

# Consumer Guide for Annual Household Income Data Matching Issues

This is a guide to help you understand how the Marketplace uses annual household income to decide whether you qualify for help paying for health coverage through the Marketplace. It also explains how to send the Marketplace proof of income if your information wasn't verified by our data sources. This is known as an income data matching issue. The Marketplace generates income data matching issues when it cannot immediately verify your application information with our data sources in order to provide the correct financial assistance and help protect you against owing money back when you file your taxes.

## How do I estimate my annual household income on my Health Insurance Marketplace application to get the right amount of help paying costs (or “financial assistance”)?

- The Marketplace determines the amount of financial assistance for you and any other applicants in your household based on your family size and the income you tell us that you expect your household to make during the year you want health coverage.
- Your Marketplace application includes information for each person who will be listed on your federal income tax return (also referred to as your “tax household”), and may include information about others in your family. The financial assistance for you and any other applicants on your application is based on your family size and the income (if any) of your household members.
- The Marketplace uses a measure of income called modified adjusted gross income (MAGI) to determine eligibility for financial assistance. It's not a line on your tax return. Your MAGI is the total of the following:
  - Adjusted Gross Income (AGI) amount from your household's federal income tax return, plus:
    - Foreign income excluded from AGI
    - Nontaxable Social Security benefits (including tier 1 railroad retirement benefits)
    - Tax-exempt interest received or accrued during the tax year.
- MAGI **doesn't** include Supplemental Security Income (SSI), child support payments, gifts, veteran's disability payments, worker's compensation, or proceeds from loans, like student loans.

Your total household MAGI amount includes countable income for each person who will be listed on your federal income tax return for the year you are getting help paying for coverage.

Remember, eligibility for the advance payment of the premium tax credit and help with cost sharing is based on the income you expect your household to make during the year you want health coverage, not the previous tax year. So do your best to account for any changes that may affect your household's total expected income amount for the year for which you're seeking coverage:

- Consider things like expected raises, new jobs, or other employment changes; changes in income from self-employment; and higher or lower tax deductions.
- Make sure you include income changes for a spouse you file jointly with or anyone you'll list as a dependent on your federal income tax return for the year you want coverage.
- Also account for any expected changes to your household size, like if your adult child will no longer be claimed as a tax dependent on your tax return and will file his or her own tax return for the first time next year.
- For more tips and information on how to estimate your income, visit <https://www.healthcare.gov/income-and-household-information/how-to-report/>.

## How does the Marketplace verify my annual household income?

- When you fill out your Marketplace application, the Marketplace matches the income information you provide with information it gets from trusted data sources like the Internal Revenue Service (IRS), Social Security Administration, and income databases like the one maintained by the private consumer reporting company Equifax.
- If the Marketplace is unable to find a record of your income with its data sources, or if the expected income you listed on your application **is more than 25% and \$6,000 lower than the amount shown in the Marketplace's data sources**, the Marketplace may create a data matching issue (also called an "inconsistency"). If this happens, you will be asked to send documentation as proof of your annual household income. For example, if you estimate an annual household income of \$15,000 for the year you want coverage, and the Marketplace's data sources report an annual income of \$25,000 for your household, you may be asked to send additional proof to support your projection of \$15,000.
- The Marketplace uses different information with its data sources, including Social Security Numbers (SSNs), to verify its accounting for all members of your household.
- Even if someone in your household doesn't need health coverage through the Marketplace, it's important to submit his or her income information and SSN (for those who have one) on your application so the Marketplace can verify your total annual household income.<sup>1</sup>
- The Marketplace generates annual household income data matching issues so that it can provide the correct financial assistance and protect you against owing money back when you file your taxes.

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<sup>1</sup> SSNs are not required to be provided for household members who are not applying for coverage and who are not the tax filer for the household, or who do not have an SSN, but providing SSNs even when not required can help match annual household income information with our data sources and avoid data matching issues.

