



Health Reform: **Beyond the Basics**

healthreformbeyondthebasics.org

Part I:
**Determining Households
& Income**

Coverage Year 2020

October 1, 2019

Presented by the Center on Budget and Policy Priorities

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Part II: Premium Tax Credits

- Thursday, October 3 | 2 pm ET (11 am PT)

Part III: Auto-Renewal Process for 2020

- Tuesday, October 8 | 2 pm ET (11 am PT)

Part IV: Preventing & Resolving Data-Matching Issues

- Thursday, October 10 | 2 pm ET (11 am PT)

Part V: Plan Design

- Tuesday, October 15 | 2 pm ET (11 am PT)

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- We will monitor questions and pause to answer a few during the presentation
- You can also email questions to beyondthebasics@cbpp.org
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Why Household Size Matters

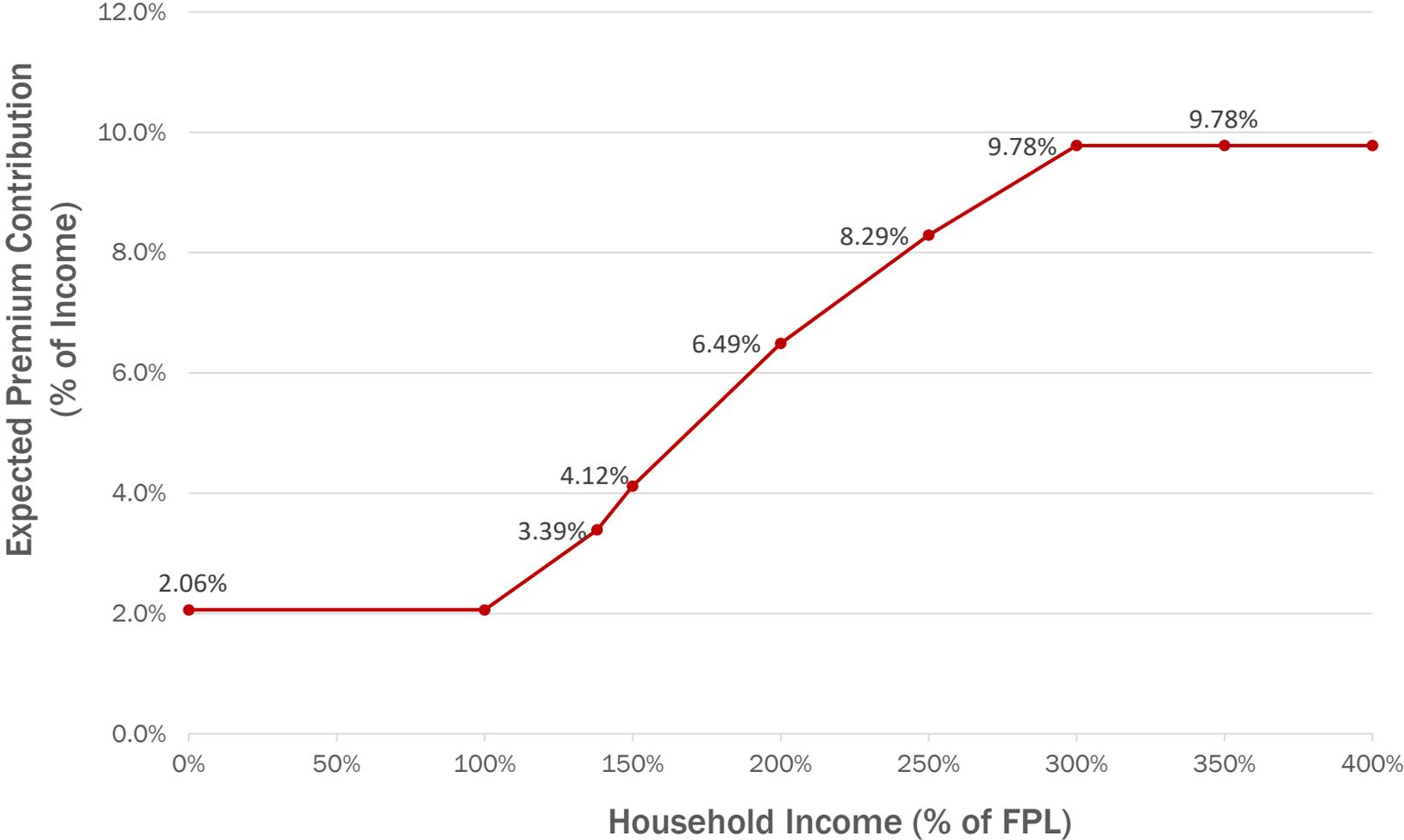
The federal poverty line (FPL) calculation requires...

- Number of individuals in a household
- Income of household members

...to determine premium tax credit and cost-sharing reduction eligibility

Household Size	% of Federal Poverty Line (for 2020 coverage)				
	100%	138%	200%	250%	400%
1	\$12,490	\$17,236	\$24,980	\$31,225	\$49,960
2	\$16,910	\$23,336	\$33,820	\$42,275	\$67,640
3	\$21,330	\$29,435	\$42,660	\$53,325	\$85,320
4	\$25,750	\$35,535	\$51,500	\$64,375	\$103,000
5	\$30,170	\$41,635	\$60,340	\$75,425	\$120,680

