

SUMMARY

- The Lowest Cost Silver Plan (LCSP) for an individual is used to calculate affordability, no matter what plan you intend to buy.
- * “Your required contribution” refers to the amount you pay after your employer's contribution.
- For 2022, a HRA is 'affordable' if the cost of a Single plan, after employer contribution, is less than or equal to 9.61% of your household's [Modified Adjusted Gross Income \(MAGI\)](#).