit how much you have to pay back on your tax return.

If income falls within

Federal Poverty Level for Actual Income at the end of the year (calculated on your tax return)	Maximum Repayment Amount	
	Single Filing Status	Other Filing Status
100% - 200% FPL	\$325	\$650
200% - 299% FPL	\$800	\$1,600
300% - 399% FPL	\$1,350	\$2,700
400% FPL and above	Must repay full PTC given	

* If you estimated over 100% FPL, but the income on your tax return falls under 100% FPL, there is no repayment or penalty.