

Application Spotlight: Family and Household Composition Section

November 18, 2020

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Agenda

1. Marketplace application Family & Household Composition section
2. Tax households and the Marketplace

Intended Audience

- Please be advised that the information in this presentation is informal technical assistance for assisters and is not intended as official CMS guidance or a statement of the law. Legal requirements are contained in the applicable statutes and regulations.
- This presentation highlights how assisters can help consumers enrolling in the Health Insurance Marketplace[®] answer questions regarding the Family and Household Composition section of the Marketplace application and understand tax households.

*When used in this document, the term “Health Insurance Marketplace[®]” or “Marketplace” refers to Federally-facilitated Marketplaces (FFMs), including FFMs where states perform plan management functions, and State-based Marketplaces using the Federal Platform (SBM- FPs).

[®] Health Insurance Marketplace is a registered service mark of HHS.

Brainstorming #1

1. How often do you assist consumers with completing the Family and Household Composition section of the Marketplace application?
2. What is your comfort level with this topic?
 - A. Inexperienced
 - B. Somewhat experienced
 - C. Very experienced

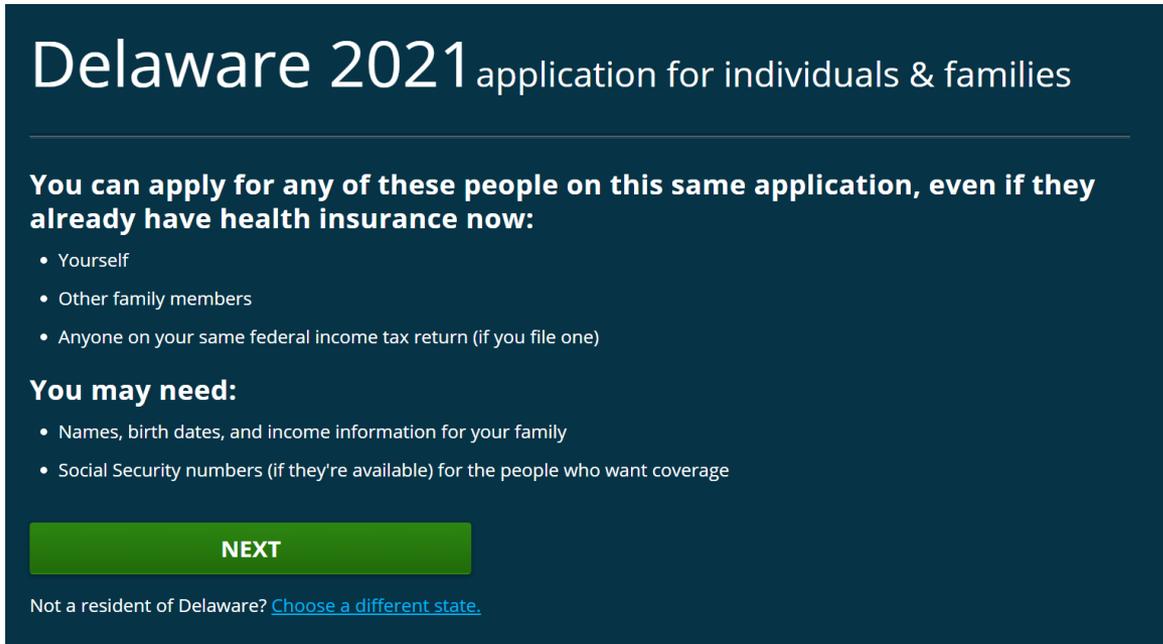


Family and Household Composition: Meet Marcus and Tia



- This walk-through features Marcus and Tia, a married couple, living together in Delaware.
- Marcus and Tia are new to the Marketplace. Since they haven't applied for Marketplace coverage before, they'll need to create an account at HealthCare.gov and verify their identity.
- Marcus creates a Marketplace account and verifies his identity.
- Marcus is applying on behalf of the household where he will indicate where he is seeking coverage and for what plan year.

Family and Household Composition: Information Consumers May Need



Delaware 2021 application for individuals & families

You can apply for any of these people on this same application, even if they already have health insurance now:

- Yourself
- Other family members
- Anyone on your same federal income tax return (if you file one)

You may need:

- Names, birth dates, and income information for your family
- Social Security numbers (if they're available) for the people who want coverage

NEXT

Not a resident of Delaware? [Choose a different state.](#)

- Marcus will see an overview of those for whom he can apply for coverage and what information he may need to complete the application.
- After reviewing the information on this page, he'll select the green **Next** button to proceed to complete identity proofing.

Family and Household Composition: Confirm Identity Verification

HealthCare.gov Marcus | Log out

Apply > Get Results > Get Coverage

Your identity has been verified

You can now fill out your application for health coverage through the Marketplace.

Important Marketplace emails

If the Marketplace has your email address, we'll automatically send you important information, updates, and reminders about Marketplace enrollment. You can opt out of these communications at any time. To do this, click on the "unsubscribe" link in the footer of any Marketplace email.

Privacy & the use of your information

We'll keep your information private as required by law. Your answers on this form will only be used to determine eligibility for health coverage or help paying for coverage. We'll check your answers using the information in our databases and the databases of other federal agencies. If the information doesn't match, we may ask you to send us proof. We won't ask any questions about your medical history. Household members who don't want coverage won't be asked questions about citizenship or immigration status.