Expected Premium Contributions for 2020 Plan Year



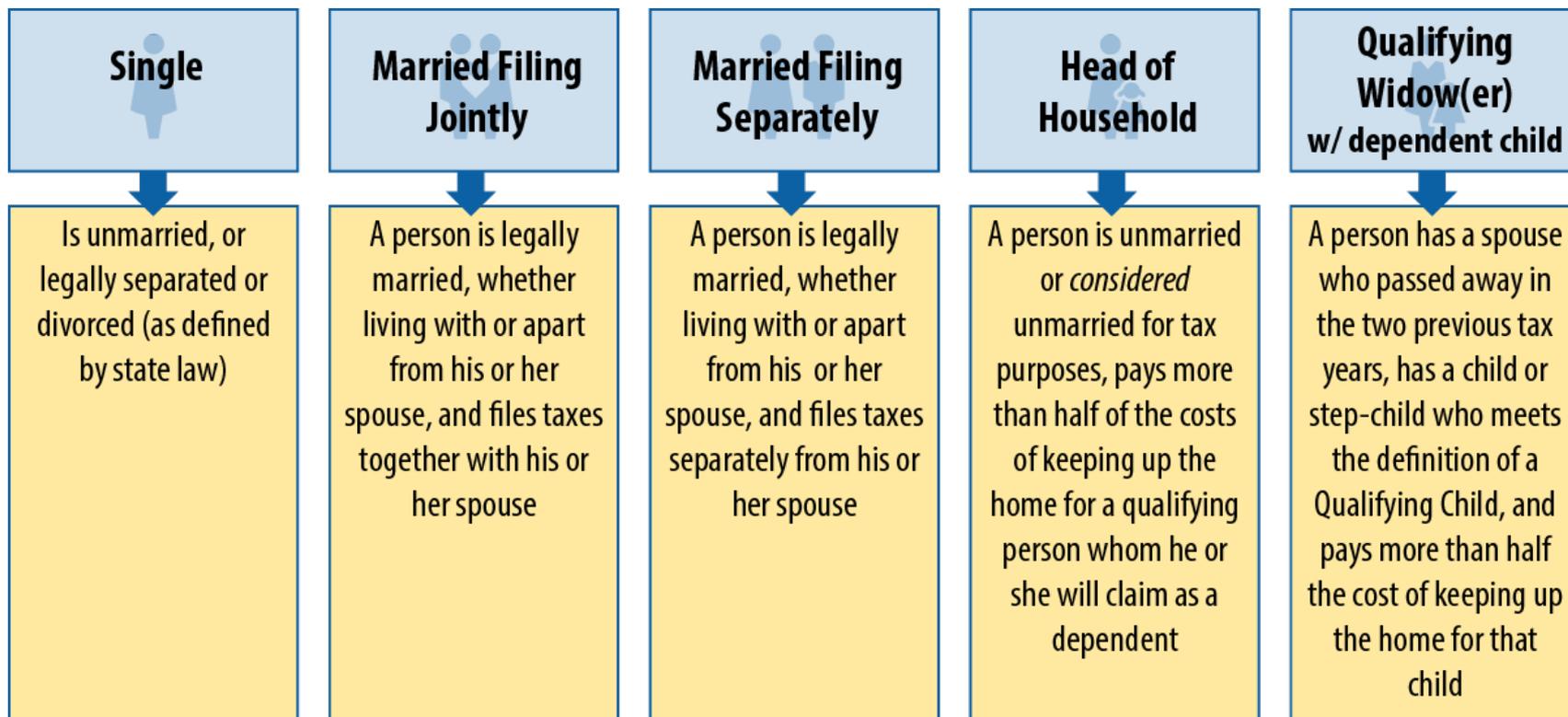
Expected Contributions at Certain Income Levels (2020)

Annual Household Income		Expected Premium Contribution	
% of FPL	Income Amount (For HH of 1 using 2019 FPL)	% of Income	Monthly Dollar Amount (For HH of 1 using 2019 FPL)
< 133% ¹	<\$16,611	2.06%	Varies
133% ¹	\$16,611	3.09%	\$42
138% ¹	\$17,236	3.39%	\$48
150%	\$18,735	4.12%	\$64
200%	\$24,980	6.49%	\$135
250%	\$31,225	8.29%	\$215
300%	\$37,470	9.78%	\$305
350%	\$43,715	9.78%	\$356
400%	\$49,960	9.78%	\$407
> 400%	> \$49,960	n/a	n/a

¹ Individuals with <138% FPL that are eligible for Medicaid are ineligible for PTC

Why Tax Filing Status Matters

What Filing Statuses are Available to Taxpayers?



- In general, a person who is married must file jointly with their spouse to be eligible for PTC
- **Three exceptions** to the joint filing requirement
 - Head of Household – **New questions!**
 - New questions will walk the applicant through the tax test for head of household, without requiring a work around.
 - Domestic abuse
 - Abandoned spouse

Note: If a person will file taxes as Married Filing Separately and doesn't qualify for one of these exceptions, he or she could still be eligible for Medicaid and to purchase health insurance in the Marketplace at full cost (without PTC)

Head of Household

- A married person can claim to be unmarried on the application if they qualify to file as Head of Household

When can a married person file as Head of Household?

A married person is **considered unmarried** and is eligible to file as Head of Household if he or she can answer YES to each of the following questions:

- Will you file taxes separately from your spouse?
- Will you live apart from your spouse from July 1 to Dec 31?
- Will you pay more than half of the cost of keeping up your home?
- Is yours the main home of your child, stepchild, or foster child (of any age) for more than half the year?
- Are you eligible to claim the child as a dependent? (You meet this test if you are eligible to claim the child but the child is instead claimed by a noncustodial parent.)

If all the answers are Yes, the applicant is considered unmarried and can file as Head of Household. If the answer to any of these questions is No, the applicant cannot file as Head of Household.

Note: A special rule allows the resident spouse of a nonresident (as defined for tax purposes) to qualify as *considered unmarried* if they have a qualifying person and meet the other tests.



