



This session will spotlight the “Family & Household” section of the online Marketplace application which collects information about each person in applicants’ household and records the household size. The type of coverage and the amount of financial assistance applicants qualify for depends on several factors, including the number of people in their household.

Please keep in mind that this presentation provides an overview of the Family and Household section of the application, and does not address additional application information. Also, citizenship and immigration status are covered more in depth in a separate presentation.

This training module was developed and approved by the Centers for Medicare & Medicaid Services (CMS), the federal agency that administers Medicare, Medicaid, the Children’s Health Insurance Program (CHIP), and the Health Insurance Marketplace.

The information in this module was updated as of December 2016.

Please note that the information presented is informal, technical assistance for assisters who work in states using the Federally-facilitated Marketplace application, and is not intended as official CMS guidance or a statement of legal requirements. Legal requirements are established in the relevant statutes and regulations.

Agenda

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

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Today we'll walk through screenshots of the full Federally-facilitated Marketplace application highlighting the questions that are asked of each consumer, including their sex, Social Security Number, address, and citizenship or immigration status. We will also show how, when consumers indicate that they want to apply for help paying for coverage, the Marketplace collects information about the applicant's household that's related to eligibility for Marketplace subsidies and for Medicaid/CHIP. This includes information both about the applicant's tax household, which relates to eligibility for APTC/CSR and for Medicaid/CHIP, as well as other information about who the applicant lives with, which is sometimes relevant for Medicaid/CHIP eligibility.

Today we'll focus mainly on questions related to tax household, such as whether they file a joint federal income tax return with their spouse and who they will claim as a dependent when they file taxes..

Please note that the shorter application for simpler households will look a little different from the one we're showing today.

We will also discuss what a tax household is, and discuss how one application for financial assistance should include one tax household only. We'll also discuss how consumers whose families include more than one tax household should complete a separate Marketplace application for each tax household. We'll refer to these

situations as “multi-tax households.”

Family and Household Composition

Application ID: 138189307

- ✓ 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:

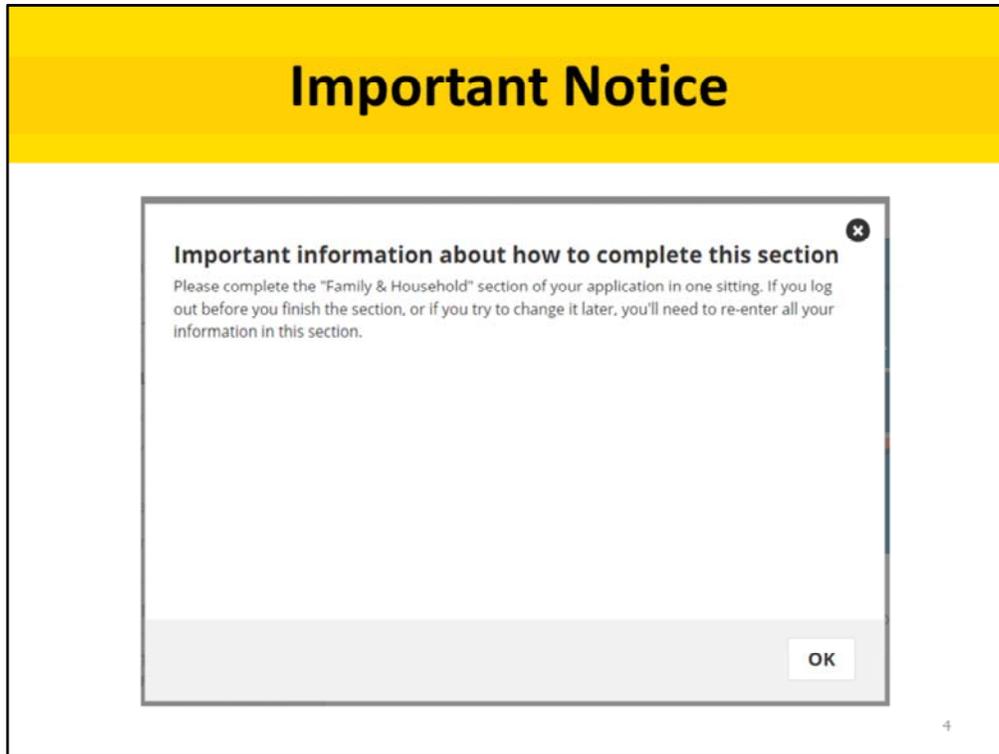
- Social Security numbers (or document numbers for any people with eligible immigration status who need coverage)
- Birth dates

NEXT

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As you can see in this slide, consumers will start their application by completing a set of a questions in the “Get Started” section. Their answers to these questions determine whether they’ll complete the shorter or the full Marketplace application. This presentation illustrates the path for a consumer filling out the longer version of the application, and who has progressed to the “Family and Household” section after filling out the “Get Started” section.