As part of the application process, we may need to retrieve your information from the Internal Revenue Service (IRS), Social Security, the Department of Homeland Security (DHS), and/or a consumer reporting agency. We need this information to check your eligibility for coverage and help paying for coverage if you want it and to give you the best service possible. We may also check your information at a later time to make sure your information is up to date. We'll notify you if we find something has changed.

[Learn more about your data](#), or view the [Privacy Act Statement](#).

I agree to have my information used and retrieved from data sources for this application. I have consent for all people I'll list on the application for their information to be retrieved and used from data sources.

I understand that I'm required to provide true answers and that I may be asked to provide additional information, including proof of my eligibility for a Special Enrollment Period, if I qualify. If I don't, I may face penalties, including the risk of losing my eligibility for coverage.

TAKE ME TO THE APPLICATION

- After completing identity proofing, the next page will confirm that Marcus's identity has been verified.
- It also provides additional information on Marketplace communications he should expect to receive and reviews the Marketplace privacy policy.
- After Marcus has reviewed this information, he'll agree to the two attestations at the bottom and select the green button to proceed to the application.

Family and Household Composition: Before You Get Started

HealthCare.gov

Marcus | Log out

Apply Get Results Get Coverage

Before you get started

Fill in the information below about your household. Not applying for coverage in Utah? [Change your state.](#)

Are you single or married?

SINGLE MARRIED

How many tax dependents, like your children, will you claim on your 2020 tax return?

Include all of your dependents on your 2020 tax return, even those not applying for coverage. Don't include yourself or your spouse.

0

Of the 2 people above, who are you applying for coverage for? Select all that apply.

ME

MY SPOUSE

How much income will your household make this year? (optional)

\$71,000 OR LESS MORE THAN \$71,000

You may be able to get help paying for coverage, based on your estimated income. Do you want to see if you qualify?

YES NO

CONTINUE

- On this page, Marcus will answer several guiding questions about his household.
- As a reminder, Marcus is applying for coverage for himself and his wife Tia. He and his wife file their taxes jointly each year and claim no tax dependents.
- Since Marcus is seeking savings to reduce the cost of their Marketplace coverage, and since he and his wife make less than \$71,000 each year, he'll select the **\$71,000 or less** option.
- **Yes** will be automatically selected to see if he qualifies for help paying for coverage. He will confirm **yes** is selected so he will be asked extra questions regarding eligibility for savings.

Family and Household Application

Section: Tell Us About Yourself

HealthCare.gov Marcus Menu

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Tell us about yourself

Do you need coverage for yourself?

Yes

No

First name

Marcus

Middle name
Optional

Last name

Brown

Suffix
Optional

Date of birth
For example: 3/4/2018

Month Day Year

4 / 5 / 1980

Sex

Female

Male

[Save & continue](#)

Application ID: 156862842

- Marcus will enter more information about himself.
- He'll make sure **yes** is selected for needing coverage for himself and then enter his name, date of birth, and sex.

Family and Household Application

Section: Home Address

HealthCare.gov Marcus Menu

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Home address

Use your address in the state where you're applying for coverage. It can't be a PO box.

Street address

Street address 2
Optional

City

State

ZIP code

I don't have a home address.

[Save & continue](#)

Application ID: 156982100

- Marcus will enter the address in the state where he is applying for coverage. Note: This address cannot be a P.O. box.
- If consumers live outside the state where they're applying for coverage, they will answer a few more questions to see if they're still eligible for coverage in the state for which they're applying.

Family and Household Application Section: Home Address and Mailing Address

HealthCare.gov Marcus Menu

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Home address

The U.S. Postal Service (USPS) returned different information for your address. Select the correct address.

USPS record:

43 Elsmere Blvd
Wilmington, DE 19805-4105

Your entry:

43 Elsmere Blvd
Wilmington, DE 19805-4001

Save & continue

Application ID: 156862842

HealthCare.gov Marcus Menu

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Mailing address

Is this also your mailing address?

43 Elsmere Blvd
Wilmington, DE 19805-4105

Yes

No

Save & continue

Application ID: 156982100

- Marcus will confirm his address, either selecting the USPS record or his original entry.
- Then he'll confirm whether the address he entered is also his mailing address.

Family and Household Application

Section: Contact Information

HealthCare.gov Marcus Menu

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Contact information

Email address

Phone number

Extension
Optional

Phone type

Mobile

Home

Work

[Add a second phone number](#)

[Save & continue](#)

Application ID: 156862842

Marcus will enter his contact information, including his email address and phone number.

Family and Household Application Section: Language and Contact Preferences

HealthCare.gov Marcus Menu

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Preferred language

Selecting your preferred language will help the U.S. Department of Health and Human Services improve service to all Americans. Providing this information won't affect your eligibility, options, or costs. Your selection won't change the language of the correspondence we send.

Preferred written language

English

Preferred spoken language

English

Save & continue

Application ID: 156862842

HealthCare.gov Marcus Menu

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Contact preferences

How would you like to get notices about your application?

Email or text me when there's a new notice in my Marketplace account.

