



Health Reform: **Beyond the Basics**

healthreformbeyondthebasics.org

A Walk Through the Marketplace Application and Enrollment Process

Center on Budget and Policy Priorities

January 15, 2014



SCENARIO 1: JOE AND DANIELLE FRASER



Joe and Danielle Fraser (Florida)

- Married
- Both 30 years old
- Joe earns \$5,000, Danielle earns \$22,000
- Joe is uninsured
- Danielle has employer coverage with \$75/mo premium, and no offer of dependent coverage





Determining Eligibility for Joe Fraser

The screenshot shows the HealthCare.gov homepage. At the top, the logo "HealthCare.gov" is on the left, and navigation links "Learn", "Get Insurance", and "Log in" are in the center. A "Español" link is on the right. Below the logo, there are links for "Individuals & Families", "Small Businesses", and "All Topics". A search bar with the text "Search" and a "SEARCH" button is on the right. The main content area has a blue background with the text "WELCOME TO THE MARKETPLACE: Find health coverage that meets your needs and budget." and "Enroll now. We can help you get coverage." Below this are three circular icons: "SEE PLANS BEFORE I APPLY" (blue circle with a document icon), "APPLY NOW FOR HEALTH COVERAGE" (orange circle with a calendar icon), and "SEE IF I CAN GET LOWER COSTS" (blue circle with a person and dollar sign icon). At the bottom, there is a dark blue bar with navigation links: "Using your new insurance coverage", "1-page guide to getting coverage", "Find local help", "Call 1-800-318-2596 for information", and "Enrollment deadlines & news". The footer is light gray and contains the "Health Insurance Marketplace" logo, a countdown "84 DAYS LEFT TO ENROLL", and a calendar icon showing "MAR 31" with the text "Open Enrollment Closes".

HealthCare.gov

Learn Get Insurance Log in Español

Individuals & Families Small Businesses All Topics

Search SEARCH

WELCOME TO THE MARKETPLACE: Find health coverage that meets your needs and budget.

Enroll now. We can help you get coverage.

SEE PLANS BEFORE I APPLY

APPLY NOW FOR HEALTH COVERAGE

SEE IF I CAN GET LOWER COSTS

Using your new insurance coverage 1-page guide to getting coverage Find local help Call 1-800-318-2596 for information Enrollment deadlines & news

Health Insurance Marketplace

84 DAYS LEFT TO ENROLL

MAR 31 Open Enrollment Closes



Determining Eligibility for Joe Fraser: Who Is Applying for Coverage

Florida

Apply

Get Results

Get Coverage

HELP

Application ID: 205667347

EDIT

GET STARTED

✓ Privacy policy

✓ Contact information

✓ Help applying for coverage

✓ Help paying for coverage

5 Who needs coverage

FAMILY & HOUSEHOLD

INCOME

ADDITIONAL INFORMATION

REVIEW & SIGN

Who needs coverage

Who are you applying for health coverage for?

☒ Joe Fraser only

☐ Joe Fraser & other family members

☐ Other family members, not Joe Fraser

SAVE & CONTINUE

SITEMAP | GLOSSARY | CONTACT US | ARCHIVE | ACCESSIBILITY | PRIVACY POLICY | LINKS TO OTHER SITES | PLAIN WRITING | VIEWERS & PLAYERS


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7500 Security Boulevard, Baltimore, MD 21244

USA.gov
Government Made Easy

Live Chat



Determining Eligibility for Joe Fraser: Family and Household Information

 Florida

Apply > Get Results > Get Coverage

HELP

Application ID: 205667347

✓ GET STARTED

⬇ FAMILY & HOUSEHOLD

1 Joe Fraser

2 More about this household

3 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Joe Fraser's household information

Does Joe Fraser plan to file a federal income tax return for 2014?
You don't have to file taxes to apply for coverage.

☒ Yes
☐ No

Is Joe Fraser married?

☒ Yes
☐ No

Does Joe Fraser plan to file a joint federal income tax return with his spouse for 2014?

☒ Yes
☐ No

Who is Joe Fraser's spouse?