## Why is it important to update my household income with the Marketplace?

- If your household experiences certain changes, including in income or family size, this can make a difference in the amount of financial assistance you qualify for.
- If your household income **increases**, or if the number of people in your household is **fewer** than originally reported, your premium tax credits or help with cost sharing might change. If you don't report the changes, you may have to pay money back when you file your federal income tax return for the year.
- If your household income **decreases**, or the number of people in your tax household is **more** than originally reported, you could qualify for more financial assistance than you're getting now. This could lower the amount you pay in monthly premiums, or your cost sharing when you receive covered services. You could also qualify for Medicaid or Children's Health Insurance Program (CHIP) coverage.
- It's important that you report changes in your expected annual household income or family size to the Marketplace within 30 days of a change. You can report changes by visiting [HealthCare.gov](https://www.healthcare.gov) or by calling the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

## How do I know if I have an annual household income data matching issue?

- Your original eligibility notice from the Marketplace will tell you or other household members to send more information about income.
- You can also view whether you have a data matching issue in your Marketplace account on [HealthCare.gov](https://www.healthcare.gov). Review your "Eligibility Results."

The screenshot shows the 'Eligibility Results' page on HealthCare.gov. At the top, there are three tabs: 'Application' (checked), 'Eligibility Results' (checked), and 'Enroll'. A green banner at the top says 'Your application was received and has been processed'. Below this, the main heading is 'Eligibility Results'. Underneath, it says 'Results based on your application (ID 96479612) submitted on March 12, 2014. Follow the steps below to complete your enrollment. [Learn more about your eligibility results.](#)'

A blue box contains the instruction: 'You MUST reselect a plan to keep your coverage for next year using your updated eligibility results.'

The main section is titled 'Step 1: Review household eligibility results'. It lists the household members: John A. Phillips Jr., Jane J. Phillips, and Mary D. Phillips. To the right of their names is a checkmark and the word 'Eligible'. Further right, it states 'For Marketplace Health Plans'. Below that, it says 'For up to \$2,000 Premium Tax Credits shared for the household'. At the bottom, it says 'For Cost Sharing Reductions on Silver plans' and 'Temporary Eligibility. You need to send in documents in order to keep these results. View details in Step 2'.

- If you have an annual household income data matching issue, you will have **90 days from your eligibility decision to send documentation** that matches the income you put on your application. **If the Marketplace can't verify your expected annual household income, you may lose some or all of your financial assistance.**
- The Marketplace will also make multiple attempts to reach you through notices, phone calls, emails, and text messages, depending on your communication preferences.

## **Step-by-step tips to fix your annual household income data matching issue**

### **Step 1: Read your Marketplace notice(s) and understand your 90-day deadline to send documents**

Send your documents right away so that your data matching issue gets addressed before the deadline. The deadline is **90 days** from the date of your eligibility notice (usually the date you completed your application), NOT the date your coverage started.

Make sure that the documents you submit support the annual household income that you said you expect on your application. If your expected income has changed, report that change to the Marketplace.

### **Step 2: Check that the annual household income information you put on your Marketplace application is correct and complete**

#### **How to update your annual household income online**

Follow these steps:

- **Log in to your Marketplace account.**
- Select your current application.
- Select "Report a life change" from the menu on the left.
- Select the "Report a life change" button.
- Update your application with **changes to your annual household income, changes to the number of family members, and other application information (like new health coverage offers).**
- You'll get new "Eligibility Results." Finish all the steps on the "To-Do List" to complete your update or complete a new enrollment if you qualify to change plans.

Report changes by phone: **Call the Marketplace Call Center** at 1-800-318-2596. TTY users should call 1-855-889-4325.

Report changes in person: **Find Local Help** through people and organizations in your community who can answer your questions and help you report changes or update your information.

## Common problems that may have caused your annual household income data matching issue

### COMMON PROBLEM #1: You didn't put your (or a family member's) Social Security Number (SSN) on the application.

- Your annual household income may not have been verified if you didn't provide your SSN or the SSNs of all members of your household.
- Return to your Marketplace application and check that you provided the correct names, birth dates, and SSNs for all members in your household, even if a household member isn't applying for coverage and/or doesn't have income.<sup>2</sup>

### COMMON PROBLEM #2: You didn't update your annual household income from last year when you submitted your Marketplace application, but your household's income has changed.

- You should return to the Marketplace during Open Enrollment and update your household income, including sources of income for you and each of the members of your household to reflect their current income. When you come back to the Marketplace and update your application, the Marketplace will check if your annual household income matches the most recent data from our trusted data sources. This check will happen even if you didn't update your income.
- The application may ask you if you stopped working, worked fewer hours, or changed jobs since last year.
- If you're asked, *"Is there another reason why [applicant's] income is lower than what our electronic data sources show?"* be sure to provide an explanation.
- Remember, your financial assistance is based on your household's projected income for the year. If you underestimate your income, you may have to pay back part or all of the financial assistance paid on your behalf when you file your taxes.