Send me paper notices in the mail.

How should we let you know when there's a new notice in your account?

Email me at **marcusbrown@yopmail.com**.

Text me.

Text STOP to cancel. Text HELP for help. Message frequency varies, but you may receive 1-3 reminder messages per week during Open Enrollment (Nov. 1-Dec. 15). Message and data rates may apply.

Save & continue

Application ID: 156862842

- Marcus's preferred written and spoken language is English.
- Marcus will select "English" as his preferred spoken and written language.
- English is automatically populated on this page but consumers can select the drop-down menu to pick a different language.
- Marcus will confirm how he would like to get notices about his application.
- Notifications that new notices are in the account can be sent via email or text, or he can choose to receive print notices.
- In this case, Marcus prefers to get notifications of new notices by email.
- Some notices will also be sent by mail regardless of the notification preference selected.

Family and Household Application

Section: Application Help

HealthCare.gov Marcus Menu

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Application help

Is a professional helping you complete your application?
If a family member or friend is helping you, select "No."
[Learn about professionals who may help with your application.](#)

Yes

No

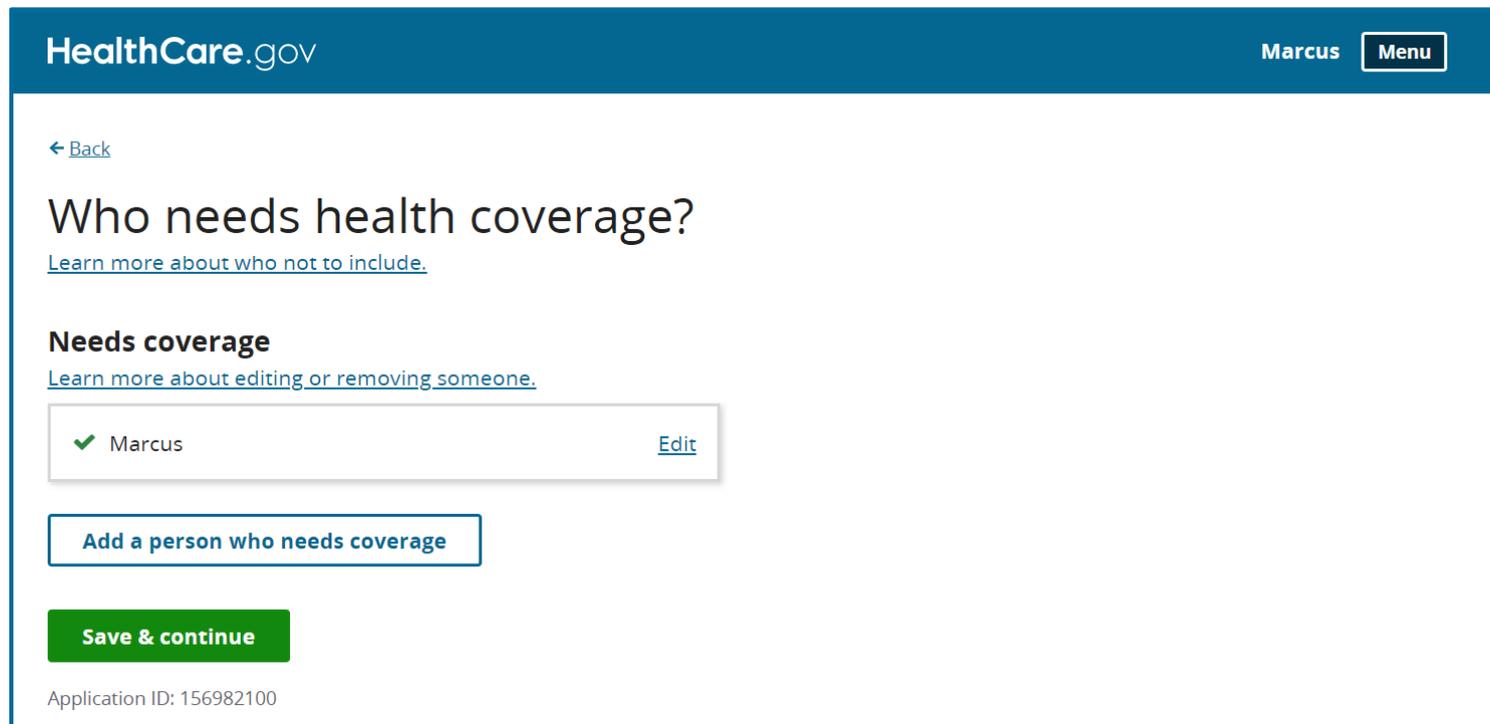
Save & continue

Application ID: 156862842

- Marcus can indicate if a professional or professionals are helping him complete his application.
- There are four types of professionals to choose from.
- Marcus will select **No**, then select **Save & continue**.

Family and Household Application

Section: Who Needs Health Coverage?



The screenshot shows the HealthCare.gov interface for the 'Who needs health coverage?' section. At the top, the HealthCare.gov logo is on the left, and the user's name 'Marcus' and a 'Menu' button are on the right. Below the header, there is a 'Back' link. The main heading is 'Who needs health coverage?' with a link to 'Learn more about who not to include.' Below this is a section titled 'Needs coverage' with a link to 'Learn more about editing or removing someone.' A list of people is shown, with 'Marcus' marked with a green checkmark and an 'Edit' link. Below the list is a button labeled 'Add a person who needs coverage'. At the bottom of the section is a green 'Save & continue' button. The application ID '156982100' is displayed at the very bottom.