In this example, **Kamari Yankey** will be the contact person for her family’s application. **Kamari and her husband Kyle** will be filing a joint federal income tax return and will therefore be considered as a single tax household. **Kamari must provide some information about herself and her husband in the “Get Started” portion of the application. This information includes name, date of birth, and, for her husband, relationship to the primary application filer, Kamari.**



When helping consumers, we recommend you schedule enough time for them to complete the “Family & Household” section of the application in one sitting.

Please remember to tell consumers that personal information is used only to check if applicants are eligible for health coverage and, if applicable, for help paying for coverage.

Consumers who want more information on the Marketplace’s privacy policy, and on how the Marketplace uses their information, can visit, www.HealthCare.gov/privacy. More information related specifically to privacy and immigration status is available at: <https://www.healthcare.gov/immigrants/immigrant-families/>.

Family and Household Composition Questions

Application ID: 138189307

^ BACK TO FAMILY & HOUSEHOLD

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

What is Kamari Yankey's sex?

Male

Female

SAVE & CONTINUE

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The first person the application asks about is the household contact listed on the application, also known as the “application filer”.

The following screen shots show the questions related to **Kamari Yankey**, a fictional consumer who is the household contact. This slide shows the question asking the consumer to indicate their sex.

Family and Household Composition Questions, Continued

The screenshot shows a web application interface for a health coverage application. At the top, it displays 'Application ID: 138189307' and an 'EDIT' button. A sidebar on the left contains a navigation menu with the following items: 'GET STARTED' (checked), 'FAMILY & HOUSEHOLD' (selected), '1 Kamari Yankey' (highlighted), '2 Kyle Yankey', '3 More about this household', '4 Summary', 'INCOME', 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN'. The main content area is titled 'Kamari Yankey's information' and contains a blue informational box stating: '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, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.' Below this is a section titled 'Enter Kamari Yankey's Social Security number' with a sub-label 'Social Security number optional'. It features a text input field with a placeholder 'XXX-XX-XXXX'. Underneath is a question: 'Is Kamari Yankey the same name that appears on her Social Security card?' with radio buttons for 'Yes' (selected) and 'No'. At the bottom right of the form is a green 'SAVE & CONTINUE' button. A small number '6' is visible in the bottom right corner of the page.

This question asks consumers to provide their Social Security number. Individuals who are applying for coverage who have a Social Security number must provide it. This is optional for those not applying for coverage. While the system will let applicants and non-applicants submit an application without entering a Social Security number, we strongly recommend that applicants include SSNs for everyone in their household who has one, because it helps confirm their income and other information automatically, and will help speed up the application process. Consumers who don't provide SSNs may need to provide documentation later to confirm income or other information. Finally, an individual who does not have a SSN can leave this field blank.

Individuals should not provide their ITIN at any point in the application process. (An ITIN is a nine-digit number issued by the U.S. Internal Revenue Service (IRS) to individuals who are required for U.S. tax purposes to have a U.S. taxpayer identification number, but who are not eligible to get an SSN.)

Family and Household Composition Questions, Continued

Application ID: 138189307 EDIT

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

1 **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 Kamari Yankey a U.S. citizen or U.S. national?

[Learn more about immigration status](#)

Yes

No

SAVE & CONTINUE

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Kamari is a U.S. citizen; when applicants attest that they are a U.S. citizen, the information gets automatically checked against Social Security Administration (SSA) data. When citizenship status is electronically verified through SSA, consumers don't need to provide any additional proof of citizenship.

If **Kamari** attests to being a U.S. citizen or U.S. National, but her information is not verified with SSA, then additional questions regarding whether she is a naturalized or derived citizen will appear. The information that verifies these statuses comes from the Department of Homeland Security.

