



Note: This was produced & disseminated at U.S. taxpayer expense. This is merely a summary of law and policy, does not create any legal rights or obligations, and applicable legal requirements are fully stated in the relevant statutes and regulations.

Application Spotlight: Family and Household Composition Section

HealthCare.gov

Individuals & Families

Small Businesses

Español

Log in

Get Coverage

Keep or Update Your Plan

See Topics -

Get Answers

Search

SEARCH

Need health insurance?

You can enroll in or change plans if you have certain life changes, or qualify for Medicaid or CHIP

SEE IF I CAN ENROLL

SEE IF I CAN CHANGE

Want a quick overview first?



NEED TO SUBMIT DOCUMENTS?

SEE HOW



1095 & TAX INFO

SEE NOW



GET 2016 EXEMPTIONS

FIND EXEMPTIONS



USE YOUR COVERAGE

GET TIPS



CONTACT US

GO

Agenda

- 1) Discuss Family & Household Section
- 2) Discuss Multi-Tax Household Situations

Family and Household Composition

Application ID: 143410207

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

- 1 Kamari Yankey
- 2 Kyle Yankey
- 3 More about this household
- 4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Family & household

We need to know about everyone included on your same federal income tax return and all family members who live with you, even if they're not applying for health coverage.

We'll match you with programs based on your income and family size, so we need this information to make sure you get the most help possible.

All fields are required unless they're marked optional.



You may need:

- › Social Security numbers (or document numbers for any people with eligible immigration status who need coverage)
- › Birth dates

NEXT

Important Notice

Important information about how to complete this section

Please complete the "Family & Household" section of your application in one sitting. If you log out before you finish the section, or if you try to change it later, you'll need to re-enter all your information in this section.

OK

Family and Household Composition Questions

Application ID: 143410207

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

1 Kamari Yankey

2 Kyle Yankey

3 More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

You may need:

- › Social Security numbers (or document numbers for any people with eligible immigration status who need coverage)
- › Birth dates

^ BACK TO FAMILY & HOUSEHOLD

Kamari Yankey's information

What is Kamari Yankey's sex?

- Male
- Female

SAVE & CONTINUE

Family and Household Composition Questions (Continued)

Application ID: 143410207

^ EDIT

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

1 Kamari Yankey

2 Kyle Yankey

3 More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Kamari Yankey's information

We need a Social Security number (SSN) if you want health coverage and have an SSN or can get one. We use SSNs to check income and other information to see who is eligible for help paying for health coverage. If Kamari Yankey needs help getting an SSN, visit [socialsecurity.gov](https://www.socialsecurity.gov), or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Enter Kamari Yankey's Social Security number

Social Security number *optional*

XXX-XX-XXXX

Is Kamari Yankey the same name that appears on her Social Security card?

Yes

No

SAVE & CONTINUE

Family and Household Composition Questions (Continued)

Application ID: 143410207

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

1 Kamari Yankey

2 Kyle Yankey

3 More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Is Kamari Yankey the same name that appears on her Social Security card?

Yes

No

^ EDIT

You don't have to be a U.S. citizen or U.S. national to qualify for health coverage. Select "no" to view a list of other eligible immigration statuses, and choose the status that best describes yours.

Is Kamari Yankey a U.S. citizen or U.S. national?

[Learn more about immigration status](#)

Yes

No

SAVE & CONTINUE

Family and Household Composition Questions (Continued)

Application ID: 143410207

- ✓ GET STARTED
- ↓ FAMILY & HOUSEHOLD
 - 1 Kamari Yankey**
 - 2 Kyle Yankey
 - 3 More about this household
 - 4 Summary
- INCOME
- ADDITIONAL INFORMATION
- REVIEW & SIGN

No

^ EDIT

Kamari Yankey's household information

Does Kamari Yankey plan to file a federal income tax return for 2018?
You don't have to file taxes to apply for coverage, but you'll need to file next year if you want to get a premium tax credit to help pay for coverage now.

Yes
 No

You told us that Kamari Yankey is married to Kyle Yankey.

Does Kamari Yankey plan to file a joint federal income tax return with her spouse for 2018?