Marcus will add additional people who need coverage—including his wife Tia—by selecting the **Add a person who needs coverage** button.

Family and Household Application Section: Add a Person Who Needs Health Coverage

HealthCare.gov Marcus Menu

[← Back](#)

Add a person who needs health coverage

First name

Middle name
Optional

Last name

Suffix
Optional

Date of birth
For example: 3/4/2018
Month / Day / Year
 / /

Sex
 Female
 Male

How is this person related to Marcus?
This person is Marcus's...

[Save & continue](#)

Application ID: 156982100

- Marcus will enter Tia's first and last name, date of birth, and sex, and then indicate her relationship to him.
- Tia is Marcus's spouse, but applicants have many different relationship options to choose from depending on their situation.
- If Marcus and Tia had dependents who also needed coverage, Marcus would select the **Add a person who needs health coverage** button again.

Family and Household Application Section: Confirm Who Needs Health Coverage?

HealthCare.gov

[← Back](#)

Who needs health coverage?

[Learn more about who not to include.](#)

Needs coverage

[Learn more about editing or removing someone.](#)

✓ Marcus [Edit](#)

✓ Tia [Edit](#) | [Remove](#)

[Add a person who needs coverage](#)

[Save & continue](#)

Application ID: 156982100

[Learn more about editing or removing someone](#) [Close](#)

Edit a person's information

Select "Edit" next to a person's name to edit their information. You can review and make any necessary changes, like if they need health coverage.

Remove a person

Remember, we may need information about household members, even those who don't need health coverage. It's a good idea to include everyone on the application, so you don't have to add them back later.

Select "Remove" next to a person's name to completely remove them from the application.

If a person doesn't have "Remove" next to their name

- **Contact person:** You can't remove the contact person. If you need to change who you named as the contact person, start a new application.
- **Another household member:** To remove this person, visit your Marketplace account, select the application you want to update, and click "Report a Life Change" on the left-hand menu.

Still need help?

If you have questions, you can get in-person help by [finding someone local](#), or calling the Marketplace Call Center at [1-800-318-2596](tel:1-800-318-2596) (TTY: [1-855-889-4325](tel:1-855-889-4325)).

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Before proceeding, Marcus should confirm he and his wife are listed as seeking coverage. If Marcus wants to learn more about removing members from this list, he can select the “Learn more” link.

Family and Household Application

Section: Marital Status



The screenshot shows the HealthCare.gov website interface for a marital status application. At the top left is the "HealthCare.gov" logo, and at the top right is the user name "Marcus" next to a "Menu" button. Below the header is a "Back" link. The main heading is "Marital status" with a link to "Learn more about marital status." The question is "What's Marcus's marital status?". There are two radio button options: "Single" (unselected) and "Married to" (selected). The "Married to" option is followed by a text input field containing the name "Tia". Below the options is a green "Save & continue" button. At the bottom left, the "Application ID: 156862842" is displayed.

Next, Marcus will confirm that he is married to Tia.

Family and Household Application

Section: Tax Relationships

HealthCare.gov Marcus Menu

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Tax relationships

Now, tell us about the household's federal income tax returns. We'll use this information to see who's eligible for savings, like premium tax credits.

Marcus's tax relationships

Will Marcus file a 2020 joint federal income tax return with Tia?

[Learn more about joint tax filing.](#)

Yes 

No

Will Marcus and Tia claim any dependents on their 2020 federal tax return?

[Learn more about dependents.](#)

Yes 

No

Will someone else claim Marcus as a dependent on their 2020 federal tax return?

Yes 

No

[Save & continue](#)

Application ID: 156982100

- Next, Marcus will enter more information on the household's federal income tax return.
- This information will be used to determine eligibility for savings, such as premium tax credits.
- Marcus and Tia will file a joint tax return this year.
- Marcus will also indicate that he will not claim any tax dependents and will not be claimed as a tax dependent on someone else's federal tax return.

We will discuss tax households and work through a complex case scenario later in this presentation.

Family and Household Application

Section: Tia's Address

HealthCare.gov Marcus Menu

[← Back](#)

Tia's address

[Learn how home address affects coverage.](#)

What's Tia's home address?

43 Elsmere Blvd
Wilmington, DE 19805-4105

A different address

No home address

[Save & continue](#)

Application ID: 156862842

HealthCare.gov Marcus Menu

[← Back](#)

Review everyone's address

Marcus and Tia's home address:

43 Elsmere Blvd
Wilmington, DE 19805-4105

[Save & continue](#)

Application ID: 156862842

On the next two pages, Marcus will confirm that he and Tia live together at the address he entered earlier in the application.

