

# Health coverage tax credit – program description

## New Jersey

The Health Coverage Tax Credit (HCTC) is a tax credit that can pay nearly two-thirds of eligible individuals' health plan premiums. It was established by the Trade Act of 2002 to assist the following groups of people:

1. Workers who lose their jobs due to the effects of international trade and
  - > are eligible for certain Trade Adjustment Assistance (TAA) benefits; or
  - > are eligible for benefits under the Alternative Trade Adjustment Assistance (ATAA) program.
2. People who receive benefits from the Pension Benefit Guaranty Corporation (PBGC) and are at least 55 years old.

In addition, you must be enrolled in a qualified health plan.

There are two ways to receive the credit: (1) As an advance tax credit to help pay for monthly health plan premiums as they become due, or (2) As a lump sum when you file your federal tax return.

For a complete explanation of how to determine eligibility, what qualified health plans are available and how the program works, please visit the IRS website at [www.irs.gov](http://www.irs.gov), and enter keyword HCTC. Information is also available by calling the HCTC Customer Contact Center (CCC).

**Aetna Advantage Plans for individuals, families and the self-employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.**

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits and does not constitute a contract.

## HCTC Customer Contact Center (CCC)

To register for the HCTC Program, or if you have any questions, please call the CCC:

Toll free at 1-866-628-4282 (HCTC)  
TDD/TTY callers, please call  
1-866-626-4282 (HCTC)  
Hours of Operation:  
7:00 a.m. – 7:00 p.m. (C-T),  
Monday – Friday

## Aetna's New Jersey HCTC Plan

New Jersey residents who are eligible for the tax credit have several types of health coverage that are qualified for the credit:

- COBRA continuation coverage, unless the employer or former employer pays at least 50% of the cost of the coverage.
- State continuation of coverage, available when employees of small employers not subject to the federal COBRA law may have the right to continue coverage under their former employer's health benefits plan. This generally applies to employers with at least two but not more than 19 employees, and only when the employer is still in business and offering coverage to active employees.

## How to enroll

The application and initial premium should be sent to:

Aetna, Inc.  
Individual Billing Admin.,  
R62N  
P.O. Box 2117  
Fall River, MA 02722

- Your husband's or wife's insurance from work, if the employer contributes less than 50% of the total cost of coverage.
- A state-qualified health plan, such as Aetna's New Jersey HCTC plan.

Aetna's New Jersey HCTC plan was designed specifically for, and is available only for, New Jersey residents who are eligible for the tax credit. The plan is a PPO plan, with a network of providers available and the option to also see non-network providers if you choose.

## Questions about Aetna's New Jersey HCTC plan?

If you have questions about the Health Coverage Tax Credit program, whether you are eligible, how to claim the tax credit, what your financial obligations would be, how premiums are submitted, etc., please contact the HCTC Customer Contact Center at the numbers listed above.

If you have questions specifically about Aetna's New Jersey HCTC plan, please call 1-800-234-8454 Prompt 1.