### COMMON PROBLEM #3: You have missing income on your application.

- A data matching issue may be created if you forgot to include all of the income for someone listed on your federal income tax return.
- Check that all modified adjusted gross income (MAGI) is reported — income is projected for **all** household members.

### COMMON PROBLEM #4: Failure to file taxes.

- In order for the Marketplace to match an applicant's annual household income data with IRS data, it's necessary for everyone in your household to have filed taxes, if they were required to do so. Without a tax return, the Marketplace may not be able to verify the income information on your application.

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<sup>2</sup> SSNs are not required to be provided for household members who are not applying for coverage and who are not the tax filer for the household, or who do not have an SSN, but providing SSNs even when not required can help match annual household income information with our data sources and avoid data matching issues.

- For the Open Enrollment Period for 2017, you won't be eligible to receive any advance payments of the premium tax credit (APTC) or help with cost-sharing from the Marketplace if the IRS indicates that you previously received APTC payments and didn't file a tax return for the year that you received APTC payments.
- You may have gotten a letter from the IRS in July or August, 2016, notifying you that they don't have your 2015 tax return on record. You may also get a letter from the Marketplace prior to Open Enrollment for 2017 saying that you may be at risk for losing APTC if you haven't yet filed your taxes for 2015.
- To resolve this, you should file your federal income taxes as soon as possible, update your application information, and tell the Marketplace that you've filed your taxes by attesting to the question on the application.

### Step 3: Find documents to prove your income

- **The supporting income documents that you send to the Marketplace after an annual household income data matching issue is generated need to closely match the total annual household income amount on your application.** For example, if you have a different job than you had last year, send the Marketplace recent paystubs from the new job instead of last year's tax return or W2.
- Read the examples below to see which describes your source(s) of income and whether you expect to have this income for the year you're seeking financial assistance for. Then, look at the list of documents you can use as proof for that type of income.
- Use the sample worksheets at the end of this guide to verify that your documents match the income reported on your application.
- The most common reason why documents won't verify your expected annual household income is because the document doesn't show how much you **usually** make. For example, if you typically get paid \$500, don't submit a recent paystub which only shows you worked part of the week (because of an unexpected situation like illness) and only made \$250. Instead, send an older, but still recent paystub that shows what you make in an average pay period.
- If you can't get the documents you need, you can send the Marketplace a letter explaining why your annual household income is different from the information in our data sources. See Worksheet #3 (below) for a sample.

**Important:** Only submit documents that show income you expect to make during the year for which you're seeking financial assistance. Don't send a document type that shows income you don't get anymore, like a W2 from 2014 that shows the income of a job from which you retired. If the income source was for a limited time, write that on the documents you send.

## Income scenarios and the best documents to submit

Income source	Scenario Compared to Last Year	Best documents to submit for verification
Job income	No change: your income <b>amount and source are the same</b> as last year (example – you have the same job with the same pay)	<p><u>Most recent Federal or State 1040 tax return</u> that show:</p> <ul style="list-style-type: none"> <li>■ First and last name of everyone covered by the return</li> <li>■ Income amounts</li> <li>■ Year of return</li> </ul> <p><u>W-2s and/or 1099s</u> that show:</p> <ul style="list-style-type: none"> <li>■ First and last name of earner</li> <li>■ Income amount</li> <li>■ Year</li> <li>■ Employer name (if applicable)</li> </ul>
Job income	Amount change: your income <b>amount is different</b> from last year, but from the <b>same source</b> (examples – you have the same job but got a raise, or you went from working full time to part time)	<p><u>Recent paystubs</u> that show:</p> <ul style="list-style-type: none"> <li>■ First and last name</li> <li>■ Income amount</li> <li>■ Pay date, and length of pay period – write this information on your paystub if it is missing</li> </ul> <p><b>Note:</b> If the paystub includes overtime, tips or a commission, and this amount changes from paycheck to paycheck, send the Marketplace more than one paystub.</p>
Job income	Source change: your income <b>source (or source and amount) is different</b> from last year (example – you got a new job)	<p><u>Recent paystubs</u> that show:</p> <ul style="list-style-type: none"> <li>■ First and last name</li> <li>■ Income amount</li> <li>■ Pay date, and length of pay period – write this information on your paystub if it is missing</li> </ul> <p><b>Note:</b> If the paystub includes overtime, tips or a commission, and this amount changes from paycheck to paycheck, send the Marketplace more than one paystub.</p>