Family and Household Composition Questions, Continued

The screenshot displays a web application interface for a household information form. At the top, the application ID is 138189307. The main navigation menu on the left includes sections for 'GET STARTED', 'FAMILY & HOUSEHOLD', 'INCOME', 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN'. Under 'FAMILY & HOUSEHOLD', there are four steps: 1. Kamari Yankey (selected), 2. Kyle Yankey, 3. More about this household, and 4. Summary. The main content area is titled 'Kamari Yankey's household information'. It contains two questions: 'Does Kamari Yankey plan to file a federal income tax return for 2017?' with 'Yes' selected, and 'Does Kamari Yankey plan to file a joint federal income tax return with her spouse for 2017?' with 'No' selected. A blue notification box states 'You told us that Kamari Yankey is married to Kyle Yankey.' At the bottom right, there is a 'SAVE & CONTINUE' button and a page number '8'.

As mentioned, **Kamari** will file a joint federal income tax return for 2017 with her husband **Kyle**; therefore, this is a single tax household application. In order to be eligible for Advance Payments of the Premium Tax Credit (APTC) and cost-sharing reductions (CSRs), **Kamari** and **Kyle** must file a joint federal tax return, since they are married. Kamari should answer “yes” in response to the question on the bottom half of the screen.

However, a consumer who is married but living apart from his or her spouse and is unable to file a joint tax return because he or she is a victim of domestic abuse or spousal abandonment can qualify for APTC/CSRs as long as he or she is otherwise eligible. Consumers in this situation can indicate on their FFM application that they are not married.

Consumers who intend to use head of household as their filing status for the coverage year can also qualify for APTC/CSRs as long as they are otherwise eligible. They should indicate on their FFM application that they are not married.

As a reminder, all enrollees are required to update their Marketplace account when they have a change in their place of residence, household income, family size, marital status, or other application information within 30 days of the change.

Family and Household Composition Questions, Continued

Application ID: 138189307

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

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The application will ask for information about each family member's race and ethnicity.

This information is optional, and it won't impact **Kamari's** eligibility for health coverage, health plan options, or costs in any way. This information is used solely to help HHS collect aggregated data to study the effectiveness of programs and trends in behaviors affecting public health. For example, this question can help researchers study whether there are disparities in access to the Marketplace disproportionately affecting certain populations.

Family and Household Composition Questions, Continued

The screenshot shows a survey interface with a sidebar on the left and a main content area. The sidebar has a progress indicator with four steps: 1. FAMILY & HOUSEHOLD (with a sub-step 'Kamari Yankey' checked), 2. Kyle Yankey (highlighted in blue), 3. More about this household, and 4. Summary. Below the sidebar are sections for INCOME, ADDITIONAL INFORMATION, and REVIEW & SIGN. The main content area has a header 'Kyle Yankey's information' and a question 'What is Kyle Yankey's sex?' with radio buttons for 'Male' and 'Female'. A 'SAVE & CONTINUE' button is at the bottom right. An 'EDIT' button is also visible in the top right of the main area.

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The next few screens will collect information about **Kamari's husband, Kyle.**

Family and Household Composition Questions, Continued

Application ID: 138189307

^ 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](https://www.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

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The questions asked for **Kyle** are the same or similar to the questions asked about **Kamari**, such as **Kyle's** Social Security number. As with **Kamari**, this question is used to check the consumer's income and to confirm other information.

As with **Kamari**, if **Kyle** is applying for coverage for himself and has an SSN, he is required to provide it; otherwise, this question is optional. (Remember that even if **Kyle** weren't applying for coverage for himself, providing his SSN can help speed up the application process for applicants in his family, and in part because it's used to check information such as household income). In this example, if **Kamari** doesn't enter Kyle's SSN, Kamari and Kyle may need to provide documentation to verify information about their household, such as his income.

Family and Household Composition Questions, Continued

Application ID: 138189307

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

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In this example, **Kamari's husband, Kyle**, is not a U.S. Citizen or U.S. national; however he does have an immigration status that would make him eligible for coverage through the Marketplace. You can click the “Learn more about immigration status” link in the application to find out more about eligible immigration statuses.

Because **Kyle** has an eligible immigration status; the application prompts him to choose a document type and document ID number. This information will be verified with the Department of Homeland Security. If the information can't be automatically verified, the consumer may need to provide documentation.

For example, if **Kyle** selects the “Permanent Resident Card” from the drop down menu, the application will ask for a description of the card and the associated Alien Number and Card Number. These numbers are optional. However, we strongly encourage consumers to include these numbers, as it makes it easier to verify their information, and therefore will speed up the application process.