☒ Someone else

Live Chat



Determining Eligibility for Joe Fraser: Family and Household Information

Florida

Apply > Get Results > Get Coverage

HELP

Application ID: 205667347

✓ GET STARTED

⬇ FAMILY & HOUSEHOLD

1 Joe Fraser

2 More about this household

3 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

☒ Yes

☐ No

Who is Joe Fraser's spouse?

☒ Someone else

First name

Middle optional

Last name

Suffix optional

Danielle

Fraser

Select...

Date of birth

11/23/1983

MM/DD/YYYY

Will Joe Fraser and Joe Fraser's spouse claim any dependents on their joint federal income tax return for 2014?

☐ Yes

☒ No

SAVE & CONTINUE

Live Chat



Determining Eligibility for Joe Fraser: Family and Household Information

The screenshot shows the Florida Health Reform application interface. At the top, there are tabs for 'Apply', 'Get Results', and 'Get Coverage'. The 'Apply' tab is active. Below the tabs, the application ID '207937830' is displayed. A sidebar on the left lists steps: 'GET S...', 'FAMIL...', '1 Joe F...', '2 More...', '3 Summ...', 'INCO...', 'ADDI...', 'INFOR...', and 'REVI...'. The main content area shows a form for 'Spouse for 2014' with 'Yes' and 'No' radio buttons. A modal window titled 'Add these people' is open, displaying a light blue box with the text: 'You've added this person who isn't applying for coverage', 'Danielle Fraser', '11/23/1983', and a 'Remember' note: 'The person listed above is in your household, but isn't applying for coverage. We need some information about them to determine your eligibility for help paying for coverage.' Below this, it asks 'Is this information correct?' with 'Yes' (selected) and 'No. I need to make changes to this information.' radio buttons. At the bottom of the modal are 'CANCEL' and 'SAVE' buttons. In the background, a 'SAVE & CONTINUE' button is visible at the bottom right, along with a 'Live Chat' button.



Determining Eligibility for Joe Fraser: Family and Household Information

Florida

Apply > Get Results > Get Coverage

HELP

Application ID: 205667347

EDIT

✓ GET STARTED

⬇ FAMILY & HOUSEHOLD

1 Joe Fraser

2 Danielle Fraser

3 More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Does Joe Fraser 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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Determining Eligibility for Joe Fraser: Family and Household Information

Florida

Apply > Get Results > Get Coverage

HELP

Application ID: 205667347

✓ GET STARTED

⬇ FAMILY & HOUSEHOLD

✓ Joe Fraser

✓ Danielle Fraser

3 More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

☐ Joe Fraser

☐ Danielle Fraser

☒ None of these people

EDIT

Are any of these people pregnant? *optional*

☐ Danielle Fraser

☒ None of these people

SAVE & CONTINUE

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Determining Eligibility for Joe Fraser: Family and Household Information

Florida

Apply > Get Results > Get Coverage

HELP

Application ID: 205667347

✓ GET STARTED

⬇ FAMILY & HOUSEHOLD

✓ Joe Fraser

✓ Danielle Fraser

✓ More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Summary

Review family & household information

Household Members [EDIT](#)

Joe Fraser's information

Sex Male	
U.S. citizen or U.S. national Yes	
Home address 1260 Northwest 50th Street Miami, FL 33127	Mailing address Same as home address
Will file a 2014 income tax return Yes, Jointly with Danielle Fraser	Spouse information Danielle Fraser
Tax dependents claimed for 2014 None	
Hispanic, Latino, or Spanish origin No	

Live Chat



Determining Eligibility for Joe Fraser: Income Information

Florida

Apply > Get Results > Get Coverage

HELP

Application ID: 205667347

BACK TO INCOME

✓ GET STARTED

✓ FAMILY & HOUSEHOLD

1 INCOME

2 Danielle Fraser

3 Summary

o ADDITIONAL INFORMATION

o REVIEW & SIGN

Does Joe Fraser have any of the following income?

