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Frequently Asked Questions – Medical Premium Assistance

What is the purpose of the Medical Premium Assistance program?

In keeping with Intermountain Health Peaks Region’s mission, we are committed to providing affordable medical coverage for our Caregivers and their eligible dependents. Factors such as the number of working individuals in the household or the number of household members can have a dramatic effect on an individual’s ability to afford health insurance, which is why our program takes household size and income into account. Eligible Caregivers receive a 75% discount for the Intermountain Health Peaks Region medical plan of their choice.

Who is eligible to receive reduced-cost medical premiums?

The Medical Premium Assistance program provides regular, full-time Caregivers of Intermountain Health Peaks Region with reduced-price medical premiums based on the following income and family size criteria:

Family Size	Annual Household Income
One: You only	\$55,000 or less
Two or more: You plus one or more tax dependents living in your household	\$75,000 or less

NOTE: Caregivers covered under a collective bargaining agreement (CBA) should refer to their CBA to verify eligibility for this program.

How to estimate your expected income:

- Medical Premium Assistance is based on your **expected household income for the year you want coverage** (not last year’s income).
- Income is counted for you, your spouse or domestic partner/LDA, and everyone you’ll claim as a tax dependent on your federal tax return (if the dependents are required to file). Include their income even if they don’t need health coverage.

Step 1. Start with your federal taxable wages or “gross income” from your most recent federal income tax return.

You can also find this on your pay stub. To estimate your annual income, simply multiply the amount on your most recent pay stub by the number of paychecks you expect in the current tax year.

Step 2. Add the following kinds of income, if you have any, to your gross income:

- All household members’ income (not just yours)



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- Unemployment compensation
- Withdrawals from traditional IRAs, 401(k)'s and 403(b)'s
- Social Security benefits
- Additional income, such as interest, dividends, pensions, annuities and capital gains
- Income from the rental of personal property
- Alimony
- COVID-19 economic stimulus relief programs
 - Economic Impact payments
 - Unemployment Booster payments
 - Paycheck Protection Program (PPP) payments

Do not include child support, Supplemental Security Income (SSI), Veterans' disability payments, Worker's Compensation, or proceeds from loans (like student loans, home equity loans, or bank loans).

Step 3. Adjust your estimate for any changes you expect.

Consider things like these for all members of your household:

- Employment changes, including changes to work schedule or self-employment income (temporary or permanent)
- Expected raises (due to merit, promotion, etc.)
- Changes to income from other sources, like Social Security or investments
- Changes in your household, like gaining or losing dependents

Now you have an estimate of your total household income.

Estimating unpredictable income

If your household income is hard to predict, base your estimate on your past experience, recent trends, what you know about possible changes at your workplace and similar information. Just do your best to make a realistic estimate based on all current or expected sources of income for the year — and be prepared to update it when it changes.

Do I need to include income of people in my household who don't need insurance?

Yes. Medical Premium Assistance is based on income for all household members, not just the ones who need insurance.

If anyone in your household has coverage through a job-based plan, a plan they bought themselves, a public program like Medicaid, CHIP, or Medicare, or another source, include them and their income on your application.



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Do I include my dependents' income from things like summer jobs, work-study, and limited part-time work?

Include their income only if they're required to file a federal tax return.

2022 filing requirements for dependents under 65:

- *Earned income over \$12,550 (includes salaries, wages, tips, professional fees, and taxable scholarships and fellowship grants)*
- *Unearned income over \$1,100 (includes taxable interest, ordinary dividends, capital gain distributions, unemployment compensation, taxable social security benefits, pensions, annuities, and distributions from a trust)*

Even if they file a tax return when they don't have to – like to get a tax refund – their income won't be counted.

How do I determine my family size?

Follow these basic rules when counting members of your household:

- Include your spouse if you're married.
- Include your domestic partner or LDA.
- If you plan to claim someone as a tax dependent for the year you want coverage, **do** include them on your affidavit. If you won't claim someone as a tax dependent, **don't** include them.
- Include your spouse and tax dependents, even if they don't need medical coverage through Intermountain Healthcare Peaks Region.

Learn more about [who to include in your household](#) based on Affordable Care Act Federal Exchange guidelines.

How and when can I apply?

You can apply through Workday anytime. If approved, assistance will be reflected on your paycheck as soon as administratively possible.

What if my situation changes?

If your household income or family size changes, you may make changes at any time by contacting the Ask HR. This includes becoming newly eligible for the program even if you didn't qualify in the past, or you no longer qualify due to an increase in household income or a reduction in your tax dependents. To make a change, contact AskHR at 833-442-7547.



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Will I need to re-apply each year?

If you qualify, you will receive assistance for the remainder of the calendar year. You must re-apply each fall for assistance the following year.

Who do I contact if I have questions?

You may contact AskHR at 833-442-7547 or submit a ticket through Service Now.

*Caregivers of Mount Saint Vincent Home, Mother House, University of Saint Mary, Cristo Rey, and resident physicians of the Intermountain Healthcare Peaks Region System are not eligible for the Medical Premium Assistance program.