Family and Household Application

Section: Parent & Caretaker Relatives

HealthCare.gov Marcus Menu

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Parents & caretaker relatives

Are any of these people the main caretaker of a child?
Select a person's name if both of these apply:

- They live with any children age 18 or younger
- They're the main person taking care of at least one of those children

If two adults both take care of the same child, select only one of their names.
[Learn more about who's considered a parent or caretaker relative.](#)

Marcus & Tia

None of these people are a child's main caretaker

[Save & continue](#)

Application ID: 156862842

Next, since Marcus and Tia don't have children and aren't caretakers of any children, Marcus will select **None of these people are a child's main caretaker.**

Family and Household Application

Section: Household Information

The screenshot shows the HealthCare.gov website interface. At the top left is the logo "HealthCare.gov" and at the top right is the user name "Marcus" next to a "Menu" button. Below the header is a navigation link "← Back". The main heading is "Household information". The question is "Do any of these situations apply to any household members?". Below the question is a sub-instruction: "Select all that apply. This information may help with savings on coverage." There are three unselected checkboxes: "Is pregnant", "Is American Indian or Alaska Native", and "Is currently incarcerated (detained or jailed)". Below these is a horizontal line, followed by a checked checkbox for "None of these apply to the people in the household". At the bottom left is a green "Save & continue" button. At the bottom right is the text "Application ID: 156982100".

- Marcus will be asked if any of the situations listed apply to any of the people in his household.
- If none of the situations apply, Marcus will select **None of these apply to the people in the household**, then select **Save & continue** to proceed through the application.

Family and Household Application Section: Household Information for Consumer Who is Pregnant

HealthCare.gov Marcus Menu

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Household information

Do any of these situations apply to any household members?
Select all that apply. This information may help with savings on coverage.

Is pregnant

Is American Indian or Alaska Native

Is currently incarcerated (detained or jailed)

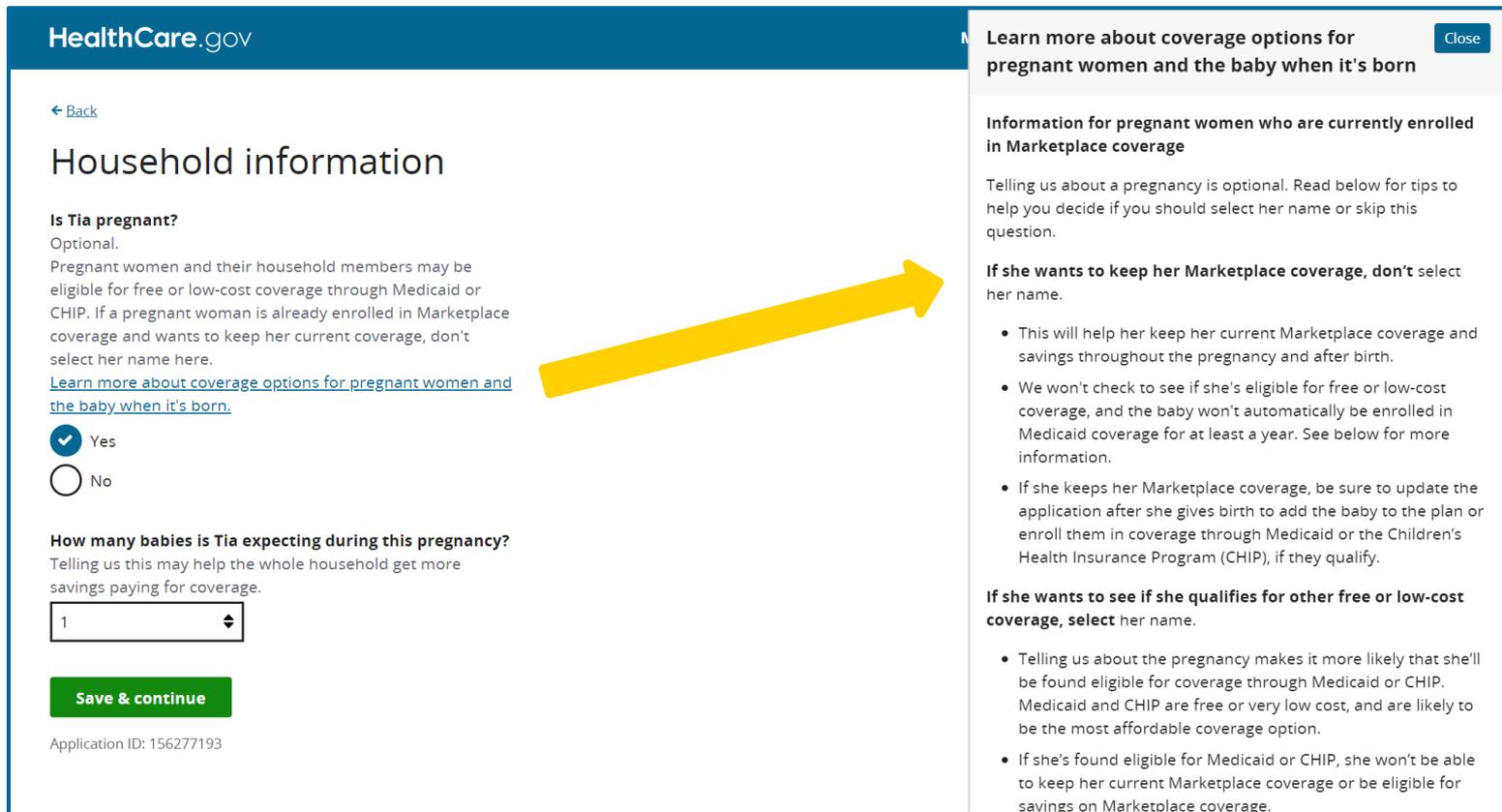
None of these apply to the people in the household

[Save & continue](#)

Application ID: 156277193

If any of the situations do apply, Marcus will indicate this. His wife, Tia, is six months pregnant. Marcus will select **Is pregnant**, then select **Save & continue**.