[Learn more about Income](#)

Job

Self-employment

Social Security benefits

Unemployment

Retirement

Pension

Capital gains

Investment income

Rental or royalty income

Farming or fishing income

Alimony received

Other income

☐ Yes

☐ No

SAVE & CONTINUE

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Determining Eligibility for Joe Fraser: Income Information

The screenshot shows the Florida Health Reform application process. A modal form titled "Add income for Joe Fraser" is open, asking for income information. The background shows a progress bar with steps: GET STARTED, FAMILY INFORMATION, INCOME, ADDITIONAL INFORMATION, and REVIEW. The "INCOME" step is active, showing a list of family members: 1 Joe Fraser, 2 Daniel, and 3 Summer. The modal form has a close button (X) in the top right corner.

Add income for Joe Fraser

What type of income would you like to add?

Self-employment

How much net income (profits once expenses are paid) will Joe Fraser get from this self-employment this month? If the costs for this self-employment are more than the amount Joe Fraser expects to earn, you can enter a negative number.

Type of work <small>optional</small>	Amount	Profit or Loss
yard work	\$417.00	Profit

CANCEL SAVE

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Determining Eligibility for Joe Fraser: Income Information

Florida

Apply > Get Results > Get Coverage

HELP

Application ID: 207937830

EDIT

✓ GET STARTED

✓ FAMILY & HOUSEHOLD

+ INCOME

1 Joe Fraser

2 Danielle Fraser

3 Summary

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Does Joe Fraser pay for any of these deductions?

[Learn more about deductions](#)

Alimony Student loan interest Other

If Joe Fraser pays for certain things that can be deducted on an income tax return, telling us about them could make the cost of health insurance a little lower.

☐ Yes

☒ No

SAVE & CONTINUE

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Live Chat



Determining Eligibility for Joe Fraser: Income Information

 Florida **Apply** > Get Results > Get Coverage HELP

✓ GET STARTED

✓ FAMILY & HOUSEHOLD

1 INCOME

2 Joe Fraser

2 Danielle Fraser

3 Summary

4 ADDITIONAL INFORMATION

5 REVIEW & SIGN

^ EDIT

Based on what you told us, if Joe Fraser's income is steady month-to-month, then it's about \$5,004.00 per year.


Is this how much you think Joe Fraser will get in 2014?


☒ Yes

☐ No

SAVE & CONTINUE

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Determining Eligibility for Joe Fraser: Income Information

Florida **Apply** Get Results Get Coverage HELP

✓ GET STARTED

✓ FAMILY & HOUSEHOLD

⬇ INCOME

1 Joe Fraser

2 Danielle Fraser

3 Summary

⬇ ADDITIONAL INFORMATION

○ REVIEW & SIGN

^ EDIT

Joe Fraser's income summary

Joe Fraser's total income in 2014
\$5,004.00

Current monthly income

Income source	How much	How often
Self-employment	\$417.00	Monthly

Current monthly income
\$417.00

SAVE & CONTINUE

Live Chat

Center on
Budget
and Policy
Priorities



Determining Eligibility for Joe Fraser: Income Information

Florida

Apply > Get Results > Get Coverage

HELP

Application ID: 205667347

EDIT

✓ GET STARTED

✓ FAMILY & HOUSEHOLD

+ INCOME

✓ Joe Fraser

2 Danielle Fraser

3 Summary

o ADDITIONAL INFORMATION

o REVIEW & SIGN

Does Danielle Fraser have any of the following income?

[Learn more about income](#)

Job	Retirement	Rental or royalty income
Self-employment	Pension	Farming or fishing income
Social Security benefits	Capital gains	Alimony received
Unemployment	Investment income	Other income

☐ Yes

☐ No

SAVE & CONTINUE

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Live Chat

Determining Eligibility for Joe Fraser: Income Information

Florida

Apply

Get Results

Get Coverage

HELP

Application ID: 205667347

EDIT

✓ GET S

✓ FAMIL

✚ INCO

✓ Joe Fr

2 Danielle Fraser

3 Summ

○ ADDI

INFOR

○ REVIE

Add income for Danielle Fraser

What type of income would you like to add?

Job

Name of employer

Lockhart and Co.

How much does Danielle Fraser get paid (before taxes are taken out)?

Tell us about the regular pay from all jobs that you get as well as any one-time amounts this month, like a bonus or a severance payment.

