Frequently Asked Questions

Q: Is there an income limit to be eligible for HCTC Bridge Program?

A: There is no income eligibility requirement.

Q: I am not eligible for Medicare, but my spouse is. Does that make us ineligible for HCTC Bridge Program?

A: Not completely. As long as you meet the eligibility requirements, you are able to benefit from HCTC. Your premium is eligible, however your spouse's premium would not be and you would be required to pay his or her portion of the health insurance bill.

Q: Why do I have to apply for both the State and the Federal HCTC Programs? Can't I just apply for one or the other?

A: If you apply for HCTC Bridge Program, you must apply for the Federal Program. The Federal Program can take awhile to finalize your enrollment. Our program is designed to provide you with the Advance Payment for 1 to 3 months, while your application is being processed with the Federal program. If you apply for the Federal program, you do not have to apply for our program, however you would not benefit from the 72.5% Advance Payment while you wait for the Federal program to complete your registration.

Q: What if I don't want to go through the application process?

A: If you do not want to apply for Advance Payments, you can claim the Health Coverage Tax Credit on your year-end taxes. Simply fill out the Form 8885 and include it with your tax return. Questions about this process may be directed to the Federal HCTC Program.

Q: What documentation is required with my HCTC Bridge application? Also, should I send in the original documents that you require?

A: You will receive a checklist with your application that lists all required documents. Copies are preferred.

Important Contact Information

Department Of Workforce Services
Health Coverage
Tax Credit Bridge Program
HCTC Bridge Program
180 North 100 West
Logan, UT 84321
435-792-0566
1-877-529-5578 (toll free)
801-526-9969 (fax)

Federal Health Coverage
Tax Credit Program
HCTC Processing Center
PO Box 4700
Waterloo, IA 50701
1-866-628-4282
TTY/TDD 1-866-626-4282
www.irs.gov, keyword "HCTC"

Department Of Workforce Services
Unemployment Insurance Claims Center
Salt Lake/South Davis 801-526-4400
Weber/North Davis 801-612-0877
Utah County 801-375-4067
Balance of State or Out of State:
Toll-free 1-888-848-0688

Equal Opportunity Employer/Program
Auxiliary aids and services are available upon request to individuals with disabilities by calling (801) 526-9240. Individuals with speech and/or hearing impairments may call Relay Utah by dialing 711.
Spanish Relay Utah: 1-888-346-3162.

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Department of
Workforce Services

Health Coverage Tax Credit (HCTC) Bridge Program

A program designed to pay 72.5% of your eligible health care premium.

HCTC Bridge Program
Department of Workforce Services
180 North 100 West
Logan, UT 84321
435-792-0566
1-877-529-5578 (toll free)
801-526-9969 (fax)

Eligibility for HCTC Bridge Program

Either:

1) You receive benefits under the Trade Adjustment Assistance (TAA) Program, specifically, a Trade Readjustment Allowance (TRA) or would except your UI benefits have not yet ended or exhausted.

2) You receive benefits under the Alternative Trade Adjustment Assistance (ATAA) or Reemployment Trade Adjustment Assistance (RTAA) Program.

3) You receive PBGC (Pension Benefit Guaranty Corporation) benefits and are over age 55. If you are 65 or older, you must not be eligible for Medicare.

And:

4) You are enrolled in a qualified health plan.

5) You return all information to us that is required to determine your eligibility.

6) **YOU MUST ALSO APPLY FOR THE FEDERAL HEALTH COVERAGE TAX CREDIT**

The HCTC Bridge Program is designed to help you only during the time that you are applying for the Federal HCTC Program, for a maximum of three months.

This publication is meant as a general information guide and may not include all eligibility regulations.

Qualified Health Plans for UTAH

- ○ IHC Health Plans
  www.IHC.com
  Member Services 1-801-442-5038
  (in Salt Lake City) or 1-800-442-3125, Option #4
  Mention you are with the HCTC group

- ○ COBRA Continuation coverage where the employer/former employer pays less than 50% of the cost of coverage. (This includes your or your spouse's COBRA coverage.)

- ○ Your spouse's coverage provided that his or her employer pays less than 50% of the premium on a pre-tax basis.

- ○ Individual coverage purchased 30 days prior to separation from the employment that made you TRA, RTAA and/or PBGC eligible.

HCTC Bridge Program will pay 72.5% of your eligible health plan premium. You pay 27.5% of your eligible premium in addition to any non-eligible costs for your health care. Your eligible health plan premium includes your basic health coverage. "Extras" such as vision, dental, or other charges are not covered by the HCTC and will be included in the total that you are responsible for paying. In addition, if you have COBRA coverage, if you are charged an administrative fee by the COBRA administrator it will not be covered by the HCTC Bridge Program.

Application Steps for HCTC Bridge Program

1) Return completed application with required documents. Do not send any payments at this time.

2) You will be notified if anything is missing.

3) Once you are determined eligible, you will be notified of the amount you will be responsible for paying.

4) Send your payment in the form of a money order or check made payable to Department of Workforce Services.

5) Once your payment is received by us, your premium amount will be mailed to your insurance provider

6) You continue sending in your portion of your premium until you are enrolled in the Federal HCTC Program. You will then follow the instructions provided to you by that program. Upon receipt of your Federal HCTC invoice, please send a copy to the HCTC Bridge Program.

Remember:

YOU MUST ALSO APPLY FOR THE FEDERAL HEALTH COVERAGE TAX CREDIT

The HCTC Bridge Program is designed only to help you during the time that you are applying for the Federal HCTC Program for a maximum of three months.