Family and Household Application Section: Indicate Who is Pregnant



HealthCare.gov

← Back

Household information

Is Tia pregnant?
Optional.
Pregnant women and their household members may be eligible for free or low-cost coverage through Medicaid or CHIP. If a pregnant woman is already enrolled in Marketplace coverage and wants to keep her current coverage, don't select her name here.
[Learn more about coverage options for pregnant women and the baby when it's born.](#)

Yes
 No

How many babies is Tia expecting during this pregnancy?
Telling us this may help the whole household get more savings paying for coverage.

1

Save & continue

Application ID: 156277193

Learn more about coverage options for pregnant women and the baby when it's born Close

Information for pregnant women who are currently enrolled in Marketplace coverage

Telling us about a pregnancy is optional. Read below for tips to help you decide if you should select her name or skip this question.

If she wants to keep her Marketplace coverage, don't select her name.

- This will help her keep her current Marketplace coverage and savings throughout the pregnancy and after birth.
- We won't check to see if she's eligible for free or low-cost coverage, and the baby won't automatically be enrolled in Medicaid coverage for at least a year. See below for more information.
- If she keeps her Marketplace coverage, be sure to update the application after she gives birth to add the baby to the plan or enroll them in coverage through Medicaid or the Children's Health Insurance Program (CHIP), if they qualify.

If she wants to see if she qualifies for other free or low-cost coverage, select her name.

- Telling us about the pregnancy makes it more likely that she'll be found eligible for coverage through Medicaid or CHIP. Medicaid and CHIP are free or very low cost, and are likely to be the most affordable coverage option.
- If she's found eligible for Medicaid or CHIP, she won't be able to keep her current Marketplace coverage or be eligible for savings on Marketplace coverage.

- On the next screen, Marcus indicates that his wife, Tia, is pregnant and expecting one baby.
- He then selects **Save & continue**.

Completing the Family and Household Application Section

- After this question, Marcus will provide additional family and household information for Tia and himself, including:
 - Race (this information is not required and, if entered, will not impact eligibility for coverage, plan options, or costs in any way).
 - Social Security Numbers.
 - Citizenship and immigration status.
 - Disabilities and help with activities.
 - Medicaid or CHIP denial.
 - Help with medical bills.
 - Access to job-based coverage.
 - Life changes.
- After answering these questions, consumers will proceed through the rest of the application, review the information they entered, and submit the application.

Eligibility Results for Household with Pregnant Applicant

Eligibility results

Results based on your application (ID 156277193) submitted on 06/22/2020. Follow these steps below to complete your enrollment. [Learn more about your eligibility results](#)

Eligibility overview

Marcus Brown	✔ Eligible	To buy a Marketplace plan For a premium tax credit of up to \$241 each month for your tax household For lower copayments, coinsurance, and deductibles (cost-sharing reductions) on Silver plans Your eligibility is temporary: By September 20, you must submit documents to confirm some information. See your eligibility notice for details and deadlines.
Tia Brown	✔ May be eligible	For Medicaid You'll get a final decision from your state Medicaid agency. Your eligibility is temporary: By September 25, you must submit documents to confirm some information. See your eligibility notice for details and deadlines.

After Marcus completes and submits the application, the Marketplace displays Marcus and Tia's eligibility results.

- Marcus is eligible for Marketplace coverage with a premium tax credit and cost-sharing reductions.
- Tia may be eligible for Medicaid, and her state Medicaid agency will contact Tia if she needs to provide more information.
- The results also explain that both Marcus and Tia need to submit documents to confirm some information.

Eligibility Notice for Household with Pregnant Applicant (Cont.)

Health Insurance Marketplace

DEPARTMENT OF HEALTH AND HUMAN SERVICES
465 INDUSTRIAL BOULEVARD
LONDON, KENTUCKY 40750-0001

Marcus Brown
43 Elsmere Blvd
Wilmington, DE 19805-4105

June 22, 2020

Application Date: June 22, 2020
2020 Application ID: 156277193

Eligibility notice: Important information about health coverage for your household

Household member(s)	Results	Next steps
Tia Brown	<ul style="list-style-type: none">May be eligible for free or low-cost coverage through Delaware Medicaid. This result is based on the monthly household income of \$2,567.31 that you provided on your Marketplace application.	<p>Important: You must submit documents. This notice includes deadlines and details.</p> <ul style="list-style-type: none">You'll get a final decision from the Delaware Division of Medicaid and Medical Assistance.

- Marcus should then review his household's eligibility notice.
- The eligibility notice indicates that Tia may be eligible for coverage through Delaware Medicaid based on her monthly household income and pregnancy and that the Marketplace is forwarding her information to the Delaware Division of Medicaid and Medical Assistance – the state Medicaid agency – for a final eligibility determination.

