



## 2026 Lowest Cost Silver Plan Costs

The cost of employer-sponsored coverage is used to determine whether individuals are eligible for premium tax credits to help them buy an individual/family plan through DC Health Link and to determine whether an employer is offering affordable coverage to their full-time employees. If an individual is offered affordable coverage, they cannot be eligible for premium tax credits. Affordability is based on the cost of the employer-sponsored coverage offered to the employee, assuming the coverage meets “minimum value” standards under the Affordable Care Act.

Many employers allow their employees to enroll in health plans selected by the employer. In those cases, affordability would be based on the cost of self-only coverage for the lowest cost plan offered by the employer to the employee. However, starting in 2020, employers may offer a particular type of coverage to their employees called an Individual Coverage Health Reimbursement Arrangement (IVLHRA). When an IVLHRA is offered to a District of Columbia resident, the affordability calculation is based on the Lowest Cost Silver Plan Premium for self-only coverage through DC Health Link for the employee. The cost associated with adding dependents (such as children or spouses) is not considered. Affordability is not based on cost for the plan the employee actually enrolls in.

For 2026, the DC Health Link Lowest Cost Silver Plan is the *KP DC Silver Virtual Forward 4000 Ded* plan and monthly premiums are as follows:

Age	Monthly Premium
Newborn to Age 20	\$378.95
Ages 21 to 27	\$421.25
Age 28	\$431.10
Age 29	\$440.37
Age 30	\$451.38
Age 31	\$462.97
Age 32	\$473.40
Age 33	\$484.41
Age 34	\$496.00
Age 35	\$507.59
Age 36	\$519.17
Age 37	\$530.76

Age	Monthly Premium
Age 38	\$537.14
Age 39	\$543.51
Age 40	\$564.95
Age 41	\$586.97
Age 42	\$610.15
Age 43	\$633.90
Age 44	\$658.82
Age 45	\$684.31
Age 46	\$710.97
Age 47	\$738.78
Age 48	\$767.75
Age 49	\$797.88
Age 50	\$829.17

Age	Monthly Premium
Age 51	\$861.62
Age 52	\$895.23
Age 53	\$929.99
Age 54	\$966.50
Age 55	\$1,004.20
Age 56	\$1,043.60
Age 57	\$1,084.10
Age 58	\$1,126.20
Age 59	\$1,170.50
Age 60	\$1,216.20
Age 61 & Over	\$1,263.80