

2021 Consumer Protections with Reconciliation

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

	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
If income falls within	100% - 200% FPL	\$325	\$650
	200% - 299% FPL	\$800	\$1,600
	300% - 399% FPL	\$1,350	\$2,700
	400% FPL and above	Must repay any PTC amount given that reduced premium to less than 8.5% of 2021 income	

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