Household with Pregnant Applicant: Enrollment Considerations

- Marcus can continue to enrollment to select and enroll in a Marketplace plan for himself.
- If Tia qualifies for Medicaid that counts as minimum essential coverage, she will not be eligible for financial assistance to help pay for premiums and out-of-pocket costs if she chooses to enroll in a Marketplace plan instead.

Next, we'll discuss tax households, a topic consumers may need assisters to explain when completing the Family and Household Composition application section, and we'll work through a complex case scenario.

Brainstorming #2

1. Do consumers understand the concept of a tax household? Yes/No
2. How do you explain this to consumers in an understandable way?



Why a Tax Household Matters for Marketplace Applications

- To calculate eligibility for advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSRs), the Marketplace asks for each applicant's tax filing status and who will be on their 2021 tax return.
 - Individuals who appear together on the same tax return are in the same tax household.
 - The number of people in the tax household is used to determine the household's income as a percentage of the federal poverty level. This percentage is then used to determine eligibility for help paying for coverage.
 - Generally, consumers who are married and will file separately for the year they want coverage can enroll in a Marketplace plan together but are not eligible for APTC and CSRs.
- Only members of a single tax household can enroll using the same eligibility application when filing for financial assistance.
 - Financial assistance applicants in different tax households can select the same Marketplace plan, but they will be issued different policies and will have separate premium payments and deductibles.

Who to Include in a Tax Household

- **Tax household = Tax Filer + spouse + tax dependents**
- Individuals who appear together on the same tax return are in the same tax household.
- When determining their tax household, consumers should include:
 - Their spouse if legally married and filing jointly (unless a victim of domestic abuse or spousal abandonment, in which case they can file separately and indicate they are unmarried or if they are filing as head of household).
 - Anyone they plan to claim as a tax dependent for the year they want coverage, even if the dependent has their own tax filing requirement.
 - Their spouse and tax dependents even if they don't need health coverage.
- When determining their tax household, consumers should not include:
 - Anyone in their household they don't file a joint return with or claim as a tax dependent.

Who to Include in a Tax Household (Cont.)

- In some cases, the Marketplace may ask for information about other individuals a consumer lives with who are not part of their tax household. Sometimes this information is needed to correctly determine eligibility for free or low-cost coverage through Medicaid or CHIP. To ensure correct eligibility determinations, consumers should provide as much information as they are able.
- A current system limitation prevents family members in different tax households from enrolling in a plan together.
- Applicants who are not part of the same tax household should apply for Marketplace coverage separately.
 - Members of each application will be on their own policy, but can still select the same plan, if they choose to.
- To learn more about who is part of the same household, visit [HealthCare.gov/income-and-household-information/household-size/](https://www.healthcare.gov/income-and-household-information/household-size/)

Separate Tax Household Applications

- Submit one application per tax household.
 - Need separate user accounts for each application
- For each tax household, list members of the tax household as applicants on only ONE application.
 - List the other household members as non-applicants on the application.
- If the household plans to file more than one tax return, you should remind them to submit separate applications for each tax household or call the [Marketplace Call Center](#) for help.

Assisting Consumers with Tax Households

- Confirm that the applicant is applying for help paying for coverage.
- Identify the people in the household and their plans for filing taxes for 2020.
 - Do you plan on filing a federal income tax return for 2020?
 - If married, do you plan to file jointly with your spouse?
 - Will you claim any dependents?
 - Does anyone who needs coverage in your household file taxes separately who you do not claim as a dependent?
- Remember that tax households [i.e., tax filer(s) and tax dependents] should all be on one application together.
 - If an applicant is claimed (or could be claimed) on someone else's tax return as a dependent, then they need to be on the application with their claiming tax filer. Tax dependents are not eligible for premium tax credits on their own, even if they file their own taxes.
- **Important Reminder:** Applicants **must** agree to file federal income taxes in order to qualify for APTC for themselves or members of their tax household. If married, they also must file a tax return jointly with their spouse (unless a victim of domestic abuse or spousal abandonment or filing as head of household). Applicants who receive APTC but fail to file a tax return and reconcile APTC paid on their behalf are not eligible to receive APTC in future years. This issue is addressed in a separate presentation.

Households for Medicaid and CHIP Eligibility: Nonfiler Rules

- Nonfiler rules are used to determine the Medicaid and CHIP households of applicants who:
 - Will not file a return or be claimed as a dependent
 - Are claimed as a dependent but meet one of the following exceptions:
 - The claimer is not the dependent's parent, OR
 - The dependent is a child (under state Medicaid rules) and lives with two parents or step-parents, but the parents won't file jointly, OR
 - The dependent is a child and is claimed by a noncustodial parent
- Applicants who will not file taxes or be claimed as a dependent are ineligible for APTC

Households for Medicaid and CHIP Eligibility: Nonfiler Rules (Cont.)