Amount

\$22,000.00

How often does Danielle Fraser get this amount?


Yearly

CANCEL


SAVE

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This site is powered by [CMS.gov](#)



USA.gov

Live Chat



Determining Eligibility for Joe Fraser: Income Information

The screenshot shows a web application for Florida's Health Reform. The top navigation bar includes the Florida state logo, a progress bar with 'Apply' (active), 'Get Results', and 'Get Coverage', and a 'HELP' link. A left sidebar lists the application steps: 'GET STARTED', 'FAMILY & HOUSEHOLD', 'INCOME' (expanded), 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN'. Under 'INCOME', 'Joe Fraser' and 'Danielle Fraser' are listed with checkmarks, and '3 Summary' is highlighted. The main content area is titled 'Income summary' and contains two sections: 'Joe Fraser' and 'Danielle Fraser'. Each section displays 'Yearly income' and 'Monthly income' with corresponding values. 'Joe Fraser' has a yearly income of \$5,004.00 and a monthly income of \$417.00. 'Danielle Fraser' has a yearly income of \$22,000.00 and a monthly income of \$1,833.33. Each section has an 'EDIT' button. At the bottom right, there is a green 'SAVE & CONTINUE' button and a 'Live Chat' button.

Individual	Yearly income	Monthly income
Joe Fraser	\$5,004.00	\$417.00
Danielle Fraser	\$22,000.00	\$1,833.33



Determining Eligibility for Joe Fraser: Additional Information

Florida

Apply > Get Results > Get Coverage

HELP

Application ID: 205667347

BACK TO ADDITIONAL INFORMATION

✓ GET STARTED

✓ FAMILY & HOUSEHOLD

✓ INCOME

⬇ ADDITIONAL INFORMATION

1 Joe Fraser

2 Other questions

○ REVIEW & SIGN

Is Joe Fraser enrolled in health coverage from any of the following?

☐ Florida's Medicaid Program

☐ Florida's CHIP Program

☐ Medicare

☐ TRICARE (Don't choose this if you have Direct Care or Line of Duty)

☐ VA health care program

☐ Peace Corps

☐ Individual insurance (non-group coverage)

☒ None of these

SAVE & CONTINUE

SITEMAP | GLOSSARY | CONTACT US | ARCHIVE | ACCESSIBILITY | PRIVACY POLICY | LINKS TO OTHER SITES | PLAIN WRITING | VIEWERS & PLAYERS

Live Chat



Determining Eligibility for Joe Fraser: Additional Information

Florida

Apply > Get Results > Get Coverage

HELP

Application ID: 207937830

☒ None of these

EDIT

✓ GET STARTED

✓ FAMILY & HOUSEHOLD

✓ INCOME

⬇ ADDITIONAL INFORMATION

1 Joe Fraser

2 Other questions

○ REVIEW & SIGN

Is Joe Fraser currently eligible for health coverage through a job (even if it's through COBRA or from another person's job, like a spouse)?

☐ Yes

☒ No

SAVE & CONTINUE

SITEMAP | GLOSSARY | CONTACT US | ARCHIVE

ACCESSIBILITY | PRIVACY POLICY | LINKS TO OTHER SITES | PLAIN WRITING | VIEWERS & PLAYERS

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Live Chat



Determining Eligibility for Joe Fraser: Review and Sign

Florida

Apply > Get Results > Get Coverage

HELP

Application ID: 205667347

✓ GET STARTED

✓ FAMILY & HOUSEHOLD

✓ INCOME

✓ ADDITIONAL INFORMATION

⬇ REVIEW & SIGN

1 Review application

2 Sign & submit

Review application

PRINT DOWNLOAD

Household contact information EDIT

Name
Joe Fraser

Date of birth
10/07/1983

Email address
cloud@cbpp.org

Home address
1260 Northwest 50th Street, Miami, FL, 33127

Mailing address
1260 Northwest 50th Street, Miami, FL, 33127

Preferred phone number
212-423-1080 (Cell)

Second phone number
Not provided

Preferred spoken language
English

Preferred written language
English

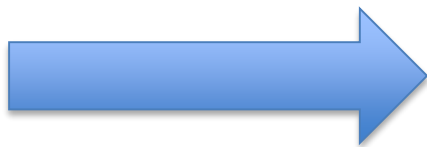
Preferred method to read notices
Read my notices online

Live Chat



Is Joe Eligible for Medicaid?