Yes
 No

SAVE & CONTINUE

Knowledge Check

How long does an applicant have to report changes, such as marital status, household income and family size to the Marketplace?

- A. 1 day
- B. 30 days
- C. 60 days
- D. They never have to report the changes

Knowledge Check

How long does an applicant have to report changes, such as marital status, household income and family size to the Marketplace?

A. 1 day

B. 30 days

C. 60 days

D. They never have to report the changes

Family and Household Composition Questions (Continued)

Application ID: 143410207 ^ EDIT

- ✓ GET STARTED
- ↓ FAMILY & HOUSEHOLD
 - 1 Kamari Yankey**
 - 2 Kyle Yankey
 - 3 More about this household
 - 4 Summary
- INCOME
- ADDITIONAL INFORMATION
- REVIEW & SIGN

Kamari Yankey's race/ethnicity

This information will be used to help the U.S. Department of Health and Human Services (HHS) better understand and improve the health of and health care for all Americans. Providing this information won't impact your eligibility for health coverage, your health plan options, or your costs in any way.

Is Kamari Yankey of Hispanic, Latino, or Spanish origin? *optional*

Yes
 No

What is Kamari Yankey's race? *(check all that apply) optional*

<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Native Hawaiian
<input type="checkbox"/> Asian Indian	<input type="checkbox"/> Other Asian
<input type="checkbox"/> Black or African American	<input type="checkbox"/> Other Pacific Islander
<input type="checkbox"/> Chinese	<input type="checkbox"/> Samoan
<input type="checkbox"/> Filipino	<input type="checkbox"/> Vietnamese
<input type="checkbox"/> Guamanian or Chamorro	<input type="checkbox"/> White
<input type="checkbox"/> Japanese	<input type="checkbox"/> Other
<input type="checkbox"/> Korean	

SAVE & CONTINUE

Family and Household Composition Questions (Continued)

Application ID: 143410207

GET STARTED

FAMILY & HOUSEHOLD

Kamari Yankey

2 Kyle Yankey

3 More about this household

4 Summary

INCOME

ADDITIONAL INFORMATION

REVIEW & SIGN

Filipino

Guamanian or Chamorro

Japanese

Korean

Vietnamese

White

Other

^ EDIT

Kyle Yankey's information

What is Kyle Yankey's sex?

Male

Female

SAVE & CONTINUE

Family and Household Composition Questions (Continued)

Application ID: 143410207 ^ EDIT

- ✓ GET STARTED
- ↓ FAMILY & HOUSEHOLD
 - ✓ Kamari Yankey
 - 2 Kyle Yankey**
 - 3 More about this household
 - 4 Summary
- INCOME
- ADDITIONAL INFORMATION
- REVIEW & SIGN

Kyle Yankey's information

We need a Social Security number (SSN) if you want health coverage and have an SSN or can get one. We use SSNs to check income and other information to see who is eligible for help paying for health coverage. If Kyle Yankey needs help getting an SSN, visit socialsecurity.gov, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Enter Kyle Yankey's Social Security number

Social Security number *optional*

XXX-XX-XXXX

Is Kyle Yankey the same name that appears on his Social Security card?

Yes

No

SAVE & CONTINUE

Family and Household Composition Questions (Continued)

Application ID: 143410207

✓ GET STARTED

➔ FAMILY & HOUSEHOLD

✓ Kamari Yankey

2 Kyle Yankey

3 More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

You don't have to be a U.S. citizen or U.S. national to qualify for health coverage. Select "no" to view a list of other eligible immigration statuses, and choose the status that best describes yours.

Is Kyle Yankey a U.S. citizen or U.S. national?

[Learn more about immigration status](#)

Yes

No

Check here if Kyle Yankey has eligible immigration status

If this person's immigration status isn't listed here, he or she may still be able to get help paying for emergency services, including for labor and delivery if they have a baby. In some states, pregnant women may also be able to get health care coverage.

Document type *(Select one)*

[Learn more about document types](#)

Select... ▼

SAVE & CONTINUE

Family and Household Composition Questions (Continued)

Application ID: 143410207

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

✓ Kamari Yankey

2 Kyle Yankey

3 More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

status that best describes yours.