Income source	Scenario Compared to Last Year	Best documents to submit for verification
Self-employment	No change: the <b>amount and source are the same</b> as last year (example – you have the same job with the same pay)	<u>1040 Schedule C/F or 1099-MISC (Self-employment)</u> that shows: <ul style="list-style-type: none"> <li>■ First and last name of everyone covered by the return</li> <li>■ Income amounts</li> <li>■ Year of return</li> </ul>
Self-employment	Amount change: your income <b>amount is different</b> from last year, but from the <b>same source</b> (example – you’re self-employed and worked more hours)	<u>Self-employment documentation (Self-employment ledger)</u> that shows: <ul style="list-style-type: none"> <li>■ First and last name</li> <li>■ Company name</li> <li>■ Income amount includes <ul style="list-style-type: none"> <li>• Dates covered by the ledger</li> <li>• The net amount from profit/loss</li> </ul> </li> </ul> <p><b>Note:</b> if you don’t expect your self-employment income to be the same as the amount on the most recent profit and loss statement, then send in estimates for the rest of the year.</p>
Self-employment	Source change: your income <b>source (or source and amount) different</b> from last year (example – no self-employment income last year)	<u>Self-employment documentation (Self-employment ledger)</u> that shows: <ul style="list-style-type: none"> <li>■ First and last name of earner</li> <li>■ Self-employed company name</li> <li>■ <b>Net</b> income amount after profit and loss are calculated</li> <li>■ Start and end dates for the amount in the document. If you don’t expect your self-employment income to be the same as the amount on the most recent profit and loss statement, then write estimates for the rest of the year.</li> </ul>
Social Security Income	No change: the <b>amount and source are the same</b> as last year (example – got Social Security benefits all year)	<u>Federal or State 1040 Tax Return</u> that shows: <ul style="list-style-type: none"> <li>■ First and last name of everyone covered by the return</li> <li>■ Income amounts</li> <li>■ Year of return</li> </ul>



Income source	Scenario Compared to Last Year	Best documents to submit for verification
Social Security income	Amount change: your <b>amount is different</b> from last year, but from the <b>same source</b> (example – got Social Security benefits for only part of the year last year, but will get benefits for all of this year)	<p><u>Social Security Administration statements</u> (Social Security benefits letter) that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of beneficiary</li> <li>■ Benefit amount</li> <li>■ If you won't get this benefit for the entire year, the date the benefit started (write on the letter if you need to)</li> </ul> <p><u>1099-SSA</u></p> <ul style="list-style-type: none"> <li>■ First and last name of beneficiary</li> <li>■ Benefit amount</li> <li>■ Year</li> </ul>
Social Security income	Source change: your income <b>source (or source and amount) is different</b> from last year (example – you didn't get Social Security benefits last year)	<p><u>Social Security Administration statements</u> (Social Security benefits letter) that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of beneficiary</li> <li>■ Benefit amount</li> <li>■ If you won't get this benefit for the entire year, the date the benefit started (write on the letter if you need to)</li> </ul>
Unemployment income	No change: You had unemployment benefits last year	<p><u>Federal or State 1040 Tax Return</u> that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of everyone covered by the return</li> <li>■ Income amounts</li> <li>■ Year of return</li> </ul> <p><u>1099-G</u> that shows</p> <ul style="list-style-type: none"> <li>■ First and last name of beneficiary</li> <li>■ Benefit amount</li> <li>■ Year</li> </ul>
Unemployment income	Source change: You didn't have unemployment benefits last year	<p><u>Unemployment benefits letter</u> that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of beneficiary</li> <li>■ Unemployment source or agency name</li> <li>■ Benefit amount and how often you get the benefit</li> <li>■ Start and end date for the benefit (if no end date, write the date you think the benefit may end on the document itself)</li> </ul>