- Who is in Joe's Medicaid household?
 - Joe and Danielle, household size of 2
- What income does Medicaid count?
 - Joe's income (\$5,000) plus Danielle's income (\$22,000) = \$27,000
- What is Joe's poverty level income?
 - \$27,000 for a household of 2 is 174% FPL



Joe is NOT eligible for Medicaid



Is Joe Eligible for Premium Tax Credits?

- How will Joe file taxes?
 - Married, filing jointly
- Who is in Joe's PTC household?
 - Joe and Danielle, household size of 2
- What income counts for PTC?
 - Joe's income (\$5,000) plus Danielle's income (\$22,000) = \$27,000
- What is Joe's poverty level income?
 - \$27,000 for a household of 2 is 174% FPL
- Does Joe have minimum essential coverage?
 - No



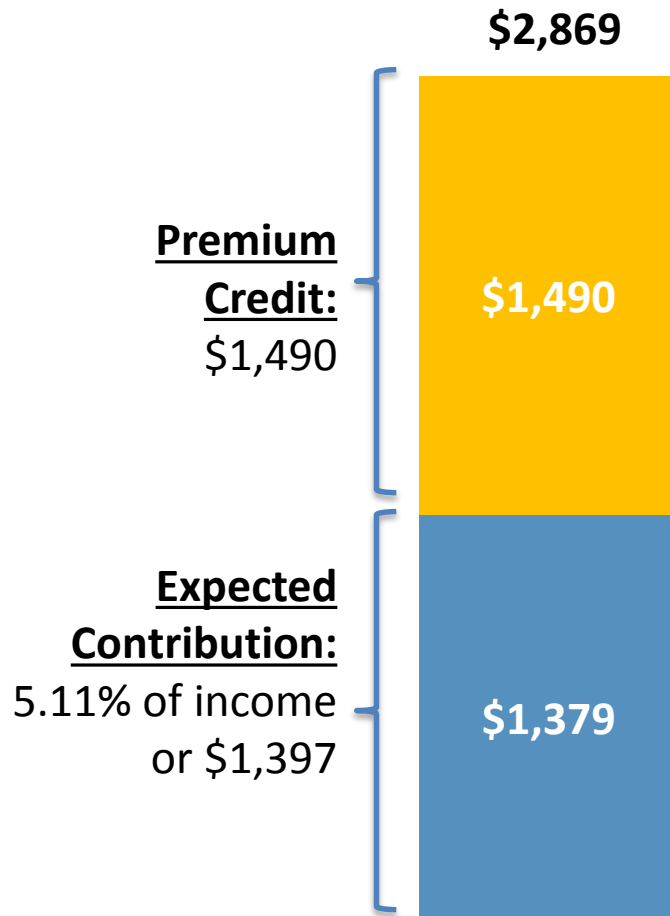
Joe is eligible for PTCs



Joe Fraser's Eligibility



- Income: 174% FPL
- Plan cost: \$2,869
- Expected contribution:
5.11% of income or \$1,379
- Premium credit: \$1,490





Plan Selection: Joe and Danielle (Florida)



Employer does not offer dependent coverage

Summary of Family Coverage Options

Family Member	Other Source of Coverage?	Eligible for APTC?	Shopping on the Marketplace?
Danielle	yes (employer)	no	no
Joe	no	yes	yes



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174% (CSR 87%)

APTC: \$124/month

Application
 Eligibility Results
 Enroll

Set Premium Tax Credit

Getting a new job, having a baby, or [other life changes](#) can affect the amount of your premium tax credit. Keep this in mind as you decide how much of your tax credit to use to lower your monthly premium.

Do you want to use all of your \$124 premium tax credit each month?