Is Kyle Yankey a U.S. citizen or U.S. national?

[Learn more about immigration status](#)

Yes

No

^ EDIT

What's Kyle Yankey's home address?

401 ST AUGUSTINE
VALDOSTA, GA 31601

Other address

No home address

SAVE & CONTINUE

Family and Household Composition Questions (Continued)

Application ID: 143410207

^ EDIT

- ✓ GET STARTED
- ↓ FAMILY & HOUSEHOLD
 - ✓ Kamari Yankey
 - 2 Kyle Yankey**
 - 3 More about this household
 - 4 Summary
- INCOME
- ADDITIONAL INFORMATION
- REVIEW & SIGN

Is Kyle Yankey the main person taking care of any children under age 19 living in the household?

[Learn more about parent and caretaker relatives](#)

For married couples living together, both spouses can answer yes. For divorced or separated parents, only the parent who lives with the child (or lives with the child most of the time, if joint custody) may answer yes. Some adults can get more help paying for coverage if they take care of a child.

Yes

No

SAVE & CONTINUE

Family and Household Composition Questions (Continued)

Application ID: 143410207

- ✓ GET STARTED
- + FAMILY & HOUSEHOLD
 - ✓ Kamari Yankey
 - ✓ Kyle Yankey
 - 3 More about this household**
 - 4 Summary
- INCOME
- ADDITIONAL INFORMATION
- REVIEW & SIGN

More about this household

Do any of these people below have a physical disability or mental health condition that limits their ability to work, attend school, or take care of their daily needs? *optional*

If a person needs help only because they're too young to do these things for themselves, don't select their name.

[Learn more about how to answer this question](#)

Kamari Yankey

Kyle Yankey

None of these people

Do any of these people need help with activities of daily living (like bathing, dressing, and using the bathroom), or live in a nursing home, or other medical facility? *optional*

Kamari Yankey

Kyle Yankey

None of these people

Were any of these people denied coverage through Georgia Medicaid or Peach Care for Kids (CHIP) since June 30, 2017? Or, were any of them denied coverage through these programs due to their immigration status in the last four years?

Check the box only if a person was found not eligible for this coverage by their state, not by the Marketplace.

[Learn more about how to answer this question](#)

Kamari Yankey

Kyle Yankey

None of these people

Note: You may need to submit documents to confirm that you were recently denied coverage through Georgia Medicaid or Peach Care for Kids (CHIP) before your new coverage can start.

SAVE & CONTINUE

Family and Household Composition Questions (Continued)

Application ID: 143410207

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

✓ Kamari Yankey

✓ Kyle Yankey

3 More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Were any of these people denied coverage through Georgia Medicaid or Peach Care for Kids (CHIP) since June 30, 2017? Or, were any of them denied coverage through these programs due to their immigration status in the last four years?

Check the box only if a person was found not eligible for this coverage by their state, not by the Marketplace.

[Learn more about how to answer this question](#)

- Kamari Yankey
- Kyle Yankey
- None of these people

Did any of these people apply for coverage between July 21, 2017 - December 15, 2017? (Select their name if they applied through their state or the Marketplace.)

- Kyle Yankey
- None of these people

Note: You may need to submit documents to confirm that you were recently denied coverage through Georgia Medicaid or Peach Care for Kids (CHIP) before your new coverage can start.

SAVE & CONTINUE

Family and Household Composition Questions (Continued)

Application ID: 143410207

Application ID: 143410207

^ EDIT

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

✓ Kamari Yankey

✓ Kyle Yankey

3 More about this household

4 Summary

o INCOME

o ADDITIONAL INFORMATION

o REVIEW & SIGN

Are any of these people pregnant? *optional*

Kamari Yankey

How many babies is Kamari Yankey expecting during this pregnancy?