Income source	Scenario Compared to Last Year	Best documents to submit for verification
Retirement income	No change: you had the same retirement income last year	<p><u>Federal or State 1040 Tax Return</u> that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of everyone covered by the return</li> <li>■ Income amounts</li> <li>■ Year of return</li> </ul> <p>1099 for Retirement/Pension source that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of recipient</li> <li>■ Benefit amount</li> <li>■ Year</li> </ul>
Retirement income	Amount change: your <b>amount is different</b> from last year, but from the <b>same source</b> (example – got retirement income only part of the year last year, but for all of this year)	<p><u>Retirement/Pension documents</u> that show:</p> <ul style="list-style-type: none"> <li>■ First and last name of recipient</li> <li>■ Benefit amount</li> <li>■ Start and end date for the benefit (is the benefit quarterly, yearly, or some other period of time)</li> </ul>
Retirement income	Source change: you didn't have any retirement income last year	<p><u>Retirement/Pension documents</u> that show:</p> <ul style="list-style-type: none"> <li>■ First and last name of recipient</li> <li>■ Benefit amount</li> <li>■ Start and end date for the benefit (is the benefit quarterly, yearly, or some other period of time)</li> </ul>
Rental income	No change: you had the same rental income last year	<p><u>Federal or State 1040 Tax Return</u> that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of everyone covered by the return</li> <li>■ Income amounts</li> <li>■ Year of return</li> </ul>

Income source	Scenario Compared to Last Year	Best documents to submit for verification
Rental income	Source change: you didn't have any rental income last year	<p><u>Rental agreement or lease showing</u> that shows:</p> <ul style="list-style-type: none"> <li>■ Name of the owner</li> <li>■ Amount</li> <li>■ How often you get the amount</li> </ul> <p>1099-MISC that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name</li> <li>■ Income amount</li> <li>■ Year</li> </ul>
Many sources of income	No change: you had the same sources of income last year	<p><u>Federal or State 1040 Tax Return</u> that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of everyone covered by the return</li> <li>■ Income amounts</li> <li>■ Year of return</li> </ul>
Many sources of income	Source change: you didn't have the same sources of income last year	<p>Make sure to submit at least ONE document for each income source you expect to have for the year you're seeking financial assistance for.</p> <p>Choose documents for the income type from the list above based on whether you expect to have this income for the year during which you're seeking financial assistance.</p>

## Step 4: Submit your documents to the Marketplace

You can send documents 2 ways. The fastest way to submit documents is to upload a copy to your Marketplace account.

- **Upload a copy to your Marketplace account.** Log in to your Marketplace account on HealthCare.gov, and then select your current application. Use the menu on the left side of your screen to click on "Application Details." On the next screen, you'll see a list of any data matching issues (called "inconsistencies" on the screen) in your application. Follow the steps for each data matching issue to upload the documents needed to fix the issue. [Learn more about how to upload a document.](#)

Or

- **Mail a copy to the Marketplace (don't mail original documents).** Make sure to include the printed bar code page that came with your notice. If you don't have a bar code, include your printed name, state, and the application ID from your notice on every page of the documents you send.

Mail to:  
Health Insurance Marketplace  
Attn: Supporting Documentation  
465 Industrial Blvd.  
London, KY 40750

If you're sending your documents via US mail, write your name and application ID number on every document. Mail all household documents together at one time.

## For all Data Matching Issues

- Consumers must submit appropriate documentation in order to be able to resolve their data matching issue. If the submitted documentation is insufficient to verify the consumer's attested application information, it won't resolve the data matching issue.
- The Marketplace can resolve a data matching issue if the documents that a consumer submits confirm the information that the consumer included in his/her original application for coverage.
- The Marketplace will send a notice that indicates nothing further is needed if your documentation is successful in resolving a data matching issue. If your documentation isn't sufficient, the Marketplace will send a notice that indicates additional information is needed.
- Even if a household member isn't applying for coverage, it's important to submit his or her information so the Marketplace can verify your total annual household income if anyone in the household is applying for financial assistance. To verify annual household income, the Marketplace needs the household members' names, birth dates, and income.<sup>3</sup>
- Consumers who have made a good faith effort to obtain the required documentation, but need more time beyond the normal 90 days may request more time to submit documentation.
- Consumers who cannot provide the necessary documentation because of special circumstances, like a fire or a flood, may request that their data matching issue be resolved without submitting documentation.