The application will also ask if **Kyle Yankey** is the same name that appears on the document, and if he has other documents or status types. Consumers should check any others that apply.

Finally, please note that another assister webinar addresses application questions related to immigration status in more depth. While it's not discussed in depth in this presentation, we'll provide a link to helpful resources on this and other topics on the last slide.

Family and Household Composition Questions, Continued

The screenshot shows a web form with a sidebar on the left and a main content area on the right. The sidebar has four sections: 'FAMILY & HOUSEHOLD' with sub-items 'Kamari Yankey' (checked) and 'Kyle Yankey' (selected); 'More about this household'; 'Summary'; 'INCOME' (checked); 'ADDITIONAL INFORMATION'; and 'REVIEW & SIGN'. The main content area has a question: 'is Kyle Yankey the same name that appears on his social security card?' with radio buttons for 'Yes' (selected) and 'No'. Below this is an 'EDIT' button. The next question is 'What's Kyle Yankey's home address?' with radio buttons for '401 ST AUGUSTINE VALDOSTA, GA 31601' (selected), 'Other address', and 'No home address'. A 'SAVE & CONTINUE' button is at the bottom right.

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The next step of the application is to confirm household members' addresses.

To avoid potential issues, please remind consumers **to make sure that the addresses they enter for family members who live together match.** Consumers can make sure of this by selecting the first response to this question, which lists the same address they entered when they filled out the "Get Started" section. Also, when the system displays the version of the address that it verified with the US Postal Service, consumers should select the address as long as it's correct – and, if available, they should select the address that comes back with the zip code and four digit extension to facilitate accurate mailing.

Family and Household Composition Questions, Continued

Application ID: 138189307 EDIT

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

Does Kyle Yankey live with one or more children under age 19 and is he the main person taking care of that child or children?

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

Select "Yes" if this person cares for a child under 19—like a son, daughter, or other tax dependent. Some adults can get more help paying for coverage if they take care of a child.

Yes

No

SAVE & CONTINUE

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This question asks whether the consumer cares for a child under age 19. This question applies to all adults (male or female) applying for coverage. This information helps determine if the consumer qualifies for Medicaid as a parent caretaker relative. In this example, Kyle will select no, as he and Kamari do not currently have children.

Family and Household Composition Questions, Continued

Application ID: 136873890

GET STARTED

FAMILY & HOUSEHOLD

- ✓ Kamari Yankey
- 2 More about this household**
- 3 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

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

None of these people

Were any of these people found not eligible for Medicaid or the Children's Health Insurance Program (CHIP) in the past 90 days? Or, were any of them found not eligible for Medicaid or CHIP due to their immigration status since October 1, 2013?

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

None of these people

SAVE & CONTINUE

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The application will ask more questions about members of the household, such as whether they have a disability or need help with activities of daily living. Answering in the affirmative won't increase the family's health care costs. If any family member has a disability or mental health condition that limits their ability to work, attend school, take care of their daily needs, or otherwise needs help with activities of daily life, they might qualify for free or lower-cost coverage through Medicaid

Family and Household Composition Questions, Continued

Application ID: 138189307

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

Were any of these people found not eligible for Medicaid or the Children's Health Insurance Program (CHIP) in the past 90 days? Or, were any of them found not eligible for Medicaid or CHIP due to their immigration status since October 1, 2013?

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

Was this person found not eligible by their state because of their immigration status?

Yes

No

None of these people

Did any of these people apply for coverage between August 1, 2016 - January 31, 2017? (Select their name if they applied through their state or the Marketplace.)

Kyle Yankey

None of these people

SAVE & CONTINUE

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This slide illustrates a question to determine if any family members were found not eligible for Medicaid or CHIP coverage in the past 90 days.

This question is to make sure that individuals who have been denied Medicaid and CHIP by their state can be evaluated for APTC/CSR eligibility.

When consumers indicate that someone in their application is in this situation, another question appears that asks whether they were denied Medicaid or CHIP because of their immigration status. Answering this question helps the application properly determine eligibility for individuals with household income under 100% of the Federal Poverty Level (FPL) who are ineligible for Medicaid or CHIP based on immigration status. These consumers may be eligible for APTC/CSR. This question allows these consumers to continue their application and enroll in a Marketplace plan with financial assistance, if they are otherwise eligible.