YES **NO**

Change the tax credit amount you want to use each month by sliding the arrow on the bar OR typing an amount in the monthly tax credit box. You can use up to \$305 toward monthly premium (for the year) credit on your federal income tax return

Monthly usage:

\$100

\$0/month

\$124/month

\$100/month x 12 months = \$1200 towards monthly premiums
+ \$288 on your Federal tax return

\$1,488 total premium tax credit

USE THIS AMOUNT



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174% (CSR 87%)

APTC: \$124/month

Application Eligibility Results **Enroll**

Select a health plan for Group 0 Eligible Plans Saved Plans 0 Compare plans 0

If you confirm your plan today, your coverage start date will be 02/01/2014.

All health plans (45)

- ☐ Bronze Plans (16)
- ☒ **Silver Plans (16)**
- ☐ Gold Plans (11)
- ☐ Platinum Plans (2)

[What do these mean?](#)

[3 things to know about Marketplace health plans](#)

[Learn more about the terms on this page](#)

Narrow your results:

COSTS ?

Cost-sharing reduction plans [CHANGE](#)

16 health plans

Sort by ...

- Sort by ...
- Monthly premium
- Maximum out-of-pocket
- Health plan name (A-Z)
- Health plan name (Z-A)

DETAILS

ENROLL

PPO | Silver

Monthly premium	Deductible	Out-of-pocket maximum	Copayments / Coinsurance
\$256/mo.	\$5,000 group total	\$6,350	\$25 Primary doctor \$50 Specialist doctor \$8 Generic prescription

[Show more +](#)

[Plan Brochure](#)
[Summary of Benefits](#)
[Provider directory](#)

DETAILS

ENROLL

HMO | Silver | National provider network

Monthly premium	Deductible	Out-of-pocket	Copayments /



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174% (CSR 87%)

APTC: \$124/month

Application Eligibility Results **Enroll**

Select a health plan for Group 0 Eligible Plans Saved Plans 0 Compare plans 0

[Learn more about the terms on this page](#) [Show more +](#) [Summary of Benefits](#) [Provider directory](#)

Narrow your results:

COSTS

Cost-sharing reduction plans [Show all plans](#) [CHANGE](#)

Premium range [Show all premiums](#) [CHANGE](#)

Yearly deductible [Show all deductibles](#) [CHANGE](#)

Out-of-pocket maximum [Show all out-of-pocket maximum amounts](#) [CHANGE](#)

COVERAGE DETAILS

Dental coverage [Show all plans](#) [CHANGE](#)

☐ Compare ☐ Save **DETAILS** **ENROLL**

HMO | Silver | National provider network

Monthly premium	Deductible	Out-of-pocket maximum	Copayments / Coinsurance
\$268.50/mo.	\$1,300 group total	\$6,350	\$30 Copay after deductible Primary doctor \$40 Copay after deductible Specialist doctor 20% Coinsurance after deductible Generic prescription

[Show less -](#) ☒ Dental: Child [Summary of Benefits](#) [Provider directory](#)

\$2,230 Typical yearly cost for managing type 2 diabetes for one person
\$2,470 Typical costs for a healthy pregnancy and normal delivery

Main costs	Doctors and Hospitals	Other services and prescriptions
Health care costs Plan covers 70% of total average cost of care Yearly premium	Emergency room care 20% Coinsurance after deductible Inpatient hospital care	Routine dental care - adult N/A



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174% (CSR 87%)

APTC: \$124/month

Application Eligibility Results **Enroll**

Select a health plan for Group 0 Eligible Plans Saved Plans 0 Compare plans 0

[Learn more about the terms on this page](#) [Show more +](#) [Summary of Benefits](#) [Provider directory](#)

Narrow your results:

COSTS

Cost-sharing reduction plans [CHANGE](#) [Show all plans](#)

Premium range [CHANGE](#) [Show all premiums](#)

Yearly deductible [CHANGE](#) [Show all deductibles](#)

Out-of-pocket maximum [CHANGE](#) [Show all out-of-pocket maximum amounts](#)

COVERAGE DETAILS

Dental coverage [CHANGE](#) [Show all plans](#)

Premium ranges

You can choose to see plans within a certain monthly cost range. (Select all that apply)