Tax relationships

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

Jane's tax relationships

Will Jane file a 2019 joint federal income tax return with John?

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

- Yes
 No

i Filing taxes separately?

If these spouses plan to file separate tax returns for , they won't be eligible to get premium tax credits or other savings, unless they meet certain exceptions. But, they can still get free or low-cost health coverage if they qualify for Medicaid or the Children's Health Insurance Program (CHIP).

[Learn more about filing taxes separately.](#)

Will Jane file a 2019 federal income tax return?

[Learn more about tax filing.](#)

- Yes
 No

Will Jane claim any dependents on their 2019 federal tax return?

[Learn more about dependents.](#)

- Yes
 No

Who will Jane claim as a dependent on their 2019 federal tax return?

- Child

[Add a dependent](#)

Review everyone's address

Jane and Child's home address:

456 Main Street
Chicago, IL 60601-9148

John's home address:

123 First Street
Chicago, IL 60602

[Save & continue](#)

Head of household

Will Jane file as Head of Household on their 2019 federal income tax return?

[Learn who's a Head of Household.](#)

- Yes
 No

[Save & continue](#)

Example: Head of Household

Marisa and Amelie

- Marisa lives separately from her husband but is not yet divorced. They will not file taxes together or live together at any point in 2020.
- Amelie is Marisa's teenage daughter. Amelie lives with Marisa during the school year and with her father during the summer.



Does Marisa qualify to file as Head of Household?

When can a married person file as Head of Household?

A married person is *considered unmarried* and is eligible to file as Head of Household if he or she can answer YES to each of the following questions:

- ✓ Will you file taxes separately from your spouse?
- ✓ Will you live apart from your spouse from July 1 to Dec 31?
- ✓ Will you pay more than half of the cost of keeping up your home?
- ✓ Is yours the main home of your child, stepchild, or foster child (of any age) for more than half the year?
- ✓ Are you eligible to claim the child as a dependent? (You meet this test if you are eligible to claim the child but the child is instead claimed by a noncustodial parent.)

- ✓ **YES**, Marisa qualifies to file as Head of Household because she is *considered unmarried* by the IRS.

Even if Marisa indicates that she's married and not filing taxes with her spouse, she should be determined eligible for PTC (assuming all other requirements are met).

Example: Head of Household

But what if...

- Marisa moves out of the area to care for an ailing relative. Amelie moves in with her father to finish her last year of high school and will live with him for more than half the year.



Does Marisa qualify to file as Head of Household?

When can a married person file as Head of Household?

A married person is *considered unmarried* and is eligible to file as Head of Household if he or she can answer YES to each of the following questions:

- Will you file taxes separately from your spouse?
- Will you live apart from your spouse from July 1 to Dec 31?
- Will you pay more than half of the cost of keeping up your home?
- Is yours the main home of your child, stepchild, or foster child (of any age) for more than half the year?
- Are you eligible to claim the child as a dependent? (You meet this test if you are eligible to claim the child but the child is instead claimed by a noncustodial parent.)

x NO, because she will not be the main home of her dependent child for more than half the year.

A married person can claim to be unmarried* on the marketplace application under either of these circumstances:

Is Jane Taxpayer married?

Yes

No

Domestic abuse

- A taxpayer who is Married Filing Separately meets joint filing requirement if they:
 - ✓ Live apart from their spouse
 - ✓ Unable to file a joint return because of domestic abuse

Abandoned spouses

- A taxpayer who is Married Filing Separately meets joint filing requirement if they:
 - ✓ Live apart from their spouse
 - ✓ Unable to locate spouse after using reasonable diligence

* Work around still needed.

Note: These exceptions can be used by people filing as “Married Filing Separately” for a maximum of three consecutive years

Determining Households for Premium Tax Credits

Household: An individual's tax unit

- Includes all individuals on a taxpayer's return
- Can include:
 - ✓ **Self and spouse**
 - ✓ **Tax dependents**
- A household includes all individuals in the tax unit even if they are ineligible for a premium tax credit or have another source of insurance coverage

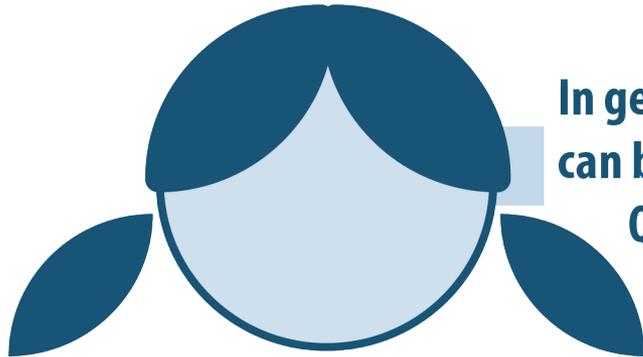
Note: Household size is based on expected tax filing status for the taxable year in which premium tax credits are being claimed

Determining Tax Dependents

Who Can Be Claimed as a Qualifying Child?

Children

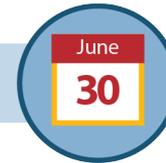
A child can include the tax filer's child, step child, adopted child, foster child, brother, sister, niece, nephew or grandchild



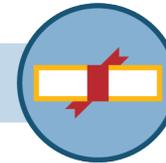
In general a child can be claimed as a Qualifying Child if she...