We'll include a link to a fact sheet with more information about the new question for applicants denied Medicaid and CHIP eligibility because of their immigration status at the end of this presentation (<https://marketplace.cms.gov/technical-assistance-resources/question-for-applications-denied-medicaid.pdf>).

Family and Household Composition Questions, Continued

Application ID: 138189307 EDIT

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

Are any of these people pregnant? *optional*

Kamari Yankey

How many babies is Kamari Yankey expecting during this pregnancy?

None of these people

SAVE & CONTINUE

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The application includes this question about pregnancy because certain women who are pregnant and below a household income threshold set by their state can qualify for Medicaid/CHIP. The number of children the pregnant woman is expected to deliver is also considered in household size for Medicaid eligibility, though state Medicaid policies vary in terms of how they count pregnancies in household size.

Family and Household Composition Questions, Continued

The screenshot shows a web application interface for reviewing family and household information. At the top left, the application ID is 138189307. A navigation sidebar on the left includes: GET STARTED (with a green checkmark), FAMILY & HOUSEHOLD (with a blue circle and checkmark), Kamari Yankey (with a checkmark), Kyle Yankey (with a checkmark), More about this household (with a checkmark), Summary (with a blue bar and checkmark), INCOME, ADDITIONAL INFORMATION, and REVIEW & SIGN. The main content area is titled 'Summary' and 'Review family & household information'. It features a 'Household Members' section with an 'EDIT' button. Below this, 'Kamari Yankey's information' is displayed: 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 2017 income tax return: Yes, Jointly with Kyle Yankey; Spouse information: Kyle Yankey; Tax dependents claimed for 2017: None. At the bottom, 'Kyle Yankey's information' is partially visible, showing Sex: Male.

After consumers complete the “Family & Household” section, the application will display a summary of the answers they provided. This screen gives the application filer the opportunity to confirm that the information they entered for their household is accurate.

Family and Household Composition Questions, Continued

Application ID: 138189307

401 ST AUGUSTINE
VALDOSTA, GA
31901

GET STARTED

FAMILY & HOUSEHOLD

- ✓ Kamari Yankey
- ✓ Kyle Yankey
- ✓ More about this household

4 Summary

INCOME

ADDITIONAL INFORMATION

REVIEW & SIGN

Will file a 2017 income tax return
Yes, jointly with Kamari Yankey

Spouse Information
Kamari Yankey

Tax dependents claimed for 2017
None

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	Yes Kamari Yankey expects 1 baby.
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SAVE & CONTINUE

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Be sure to have consumers press the save and continue button.

After clicking “Save & Continue,” consumers will continue to the section of the application that gathers information about consumers’ Income.

Tax Households and the Marketplace

- **Tax Households and the Marketplace**
- To calculate eligibility for APTC/CSRs, the Marketplace asks for each applicant's tax filing status and who will be on their 2017 tax return.
- Consumers should include everyone in their tax household on their application
- **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

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Eligibility for APTC/CSRs through the Marketplace is calculated based on the applicant's tax household, along with other factors such as household income. This is why the Marketplace asks questions about the applicant's family members, even those who are not applying for coverage for themselves.

A tax household includes the tax filer, his or her spouse, if applicable, and anyone they claim as a dependent. Due to FFM operational limitations, only members of the same tax household can enroll in a Marketplace plan together if they apply for financial assistance to purchase coverage. Family members in a different tax household must apply for coverage separately. In most cases, they can then choose the same plan, but they will have separate issued policies with separate premium payments and deductibles.

A few important notes regarding who to include on the application –applicants should include spouses and dependents even if they aren't applying for health coverage for themselves , or aren't applying for coverage on the same Marketplace application. Applicants should include their tax dependents, even dependents who file their own tax returns.

Tax filing status is requested because married couples are statutorily required to file a joint return to be eligible for APTC. If you want to reiterate this point here, please

revise to make clear that this is separate and apart from the FPL calculation that relates family size to household income.

Tax Households and the Marketplace

- Consumers 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 consumers 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 consumers 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/>

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Sometimes households include family members who plan to file their own tax return.

Examples include, domestic partners or parents who live with children who file their own taxes and aren't claimed as a tax dependent, or spouses who are married but filing separately (note that spouses who are married, filing separately are usually not eligible for APTC/CSR).

Currently, the Federally-facilitated Marketplace (FFM) cannot support people in different tax households enrolling in a plan together. Therefore, individuals in different tax households must file separate applications with the Marketplace for each tax household. The following are the steps for identifying this situation and helping consumers create separate applications.