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<sup>3</sup> Providing household members' Social Security Numbers (SSNs), for those who have one, will help this process. SSNs are only required for applicants and tax filers who have them.

## Marketplace Income Verification Worksheet Example #1: Income from a job for entire year, same source as last year.

This template is designed to help your household collect the necessary documents required to verify the annual household income you entered on your application. You don't need to send in this worksheet with your documents.

### Part 1: Household Information

<b>Household Contact:</b>	Aaron Turner
<b>Other Household Members:</b>	Jane Ross-Turner
<b>Application ID:</b>	0123456789
<b>State of Application:</b>	TX
<b>Phone Number:</b>	555-111-2222
<b>Today's Date:</b>	7/23/2017
My household's projected annual income for 2017 as stated on my application is: <b>\$31,000</b>	

### Part 2: Income Listed on Marketplace Application

Put information from your proof of income documents into the table below. List the gross amount from your document in column 4, then choose the pay period type and put that number in column 5. To get your total expected income, add together the amounts in column 6.

1	2	3	4	5		6
Person Name	Income Type	Document	Gross** Amount	Pay Period (choose one)		Annual Total
				Weekly: x52 Twice per month: x24 Every two weeks: x26	Monthly: x12 Quarterly: x4 Annually: x1	
Aaron Turner	Job	Walgreens paystub	\$500	x26		\$13,000
Jane Turner-Ross	Job	Baskin Robbins paystub	\$420	X52		\$21,840
<b>Expected Total Household Income</b>						<b>= \$34,840</b>

\* "Gross" is the number value before taxes or other deductions are taken out.

## Marketplace Income Verification Worksheet Example #2: Self-employed

This template is designed to help your household collect the necessary documents required to verify the annual household income you entered on your application. You do not need to send in this worksheet with your documents.

### Part 1: Household Information

<b>Household Contact:</b>	Joy Smith
<b>Other Household Members:</b>	None
<b>Application ID:</b>	000012355
<b>State of Application:</b>	FL
<b>Phone Number:</b>	555-124-4567
<b>Today's Date:</b>	7/23/2017
My household's projected annual income for 2017 as stated on my application is: <b>\$18,300</b>	

If you're self-employed, you can send a self-employment ledger to the Marketplace as proof of income. Report your net self-employment income that you make, on average, each month. Your "net" income is the amount of income left after you subtract any business expenses or losses from income.

<b>Self-Employment business name/type of work</b>	<b>Net income each month</b>	<b># of months each year you get this income</b>	<b>Total Annual Income</b>
Cleaning houses	\$1,375	10 months	\$13,750
Child care	\$150	12 months	\$1,800
<b>Total self-employment-income</b>			<b>= \$15,550</b>

For more information for consumers who are **self-employed**: visit "[Health coverage for the self-employed](#)" and "[Reporting your self-employment income to the Marketplace](#)"

## Marketplace Income Verification Worksheet Example #3: Changes that have impacted your 2017 income (providing written explanation):

### Part 1: Household Information

<b>Household Contact:</b>	Lydia Green
<b>Other Household Members:</b>	None
<b>Application ID:</b>	0000123456
<b>State of Application:</b>	FL
<b>Phone Number:</b>	555-423-1229
<b>Today's Date:</b>	7/23/2017
My household's projected annual income for 2017 as stated on my application is: <b>\$16,000</b>	

Is your household income as stated on your application close to the documented income provided above? If not, a written explanation may be needed to help verify your income. Are you working more, working less, got a raise, lost your job, retired, started getting unemployment, lost or added an income-producing member of the tax household?

#### Explanation for income change

I was employed cleaning houses until May 1, 2017 and made about \$3,500 for the year. I lost my job and I'm now unsure of how much money I will make for the rest of the year.

### Income Worksheet (optional)

You can use this worksheet to identify the documents needed to verify the annual household income you entered on your application. You don't need to submit this worksheet when you upload or mail your documents. However, the Marketplace may be able to verify your income and process your application faster if you include this worksheet when you upload or mail your documents.

If you enroll in coverage and your expected income or household information changes, like if you get a job, have a baby, marry or divorce, or get a new offer of health coverage – you should update your Marketplace application as soon as possible. Income changes during the year may affect your eligibility for Marketplace or Medicaid coverage, financial help for Marketplace coverage, and your federal income tax.