1 ▾

None of these people

SAVE & CONTINUE

Family and Household Composition Questions (Continued)

Application ID: 143410207

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

✓ Kamari Yankey

✓ Kyle Yankey

✓ More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Summary

Review family & household information

Household Members

EDIT

Kamari Yankey's information

Sex

Female

U.S. citizen or U.S. national

Yes

Home address

401 ST AUGUSTINE
VALDOSTA, GA
31601

Mailing address

Same as home address

Will file a 2018 income tax return

Yes, Jointly with Kyle Yankey

Spouse information

Kyle Yankey

Tax dependents claimed for 2018

None

Kyle Yankey's information

Family and Household Composition Questions (Continued)

Application ID: 143410207

✓ GET STARTED

➔ FAMILY & HOUSEHOLD

✓ Kamari Yankey

✓ Kyle Yankey

✓ More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

More about this household

EDIT

Has a disability

Kamari Yankey No

Kyle Yankey No

Needs help with activities of daily living

Kamari Yankey No

Kyle Yankey No

Is American Indian or Alaska Native

Kamari Yankey No

Kyle Yankey No

Who is pregnant?

Kamari Yankey No

SAVE & CONTINUE

Tax Households and the Marketplace

- **Tax Households and the Marketplace**
 1. To calculate eligibility for APTC/CSRs, the Marketplace asks for each applicant's tax filing status and who will be on their 2018 tax return.
 2. Individuals who appear together on the same tax return are in the same tax household.
- **Tax household = Tax filer + spouse (joint tax filer) + tax dependents**
 - **Include:** Dependents who file their own tax returns (Example: Young adult children)
 - **Include:** Spouse and dependents, even if they aren't applying for health coverage on this application
- **Due to FFM operational limitations, only members of a single tax household can be included as applicants on a single application, if the applicants are applying for help paying for coverage**
 - Other members of the household who are part of a separate **tax household** should still be listed on the application as non-applicants, so they are counted in the applicants' family size and their income is correctly included in household income.
 - 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.

Households for Medicaid and CHIP Eligibility

- **The household rules for Medicaid and CHIP eligibility are a little bit different.**
 - For example, consumers who do not file tax returns and are not claimed as tax dependents can still submit applications and be found eligible for Medicaid or CHIP, even though they do not have a tax household.
 - Another example of a difference is that sometimes people on separate tax returns have to be added to the application because for Medicaid and CHIP eligibility they are counted in the household. For example, if a child lives with one or both parents, the application will always collect information about the child's parents, even if they don't claim the child as a tax dependent, and even if they are not seeking coverage for themselves.

Tax Households and the Marketplace

- Applicants who file their own tax returns must apply for Marketplace coverage with financial assistance separately if neither claims the other as a dependent.
 - Example: Domestic partners
- These applicants aren't part of the same tax household.
- A current system limitation prevents family members in different tax households from enrolling in a plan together.
 - This limitation affects applicants who are eligible for financial assistance to help pay for Marketplace coverage (APTC/CSRs).
- To learn more about who is part of the same household, visit:
 - <https://www.healthcare.gov/income-and-household-information/household-size/>

Determining a Multi-tax Household

- Confirm that the applicant is applying for help paying for coverage.
- Identify the people in the household and their plans for filing taxes for 2018.
 - Do you plan on filing a federal income tax return for 2018?
 - If married, do you plan to file jointly with your spouse?
 - Will you claim any dependents?
 - Does anyone 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). Applicants who receive APTC but fail to file a tax return and reconcile APTC paid for them are not eligible to receive APTC in future years. This issue is addressed in a separate presentation.

Completing Separate 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
- Members of each application will be on their own policy, but can still select the same plan, if they choose to.

Key Points to Remember

- Identify how a household plans to file taxes.
- If the household plans to file more than one tax return, call the Marketplace Call Center for help OR submit separate applications for each.

Helpful Resources

- Who To Include In Your Household:
<https://www.healthcare.gov/income-and-household-information/household-size/>
- Health Coverage for Immigrants:
<https://www.healthcare.gov/immigrants/>
- Fact sheet with more information about the new question for applicants denied Medicaid and CHIP eligibility because of their immigration status can be found here:
(<https://marketplace.cms.gov/technical-assistance-resources/question-for-applications-denied-medicaid.pdf>).