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 2017
 - Do you plan on filing a federal income tax return for 2017?
 - 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 a consumer 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:** Consumers **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. Consumers 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.
- .

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It's important to note that assisters should never advise consumers on whether or how to divide up their household for purposes of tax filing. When acting as an assister, the assister is not a tax advisor.

The first step in helping consumers who have a multi-tax household is to ask whether they'll apply for financial help to pay for coverage.

If an applicant is applying for help paying for coverage, ask if applicants in the household are filing more than one tax return between them.

Identify the people in the household and their plans for filing taxes for **2017**, by asking the consumer:

If they plan on filing a federal income tax return for **2017**?

Explain that if they receive APTC, they must file federal taxes in order to reconcile the financial assistance they get in advance with what they actually qualify for based on their household income and other eligibility information .

If married, do they plan to file jointly with their spouse,

Will they claim any dependents on their tax return?

Will anyone in the family or household file taxes separately?

Remember that tax households (i.e., tax filer(s) and tax dependents) should all be on one application together

- If a consumer is claimed (or could be claimed) on someone else's tax return as a dependent (regardless of age), 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.

Completing Separate Applications

- Call the Call Center for assistance OR 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.

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If a consumer tells you that one or more household member will file taxes separately, you should assist the consumer by either calling the Marketplace call center for assistance or helping him or her complete a separate **application** for each tax household.

For each tax household, list members of the tax household as applicants (applying for coverage) on only ONE application

- List the other household members as non-applicants (not applying for coverage) on the application .

Each tax household application group will **have its** own policy, but can still select the same plan.

Scenario 1

- Two domestic partners (Jane and Joe) and their two children (Sue and Billy) are applying for help paying for health coverage.
- Jane claims Sue as a dependent on her tax return. Joe claims Billy as a dependent on his tax return.
- **Application 1: Jane is the application filer**
 - List Jane and Sue as applying for coverage
 - List Joe and Billy as non-applicants
- **Application 2: Joe is the application filer**
 - List Joe and Billy as applying for coverage
 - List Jane and Sue as non-applicants

Scenario 2

- Mary lives with her 18 year old child Julie.
- Mary and Julie file separate tax returns. Mary does not claim Julie as a dependent on her return.
- Application 1: Mary is the application filer
 - List Mary as applying for coverage
 - List Julie as a non-applicant
- Application 2: Julie is the application filer
 - List Julie as applying for coverage
 - List Mary as a non-applicant

Key Points to Remember

- Encourage consumers to include their Social Security numbers in their application.
- Help consumers understand how to enter information about eligible immigration statuses.
 - Learn more [on HealthCare.gov](https://www.healthcare.gov), and in the [Assister Guide to the Immigration Section of the Application](#)
- Identify how a household plans to file taxes.
- If there's more than one tax household you may need to help them submit separate applications.

Helpful Resources

Completing an Application

- Marketplace Application Checklist:
<https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>
- Marketplace. CMS.gov: “New to the Marketplace”
<https://marketplace.cms.gov/outreach-and-education/new-to-marketplace.html>

Helpful Resources Cont.

Reporting Household Income

- HealthCare.gov: <https://www.healthcare.gov/income-and-household-information/how-to-report/>
- HealthCare.gov: <https://www.healthcare.gov/income-and-household-information/income/>
- Income Sources Infographic: <https://marketplace.cms.gov/technical-assistance-resources/logo-and-infographics/income-sources-include.pdf>

Who to Include in a Tax Household

- HealthCare.gov: <https://www.healthcare.gov/income-and-household-information/household-size/>

Helpful Resources Cont.

Reporting Immigration Statuses

- HealthCare.gov: <https://www.healthcare.gov/immigrants/>
- Assister Guide to the Immigration Section of the Online Marketplace Application:
<https://marketplace.cms.gov/technical-assistance-resources/assister-guide-to-immigration-section.PDF>
- Assister Webinar: The Health Insurance Marketplace: Information for Immigrant Families
<https://marketplace.cms.gov/technical-assistance-resources/training-materials/marketplace-for-immigrants-slides-notes.pptx>
- Fact Sheet on New Questions for Applicants Denied Medicaid/CHIP due to Immigration Status:
<https://marketplace.cms.gov/technical-assistance-resources/question-for-applications-denied-medicaid.pdf>