

Health Care Reform Updates



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Premium Tax Credits Available to Individuals Enrolled in Federal or State-Based Exchanges

The U.S. Supreme Court has [ruled](#) that the Affordable Care Act's [premium tax credits](#) are available to eligible individuals who enroll in qualified health plans through any Health Insurance Exchange (Marketplace), regardless of whether it is a state-based Exchange or a federally-facilitated Exchange.

The ruling comes in response to conflicting July 2014 court rulings in the [District of Columbia Circuit Court of Appeals](#) and the [Fourth Circuit Court of Appeals](#), after each court considered whether the premium tax credits are limited under the law only to individuals who enroll in qualified health plans through **state-based** Exchanges.

The IRS is expected to provide updates regarding this matter on IRS.gov/aca.

Stay tuned for more on the premium tax credit. For general information regarding the credit, visit our [Premium Tax Credit for Individuals](#) section.

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