☐ \$0 - \$100 (0) ☐ \$301 - \$400 (12) ☐ \$101 - \$200 (2) ☐ \$401 - \$500 (2) ☐ \$201 - \$300 (24) ☐ \$501+ (0)

[Summary of Benefits](#) [Provider directory](#)

[DETAILS](#) [ENROLL](#)

[SAVE](#)

Main costs

Health care costs
Plan covers 70% of total average cost of care
Yearly premium

Doctors and Hospitals

Emergency room care
20% Coinsurance after deductible
Inpatient hospital care

Other services and prescriptions

Routine dental care - adult
N/A



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174% (CSR 87%)

APTC: \$124/month

Application Eligibility Results Enroll

Select a health plan for Group 0

Eligible Plans Saved Plans 0 Compare plans 0

137 Health Plans

[All plans \(137\)](#)

☒ **Bronze Plans (40)**

☐ Silver Plans (48)

☐ Gold Plans (34)

☐ Platinum Plans (15)

Insurance company

- CoventryOne
- Preferred Medical Plan
- Humana Medical Plan, Inc.
- Aetna
- Molina Marketplace
- Ambetter from Sunshine Health
- Florida Blue (BlueCross BlueShield FL)
- Cigna Health and Life Insurance Company
- Florida Blue HMO (a BlueCross BlueShield FL company)

Learn more about plans

Health plans for one individual, age 30, living in Miami-Dade County, FL. [Change](#)

Based on a household size of two and income of \$27,000, you may qualify for a **\$124/month tax credit** you can choose to apply to your premium for these plans. This tax credit has been applied to the premiums below.

You may also qualify for the [reduced out-of-pocket expenses](#) shown in the plans below.

Showing 40 Bronze plans. [Show all plans](#)

Monthly premium	Deductible	Out-of-pocket Maximum	Copayments/Coinsurance:
\$53/mo One enrollee Premium before tax credit: \$177/mo	\$6,300/yr Per individual	\$6,300/yr Per individual	Primary Doctor: No Charge after deductible Specialist Doctor: No Charge after deductible Generic Prescription: No Charge after deductible ER Visit: No Charge after deductible
\$61/mo One enrollee Premium before tax credit: \$185/mo	\$6,350/yr Per individual	\$6,350/yr Per individual	Primary Doctor: \$30 Specialist Doctor: \$60 Copay after deductible Generic Prescription: \$20 ER Visit: 21% Coinsurance after deductible



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174% (CSR 87%)

APTC: \$124/month

Application Eligibility Results **Enroll**

Select a health plan for Group 0 Eligible Plans Saved Plans 0 Compare plans 0

Compare Save PRINT

ENROLL

HMO | Bronze | National provider network

Monthly premium	Deductible	Out-of-pocket maximum	Copayments / Coinsurance
\$53/mo.	\$6,300/yr group total	\$6,300/yr	No Charge After Deductible Primary doctor No Charge After Deductible Specialist doctor No Charge After Deductible Generic drugs

Costs for medical care [Collapse](#)

Primary care doctor visit	\$30
Specialist visit	\$60
X-rays and diagnostic imaging	No Charge After Deductible In-Network; Not Covered Out-of-Network
Laboratory and outpatient professional services	No Charge After Deductible In-Network; Not Covered Out-of-Network
Hearing aids	Not Covered
Routine eye exam for adults	No Charge In-Network; Not Covered Out-of-Network; 1 Visit(s) per Year
Routine eye exam for children	No Charge In-Network; Not Covered Out-of-Network; 1 Visit(s) per Year
Eyeglasses for children	No Charge In-Network; Not Covered Out-of-Network; 1 Item(s) per Year
Health Savings Account eligible plan	Yes



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174% (CSR 87%)

APTC: \$124/month

Health Issues: asthma, sprained knee ligament

	Health Plan A	Health Plan B	Health Plan B	Health Plan C
	Bronze	Bronze	Silver-CSR	Silver-CSR
Monthly Premium	\$53	\$61	\$96	\$120
Deductible (medical, drug)	\$6,300 (comb.)	\$6,350 (comb.)	\$0 (comb.)	\$900, \$500
Maximum OOP limit	\$6,300	\$6,350	\$2,100	\$1,450
Office visit (PCP, specialist)	n/a	\$30, \$60	\$15, \$30	\$25, \$35
Inpatient hospital	n/a	n/a	\$100/day	20%
Rx (generic, brand)	n/a	\$60, n/a	\$5, \$50	\$17, \$50
Doctor(s) in network?	no	no	no	yes
Prescriptions covered?	no	yes	yes	yes
Physical therapy visit limits	15	10	10	20