### Household Information

<b>Name of Primary Household Contact:</b>		<b>Names of Others in the Household:</b>	
<b>State:</b>		<b>Phone Number:</b>	
<b>Application ID:*</b>		<b>Today's Date:</b>	

\*Find your application ID on your eligibility notice.

## Your household's expected income

Use the table below to add up the 2017 income expected for each member of your household.

**Column 1:** List each household member who gets income. If someone gets more than one type of income, this person will be listed more than once. Use a separate sheet of paper to add more rows if needed.

**Column 2:** Write each type of income this person will get in 2017 on separate rows, like from a job, investment income, Social Security benefits, or self-employment. Visit [HealthCare.gov/income-and-household-information/income](https://www.healthcare.gov/income-and-household-information/income) for a complete list.

**Column 3:** Make a note of the type of document you'll upload or mail to verify the income, like a pay stub, retirement document, or tax return. Be sure you have a document to verify each type of income you include on this table. This notice includes a complete list of documents you can provide. These documents should be consistent with the income information on your Marketplace application. If it isn't, provide an explanation under "More information about your income" below.

**Column 4:** Write the gross income amount shown on your document. Gross income is the amount of income before taxes and deductions are taken out.

**Column 5:** Note how often during the year this person gets this income amount, like weekly (\$ x 52), twice a month (\$ x 24), every 2 weeks (\$ x 26), monthly (\$ x 12), quarterly (\$ x 4), yearly or 1 time only (\$ x 1).

**Column 6:** Multiply the gross income in Column 4 by how often this person gets the income during the year.

Expected total household income: After you enter all income from each household member, add all of the "Annual totals" in Column 6 to get your expected total household income for 2017.

My household's expected income in 2017 on my Marketplace application: To find this number, log into your Marketplace account, select your 2017 application, and check your application summary. Your eligibility notice may also display this "yearly household income" amount.

1	2	3	4	5	6
Name of household member	Type of income	Document you'll send to verify this income	Gross income amount in document	How often does this person get this amount?	Annual Total
EXAMPLE: John Doe	Job income	Paystub	\$2,000	Every two weeks (26 times a year)	\$52,000 (\$2,000*26)
EXAMPLE: John Doe	Rental income	Rental agreement	\$1,000	Every month (12 times a year)	\$24,000 (\$1,000*12)
				\$	\$
				\$	\$
<b>Expected Total Household Income</b>					\$
<b>My household's expected income in 2017 on my Marketplace application</b>					\$



## Your household's income from self-employment

You can upload or mail a "Self-employment chart" to verify each type of income that a household member gets from self-employment. You'll also need to upload or mail documents to verify each income source from self-employment in 2017. This income should also be included in "Your household's expected income" above. To learn more, visit [HealthCare.gov/self-employed/income/](http://HealthCare.gov/self-employed/income/).

### Self-employment chart

**Please submit a separate chart for each household member who's self-employed.**

**Column 1:** List the household member who gets self-employment income. If someone gets self-employment income from more than once source, this person will be listed more than once. Use a separate sheet of paper to add more rows if needed.

**Column 2:** Write the name of the business or type of work providing self-employment income.

**Column 3:** Report this person's gross self-employment income for each month (on average).

**Column 4:** Report this person's self-employment-related expenses for each month (on average).

**Column 5:** Report this person's average net self-employment income for each month. This is the amount of income left after you subtract any business expenses or losses from gross (total) income.

**Column 6:** Note the number of months each year this person gets this income.

**Column 7:** Enter this person's total expected 2017 income from that self-employment. (Multiply the monthly average net income in Column 3 by the number of months that this person gets the income.)

After you enter all self-employment income for each household member, add all of the "Annual Totals" in Column 7 to get your expected total household income from self-employment for 2017.

1	2	3	4	5	6	7
Name of household member	Self-employment business name/type of work	Gross income each month (average)	Expenses each month (average)	Monthly average net income (average)	# of months each year you get this income	Annual total
EXAMPLE: John Doe	Real Estate			\$1,000	12	\$12,000
				\$	\$	
				\$	\$	
<b>Expected total household income from self-employment</b>						<b>\$</b>

