

[5] Premium Tax Credit: The premium tax credit helps eligible Americans cover the premiums for health insurance purchased through an Obamacare exchange (e.g., [HealthCare.gov](https://www.healthcare.gov) (opens in new tab)). The American Rescue Plan Act (ARPA), which was signed into law in March 2021, enhanced the credit for 2021 and 2022 to lower premiums for people who buy coverage on their own.

But one of the enhancements that helped unemployed people doesn't apply in 2022. Under the ARPA, you were considered to have met the premium tax credit's household income requirements for the 2021 tax year if you (or your spouse if you filed a joint return) received, or were approved to receive, unemployment compensation for any week in 2021. However, if you receive unemployment benefits in 2022, you must satisfy all the normal eligibility requirements.

Extension of enhancements. The Inflation Reduction Act extended most of the premium tax credit enhancements through 2025. Unfortunately, though, the relaxed eligibility requirements for people who received unemployment compensation in 2021 was not extended to 2022 or beyond.