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Were any of the individuals included in your tax family enrolled in a qualified health plan through the Marketplace for at least 1 month during 2025?

No

Yes

Were any of these individuals eligible for MEC (other than individual market coverage) for the months they were enrolled in the qualified health plan? (See *Minimum Essential Coverage*, later.)

No

Yes

Can someone else claim you as a dependent on another tax return for 2025?

No

Were **all** of these individuals eligible for MEC for **all** of the months they were enrolled in the qualified health plan?

Yes

Yes

No

Were the premiums paid by the due date of your tax return (not including extensions)? (A different due date applies in the case of a successful eligibility appeal. See *Enrollment premiums*.)

No

You cannot take the PTC.

Yes

No

Were you married at the end of 2025?

Yes

Yes

Are you and your spouse filing a joint return?

No

Do you meet the requirements for *Married persons who live apart under Head of Household* in the Instructions for Form 1040, or *Married Filing Separately* under *Filing Status* in the Form 1040-NR instructions?

Yes

No

Are you a victim of domestic abuse or spousal abandonment?

No

Yes

Was your household income at least 100% of the federal poverty line for your family size? (See the Form 8962 instructions.)

Yes

No

At the time of enrollment, did the Marketplace estimate that your household income would be at least 100% of the federal poverty line for your family size for 2025?

Yes

No

Yes

Was APTC paid for 1 or more months during 2025?

Yes

No

Was everyone in your tax family a U.S. citizen?

No

You may be able to take the PTC.

Was at least one individual enrolled in a qualified health plan lawfully present in the United States?

No

Yes

Was at least one enrolled individual ineligible for Medicaid due to immigration status?

No

Yes