Is a U.S. citizen or resident (for tax purposes) of the U.S., Canada or Mexico



Lives with the tax filer for more than half the year



Is under 19 at the end of the year (or 24 if a full-time student or any age if disabled)



Doesn't provide more than half of her own support

The parent that claims the child as a tax dependent can claim PTC for the child

Usually this is the custodial parent:



- If the custodial parent claims the child on the tax return, the custodial parent can claim PTC for the child

But sometimes a child is claimed by the noncustodial parent:



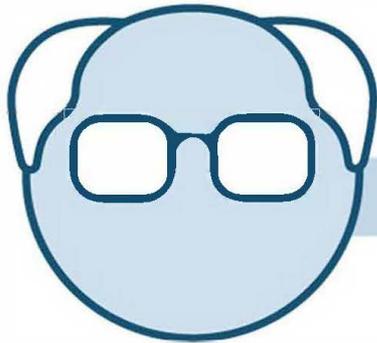
- The custodial parent must sign a tax form granting the noncustodial parent the child's exemption (Form 8332)
- If permitted to claim the child as a dependent, the noncustodial parent can claim PTC for the child

Determining Tax Dependents

Who Can Be Claimed as a Qualifying Relative?

Other individuals

Other individuals can include a relative or a full-time member of the tax filer's household who is not a relative



In general a person can be claimed as a Qualifying Relative if he...



Cannot be claimed as a Qualifying Child



Is a U.S. citizen or resident (for tax purposes) of the U.S., Canada or Mexico



Receives more than 50% of his support from the tax filer



Is related to the tax filer or lives in the tax filer's home all year



Gross income less than \$4,200 in 2019

Example: Can Jane be claimed as a tax dependent?

Jane

- 27 years old
- Lives with parents, rent-free
- Works as an unpaid intern and has no earnings

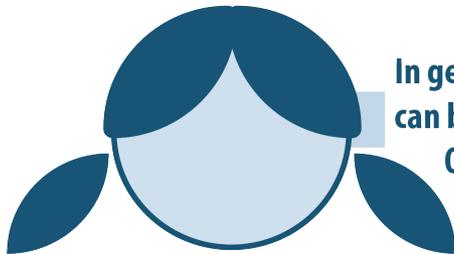


Can Jane be claimed as a Qualifying Child?

✘ No

Children

A child can include the tax filer's child, step child, adopted child, foster child, brother, sister, niece, nephew or grandchild



In general a child can be claimed as a Qualifying Child if she...



Is a U.S. citizen or resident (for tax purposes) of the U.S., Canada or Mexico



Lives with the tax filer for more than half the year



Is under 19 at the end of the year (or 24 if a full-time student or any age if disabled)



Doesn't provide more than half of her own support



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- 27 years old
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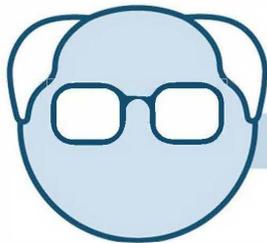


Can Jane be claimed as a Qualifying Relative?

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Is a U.S. citizen or resident (for tax purposes) of the U.S., Canada or Mexico



Receives more than 50% of his support from the tax filer



Is related to the tax filer or lives in the tax filer's home all year



Gross income less than \$4,200 in 2019



Example: Can Jay be claimed as a tax dependent?

Jay and Kim

- Live together but are not married
- Kim earns \$24,000 a year
- Jay is a musician and earns \$3,500 a year

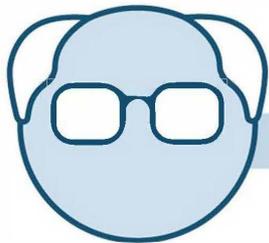


Can Jay be claimed as a Qualifying Relative?

✓ Yes

Other individuals

Other individuals can include a relative or a full-time member of the tax filer's household who is not a relative



In general a person can be claimed as a Qualifying Relative if he...



Cannot be claimed as a Qualifying Child



Is a U.S. citizen or resident (for tax purposes) of the U.S., Canada or Mexico



Receives more than 50% of his support from the tax filer



Is related to the tax filer or lives in the tax filer's home all year



Gross income less than \$4,200 in 2019



Determining Households for MAGI Medicaid

MAGI rules apply to:



CHILDREN



**PREGNANT
WOMEN**



**PARENTS / CARETAKER
RELATIVES**



ADULTS
(only in states
expanding Medicaid)

Different household and income rules apply to:



SENIORS
(people 65 and over)



**MOST PEOPLE
WITH DISABILITIES**

Three categories of individuals:

1 Tax filers not claimed as a tax dependent

2 Tax dependents (with 3 exceptions)

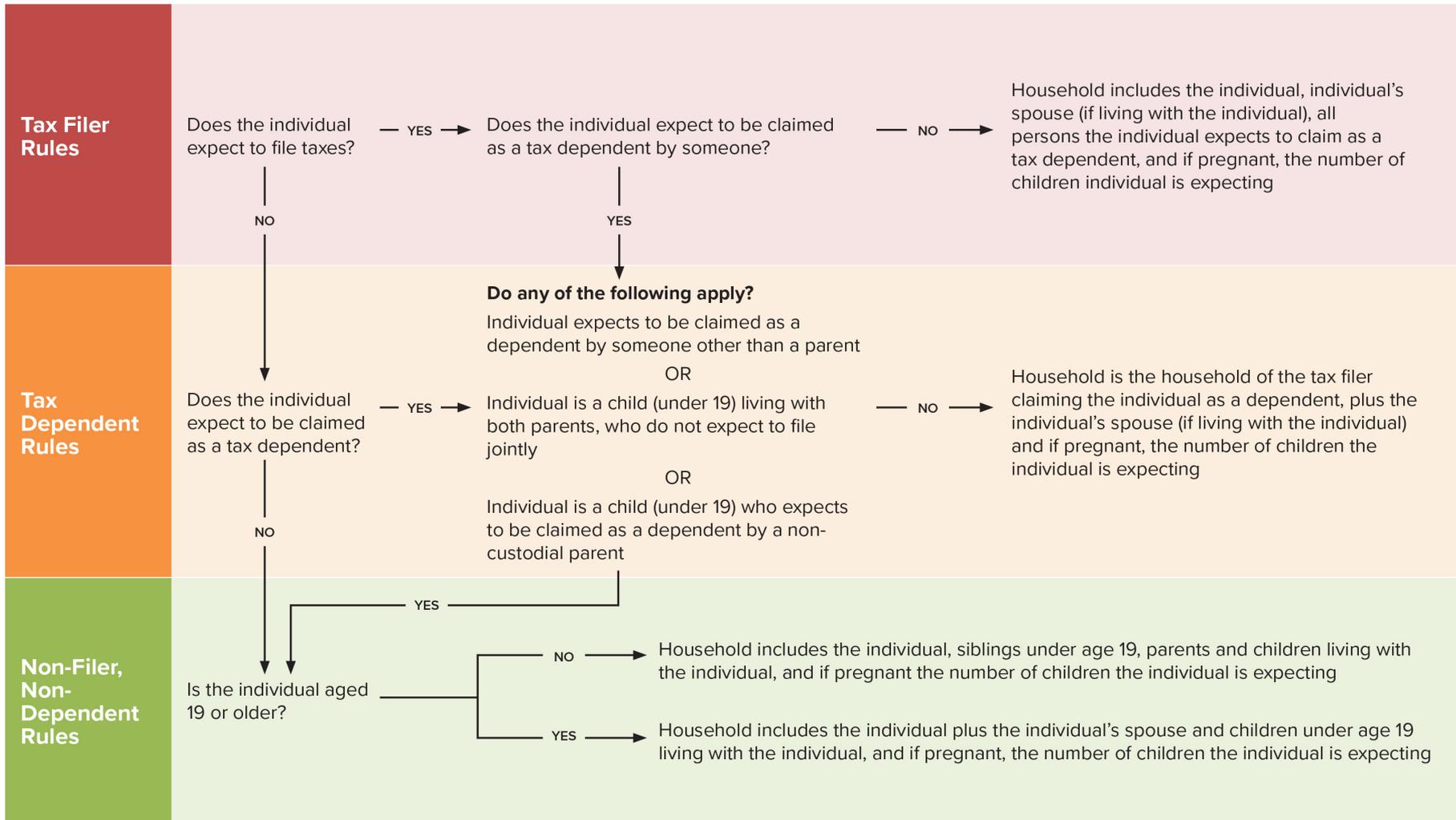
3 Non-filers not claimed as a tax dependent

Note:

- Separate determination for each individual
 - Members of a family can have different household sizes
- Based on expected filing status

Medicaid Household Rules

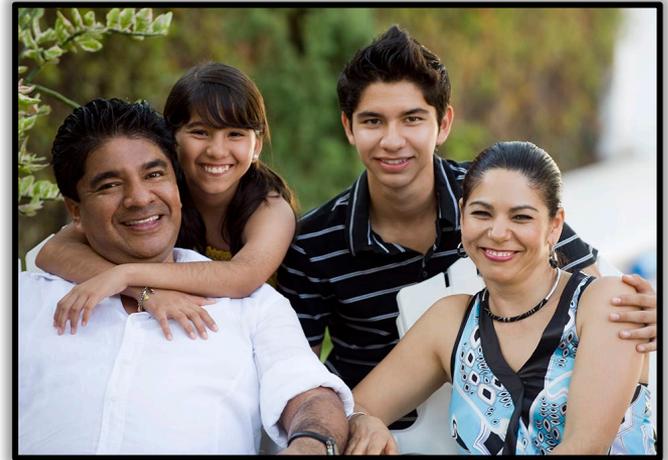
Tax filer not claimed as a dependent	Tax dependent	Non-filer / non-dependent
<p>Individual's household is:</p> <ul style="list-style-type: none"> • Tax filer and all persons whom taxpayer expects to claim as a dependent^{1,2,3,4} 	<p>Individual's household is:</p> <ul style="list-style-type: none"> • The household of the tax filer claiming individual as a dependent^{2,3,4} <p>EXCEPTIONS (apply the rules for non-filer)</p> <ul style="list-style-type: none"> • Tax dependents not a child of the taxpayer • Individuals under 19⁵ living with both parents not expected to file a joint return • Individuals under 19⁵ claimed as tax dependent by non-custodial parents 	<p>For individuals age 19 and above:</p> <ul style="list-style-type: none"> • Household is the individual plus, if living with individual, spouse and children under age 19^{3,4,5} <p>For individuals under age 19⁵:</p> <ul style="list-style-type: none"> • Household is the individual plus siblings under 19⁵, parents (including step-parents) and children living with individual^{3,4}
<p>¹ For married couples filing jointly, each spouse is considered a tax filer</p> <p>² Married couples living together are always in each other's household regardless of how they file</p>	<p>³ A pregnant woman is counted as herself plus the number of children she is expecting</p> <p>⁴ For individuals whose household includes a pregnant woman, states can count the pregnant woman as 1,</p>	<p>2, or 1 plus the number of children she is expecting</p> <p>⁵ States can extend the age limit to include individuals under 21 who are full-time students.</p>



Example: Married Couple with Children

Teresa, Antonio, Gaby and Michael

- Teresa and Antonio are married with 2 children, Gaby and Michael
- They file a joint return and claim both children as tax dependents



What are the Medicaid households for this family?