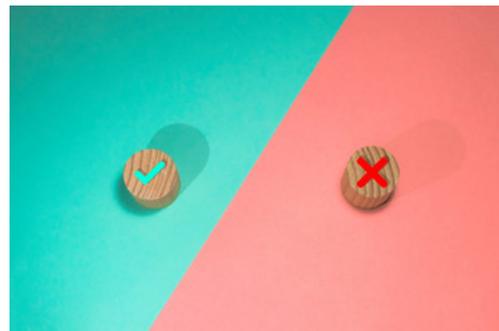
- Normally, an applicant's Medicaid and CHIP household is the same as their tax household. However, if one of the exceptions above is met, these rules apply instead:
 - If the applicant is 19* or older, their Medicaid household includes:
 - **Applicant**
 - **Spouse** (if living with applicant)
 - **Sons and daughters under 19*** (if living with applicant)
 - If the applicant is under 19*, their Medicaid household includes:
 - **Applicant**
 - **Parents** (if living with applicant)
 - **Spouse** (if living with applicant)
 - **Sons and daughters under 19*** (if living with applicant)
 - **Siblings under 19*** (if living with applicant)

*Note that some states opt to count 19- and 20-year-old full-time students as “children” for household composition purposes

Knowledge Check

Members of the household who are part of a separate tax household do not need to be included on the household's Marketplace application.

True or False



Knowledge Check Answer

Members of the household who are part of a separate tax household do not need to be included on the household's Marketplace application.

True or False

Applicants who live with other individuals who are part of a separate tax household may still need to be listed on the application as non-applicants. Sometimes this information is needed to correctly determine eligibility for free or low-cost coverage through Medicaid or CHIP.

Complex Case: Domestic Partners with Child



Joe



Sue



Timmy

- Joe, Sue, and Timmy all live together.
- Joe is 34 years old, Sue is 32, and Timmy is 10.
- Joe and Sue are domestic partners, and Timmy is their son.
- Joe and Sue are not married and do not file taxes jointly.
- Joe will file taxes and won't claim any dependents.
- Sue will file taxes and will claim Timmy on her tax return.

Domestic Partners: APTC Household

Households for purposes of APTC eligibility are determined using tax household rules.

Applicant	APTC Household	
		Joe is single, filing a tax return, and not claiming any dependents.
		 Sue is single, filing a tax return, and claiming Timmy as a dependent.
		 Timmy's household is the household of his claimer (Sue).

Domestic Partners: Medicaid and CHIP Household

Applicant	Medicaid and CHIP Household
	 <p>Joe is filing taxes and does not meet a nonfiler exception, so his Medicaid household will be determined using tax household rules.</p>
	  <p>Sue is filing taxes and does not meet a nonfiler exception, so her Medicaid household will be determined using tax household rules.</p>
	   <ul style="list-style-type: none"> • Timmy meets a nonfiler exception – he is under state Medicaid child age, living with both parents, and his parents won't file jointly – so his Medicaid household will be determined using nonfiler rules. • Using nonfiler rules for applicants under state Medicaid child age, Timmy's Medicaid and CHIP household includes himself and any parents who live with him (Joe and Sue).

Knowing these households allows us to determine both **whose income counts** towards each household and **household size**.

Calculating Household Income for Timmy's Program Eligibility Determination

- The Marketplace always checks eligibility for Medicaid first, then CHIP, then APTC and CSRs. If an applicant is eligible for Medicaid or CHIP, they won't be eligible for APTC.
- Example: Georgia

Applicant	Household Income
	 <p>\$20,000</p>
	 <p>\$25,000</p>
	  <p>\$20,000 + \$25,000 = \$45,000, which is 207 percent of the federal poverty level (FPL) for a three-person household.</p>

- Since the Medicaid threshold for children Timmy's age in Georgia is 133 percent FPL, Timmy is not eligible for Medicaid.
- Since the CHIP threshold for children Timmy's age in Georgia is 247 percent FPL, Timmy is eligible for CHIP.
- If Timmy's Medicaid and CHIP household income had been too high to qualify him for Medicaid or CHIP, then the Marketplace would determine whether Timmy is eligible for APTC based on his tax household. Keep in mind that Timmy's tax household is just Timmy and Sue.

Brainstorming

1. What is a key take away that you learned from this presentation?
2. What would you like more information about?



Resources

- [HealthCare.gov/medicaid-chip/getting-medicaid-chip/](https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/)
- [HealthCare.gov/taxes-reconciling/](https://www.healthcare.gov/taxes-reconciling/)
- [HealthCare.gov/income-and-household-information/household-size/](https://www.healthcare.gov/income-and-household-information/household-size/)
- [HealthCare.gov/medicaid-chip/getting-medicaid-chip/](https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/)
- [HealthCare.gov/taxes-reconciling/](https://www.healthcare.gov/taxes-reconciling/)
- Marketplace Call Center: [HealthCare.gov/contact-us/](https://www.healthcare.gov/contact-us/)
- [Marketplace.cms.gov/technical-assistance-resources/aptc-csr-basics.pdf](https://www.marketplace.cms.gov/technical-assistance-resources/aptc-csr-basics.pdf)
- [Marketplace.cms.gov/technical-assistance-resources/income-eligibility-using-magi-rules.pdf](https://www.marketplace.cms.gov/technical-assistance-resources/income-eligibility-using-magi-rules.pdf)
- [IRS.gov/publications/p501](https://www.irs.gov/publications/p501)