	Counted in Household				HH Size for Medicaid
	Teresa	Antonio	Gaby	Michael	
Teresa	✓	✓	✓	✓	4
Antonio	✓	✓	✓	✓	4
Gaby	✓	✓	✓	✓	4
Michael	✓	✓	✓	✓	4

MEDICAID HH RULE

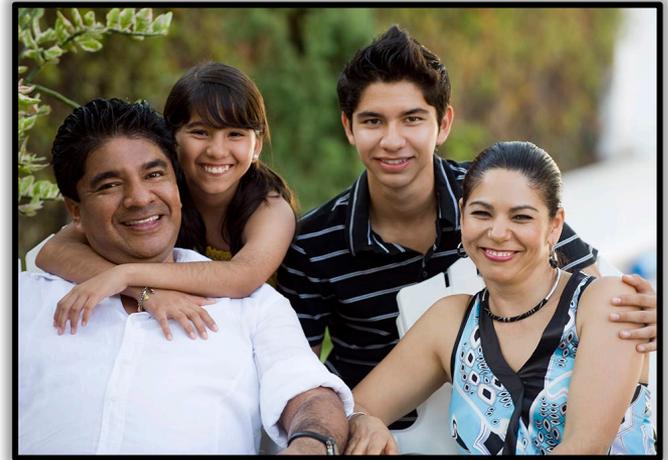
TAX FILER

- ✓ Tax filer
- ✓ Spouse and dependents on the tax return

Example: Married Couple with Children

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- Teresa and Antonio are married with 2 children, Gaby and Michael
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What are the Medicaid households for this family?

	Counted in Household				HH Size for Medicaid
	Teresa	Antonio	Gaby	Michael	
Teresa	✓	✓	✓	✓	4
Antonio	✓	✓	✓	✓	4
Gaby	✓	✓	✓	✓	4
Michael	✓	✓	✓	✓	4

MEDICAID HH RULE

TAX DEPENDENT

- ✓ Same household as tax filer claiming individual as dependent

Example: Three-Generation Household

Sonya, Kyla and Diane

- Sonya lives with and supports her 60-year-old mother, Diane and 7-year-old daughter, Kyla
- Sonya is the tax filer and claims Diane and Kyla as tax dependents



What are the Medicaid households for this family?

	Counted in Household			HH Size for Medicaid
	Sonya	Kyla	Diane	
Sonya	✓	✓	✓	3
Kyla	✓	✓	✓	3
Diane			✓	1

MEDICAID HH RULE

TAX FILER

- ✓ Tax filer
- ✓ Spouse and dependents on the tax return

Example: Three-Generation Household

Sonya, Kyla and Diane

- Sonya lives with and supports her 60-year-old mother, Diane and 7-year-old daughter, Kyla
- Sonya is the tax filer and claims Diane and Kyla as tax dependents



What are the Medicaid households for this family?

	Counted in Household			HH Size for Medicaid
	Sonya	Kyla	Diane	
Sonya	✓	✓	✓	3
Kyla	✓	✓	✓	3
Diane			✓	1

MEDICAID HH RULE

TAX DEPENDENT

- ✓ Same household as tax filer claiming individual as dependent

Example: Three-Generation Household

Why is Diane a household of 1 for Medicaid?

- She is Sonya's tax dependent, but she is not Sonya's child or spouse. Therefore, she is treated as a non-filer.
- As a non-filer, Diane's household includes herself and any spouse or children living with her. Sonya is her daughter, but she is not considered a child because of her age.



	Counted in Household			HH Size for Medicaid
	Sonya	Kyla	Diane	
Sonya	✓	✓	✓	3
Kyla	✓	✓	✓	3
Diane			✓	1

MEDICAID HH RULE

**NON-FILER
NON-DEPENDENT**

If 19 or older:

- ✓ Individual
- ✓ Spouse and children living with individual

Example: Non-Married Parents

Dan, Jen, Drew and Mary

- Dan and Jen live together with their 2 children, Drew and Mary
- Dan and Jen both have income
- For taxes, Jen claims the children, Dan files on his own



What are the Medicaid households for this family?

	Counted in Household				HH Size for Medicaid
	Dan	Jen	Drew	Mary	
Dan	✓				1
Jen		✓	✓	✓	3
Drew	✓	✓	✓	✓	4
Mary	✓	✓	✓	✓	4

MEDICAID HH RULE

TAX FILER

- ✓ Tax filer
- ✓ Spouse and dependents on the tax return

Example: Non-Married Parents

Why are Drew and Mary a household of 4 for Medicaid?

- The children are tax dependents, but they fall under one of the exceptions to the tax dependent rule — they are children living with both parents who are unmarried
- Using the non-filer rule as it applies to individuals under 19, for each child we count their parents and their siblings who are living with them.



	Counted in Household				HH Size for Medicaid
	Dan	Jen	Drew	Mary	
Dan	✓				1
Jen		✓	✓	✓	3
Drew	✓	✓	✓	✓	4
Mary	✓	✓	✓	✓	4

MEDICAID HH RULE

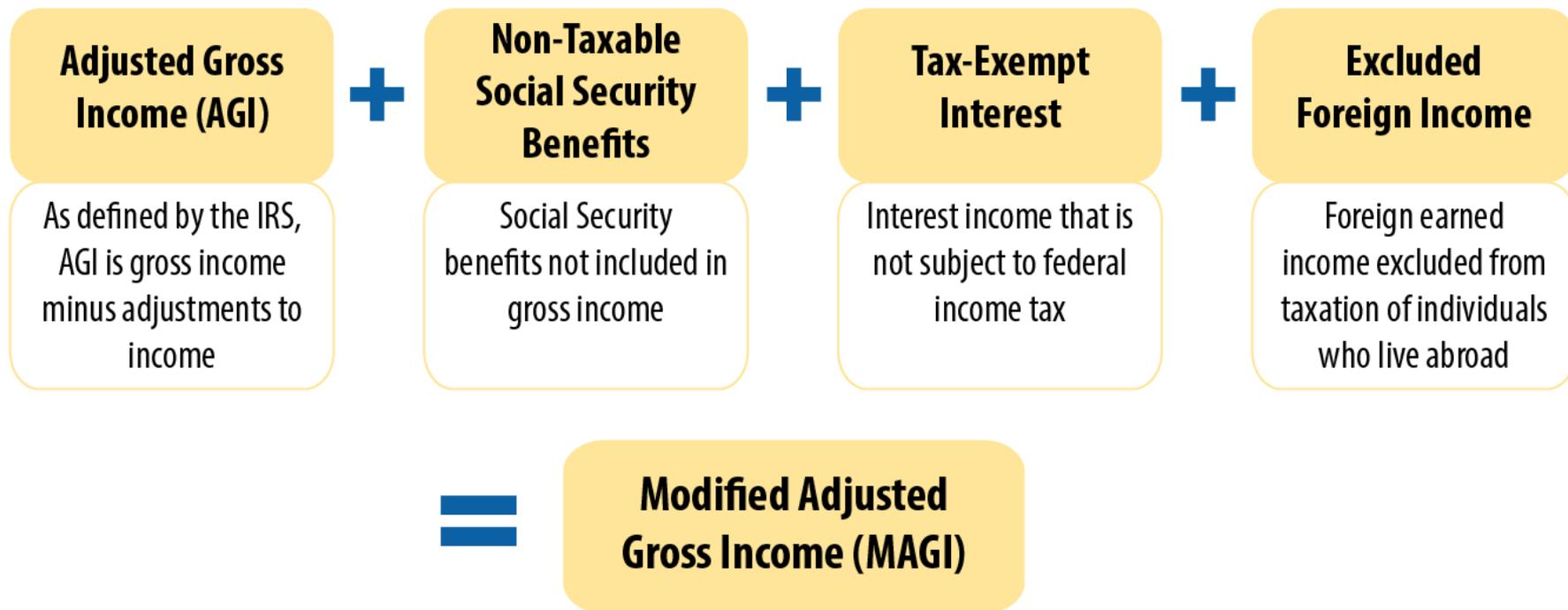
NON-FILER NON-DEPENDENT

If Under 19:

- ✓ Individual
- ✓ Siblings, parents, and children living with individual

What Counts as Income for PTC and Medicaid

What Is Modified Adjusted Gross Income (MAGI)?



- Income can come in the form of money, goods, or services
- Cash income is taxable and included even if:

“I haven’t declared it in the past”

“It’s on the side”

“It’s not my main job”

“I only work seasonally or occasionally”



All income is taxable unless specifically excluded by law from taxation

Examples of Taxable Income	Examples of Non-Taxable Income
Wages, salaries, bonuses	TANF payments
Self-employment income	Child support payments
Tips and gratuities	Sickness and injury payments
Farm income	Supplemental Security Income (SSI)
Rent income	Veterans' benefits
Hobby income	Workers' compensation

See IRS Publications 17 and 525 for more details on what income is taxable and not taxable

- **Pre-tax deductions** (such as retirement contributions): Not included in MAGI
- **Social security** (including survivors benefits and SSDI): Even the untaxable portion is included in the MAGI of a person with a tax filing requirement
- **Alimony**: Starting with judgments after January 1, 2019, neither spouse will include alimony on the tax return; others can choose to adopt this method



Advice for estimating income:

- Does the person have regular monthly income?
- If no regular income, what jobs are lined up for the year?
- If no good projected estimate, consider adding or subtracting from previous year's income (if available)
- Make estimates by job or by month (using receipts, invoices, bank records, etc.)

Advice for estimating expenses:

- Does the person have regular monthly expenses?
- What large expenses does the person anticipate?
- What were the person's expenses in previous year?
- Use receipts, credit/debit card records, known costs of supplies

What types of business expenses may be deductible?

- Advertising
- Commissions
- Contract labor
- Legal or professional fees
- Office supplies
- Rent/lease/repair of equipment
- Business meals and entertainment
- Telephone and utilities
- Business mileage or transportation expenses

Household's Income:

- MAGI of tax filer and all tax dependents who are *required* to file a tax return

A single dependent under age 65 has a tax filing requirement if (in 2019):

Unearned income is more than \$1,100	OR	Earned income is more than \$12,200	OR	Taxable gross income is more than the larger of: \$1,100 Earned income (up to \$11,850) + \$350
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Note: Supplemental Security Income (SSI) and non-taxable Social Security benefits are not counted in making this determination

- If a dependent has a tax filing requirement, both taxable and non-taxable Social Security (but not SSI) are counted towards the household income

Example: Single Adult with Dependent

Jill and Ryan

- Jill lives with Ryan, her 17-year-old grandson, and claims him as a tax dependent
- Jill's income: \$18,000
- Ryan's income from Social Security survivors' benefits that is *not* used toward his support: \$13,000



Whose income is counted in the household income?

	Premium Tax Credits		
	HH	Income	FPL
Jill	2	\$18,000	106%
Ryan	2	\$18,000	106%

- Ryan does not have a tax filing requirement, so his income is not counted
- Even if Ryan's Social Security benefits are paid to Jill on his behalf, the benefits are Ryan's income.

Example: Single Adult with Dependent

Jill and Ryan

- Jill lives with Ryan, her 17-year-old grandson, and claims him as a tax dependent
- Jill's income: \$18,000
- Ryan's income **from a part-time job**: \$13,000



Whose income is counted in the household income?

	Premium Tax Credits		
	HH	Income	FPL
Jill	2	\$31,000	183%
Ryan	2	\$31,000	183%

- Ryan's income is above the tax filing threshold for a dependent so his income is counted towards the household income.

Example: Single Adult with Dependent

Jill and Ryan

- Jill lives with Ryan, her 17-year-old grandson, and claims him as a tax dependent
- Jill's income: \$18,000
- Ryan's income **from a part-time job**: \$13,000
- Ryan's income **from Social Security survivors' benefits**: \$13,000



Whose income is counted in the household income?

	Premium Tax Credits		
	HH	Income	FPL
Jill	2	\$44,000	260%
Ryan	2	\$44,000	260%

- Ryan's income is above the tax filing threshold for a dependent so *all* of his income (including Social Security) is counted towards the household income

How Income Time Periods Differ between Medicaid and Premium Tax Credits

Medicaid

- In general, eligibility is based on current monthly income

Advance Premium Tax Credits

- Eligibility is based on projected annual income for the coverage year and then reconciled based on actual annual income



PTC Eligibility Projects Forward



Carla

- Carla works in retail and lives in Ohio
- In November, she applies for coverage in the Marketplace and provides this income information:
 - November's income is: \$1,370 (132% FPL)
 - Projects 2020 income to be: \$17,000 (136% FPL), accounting for fluctuations
- The Marketplace assess her eligible for Medicaid and transfers her case to Medicaid in late December
- Medicaid asks Carla to provide most recent pay stubs, which reflect increased hours
- Medicaid is denied and she is sent back to the Marketplace

ACTION NEEDED: Update and resubmit your 2019 Marketplace application

Information on your Marketplace application showed that someone in your household appeared to be eligible for [state Medicaid program] (Medicaid) or [state Children's Health Insurance Program] (CHIP). However, your state determined that the following people **don't** qualify for these programs based on information that could include your household income and family size:

- [Name]

What to do now

Update and resubmit your Marketplace application. The Marketplace will check your information again to see if anyone on your application is eligible to buy a Marketplace plan and get help with costs. If we don't hear from you, you won't get health coverage through the Marketplace.

When you update your application, you may answer questions about Medicaid and CHIP eligibility. If you've had income or family size changes since you last applied, select answers indicating that no one lost or was denied coverage through [state Medicaid program] (Medicaid) or [state CHIP program] (CHIP), as applicable. This way, you'll get the most accurate information about your household's current eligibility for coverage and help with costs. You may be eligible for Medicaid or CHIP now, even if you weren't when you last applied.

How to resubmit your Marketplace application

If you have a Marketplace account and applied online

1. Visit HealthCare.gov and log into your Marketplace account.
2. Select your name in the top right and select "My Applications & Coverage" from the drop-down menu.
3. Open your current Marketplace application under "Your existing applications."
4. Select "Report a life change" from the menu on the left. Then select the "Report a Life Change" button.
5. Select "Report a change in my household's income, size, address, or other information," then continue to review your application and update your information, as needed.
6. Submit your completed Marketplace application.



How Marketplaces and Medicaid Combine Household and Income Rules to Determine Eligibility

Example: Three-Generation Household

Sonya, Kyla and Diane

- Sonya lives with and supports her 60-year-old mother, Diane and 7-year-old daughter, Kyla
- Sonya's annual income is \$35,000
- Diane makes \$3,000 doing odd jobs
- Sonya is the tax filer and claims Diane and Kyla as tax dependents



How does eligibility for this family work?

	Medicaid			Premium Tax Credits			Outcome
	HH	Income	FPL	HH	Income	FPL	
Sonya	3	\$35,000	164%	3	\$35,000	164%	PTC
Kyla	3	\$35,000	164%	3	\$35,000	164%	Medicaid/CHIP
Diane	1	\$3,000	24%	3	\$35,000	164%	Depends on state

Example: Non-Married Parents

Dan, Jen, Drew and Mary

- Dan and Jen live together with their children, Drew and Mary
- Dan's income is \$18,000
- Jen's income is \$26,000
- For taxes, Jen files as Head of Household and claims the children, Dan files as Single



How does eligibility for this family work?

	Medicaid			Premium Tax Credits			Outcome
	HH	Income	FPL	HH	Income	FPL	
Dan	1	\$18,000	144%	1	\$18,000	144%	PTC
Jen	3	\$26,000	122%	3	\$26,000	122%	Depends on state
Drew	4	\$44,000	171%	3	\$26,000	122%	Medicaid/CHIP
Mary	4	\$44,000	171%	3	\$26,000	122%	Medicaid/CHIP

- Reference Guide: [Yearly Guidelines and Thresholds](#)
 - [Coverage Year 2020](#) (PDF)
- Reference Guide: [Medicaid Household Rules](#)
- Update: [Tax Law Changes to MAGI in 2018](#)
- Guide: [Health Assister's Guide to Tax Rules](#)
- Key Facts:
 - [Determining Households for Medicaid and CHIP](#)
 - [Determining Households for PTC](#)
 - [Income Definitions for Marketplace and Medicaid Coverage](#)

Part II: Premium Tax Credits

- Thursday, October 3 | 2 pm ET (11 am PT)

Part III: Auto-Renewal Process for 2020

- Tuesday, October 8 | 2 pm ET (11 am PT)

Part IV: Preventing & Resolving Data-Matching Issues

- Thursday, October 10 | 2 pm ET (11 am PT)

Part V: Plan Design

- Tuesday, October 15 | 2 pm ET (11 am PT)

Register for upcoming webinars at
www.healthreformbeyondthebasics.org/events

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For more information and resources, please visit:

www.healthreformbeyondthebasics.org

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