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174% (CSR 87%)

APTC: \$124/month

Health Issues: asthma, sprained knee ligament

Identify Consumer's Priorities:

- Cheapest monthly payment?
- Manageable deductible?
- Low co-pays/co-insurance?
- Doctors in network?
- Prescription drug covered?
- Lowest overall annual cost (premiums + anticipated cost-sharing)



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174% (CSR 87%)

APTC: \$124/month

Health Issues: asthma, sprained knee ligament

	Health Plan A	Health Plan B	Health Plan B	Health Plan C
	Bronze	Bronze	Silver-CSR	Silver-CSR
Monthly Premium	\$53	\$61	\$96	\$120
Deductible (medical, drug)	\$6,300 (comb.)	\$6,350 (comb.)	\$0 (comb.)	\$900, \$500
Maximum OOP limit	\$6,300	\$6,350	\$2,100	\$1,450
Office visit (PCP, specialist)	n/a	\$30, \$60	\$15, \$30	\$25, \$35
Inpatient hospital	n/a	n/a	\$100/day	20%
Rx (generic, brand)	n/a	\$60, n/a	\$5, \$50	\$17, \$50
Doctor(s) in network?	no	no	no	yes
Prescriptions covered?	no	yes	yes	yes
Physical therapy visit limits	15	10	10	20



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174% (CSR 87%)

APTC: \$124/month

Health Issues: asthma, sprained knee ligament

Health Emergency: 10-day hospitalization (\$4000 bill)

	Health Plan A		Health Plan B	
	Bronze	<i>annual cost</i>	Silver-CSR	<i>annual cost</i>
Monthly Premium	\$53	\$636	\$96	\$1,152
Deductible (medical, drug)	\$6,300 (comb.)	\$4,000	\$0 (comb.)	
Maximum OOP limit	\$6,300		\$2,100	
Office visit (PCP, specialist)	n/a		\$15, \$30	
Inpatient hospital	n/a		\$100/day	\$1,000
Rx (generic, brand)	n/a		\$5, \$50	
		\$4,636		\$2,152



Plan Selection: Joe and Danielle (Florida)



Employer does offer dependent coverage

Summary of Family Coverage Options

Family Member	Other Source of Coverage?	Eligible for APTC?	Shopping on the Marketplace?
Danielle	yes (employer)	no	no
Joe	yes (spouse ESI)	no	maybe



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174%

APTC: \$0/month

Health Issues: asthma, sprained knee ligament

	Health Plan A	Health Plan B	Health Plan B	Health Plan C
	Bronze	Bronze	Silver	Silver
Monthly Premium	\$177	\$185	\$220	\$240
Deductible (medical, drug)	\$6,300 (comb.)	\$6,350 (comb.)	\$4,200, \$800	\$4,600, \$1,500
Maximum OOP limit	\$6,300	\$6,350	\$6,350	\$6,300
Office visit (PCP, specialist)	n/a	\$30, \$60	\$20, \$50	\$25, \$35
Inpatient hospital	n/a	n/a	\$300/day	20%
Rx (generic, brand)	n/a	\$60, n/a	\$10, \$60	\$17, \$50
Doctor(s) in network?	no	no	no	yes
Prescriptions covered?	no	yes	yes	yes
Physical therapy visit limits	15	10	10	20



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174%

APTC: \$0/month

Health Issues: asthma, sprained knee ligament

	Health Plan A	Health Plan B	Health Plan B	Danielle's ESI
	Bronze	Bronze	Silver	?
Monthly Premium	\$177	\$185	\$220	\$150
Deductible (medical, drug)	\$6,300 (comb.)	\$6,350 (comb.)	\$4,200, \$800	?
Maximum OOP limit	\$6,300	\$6,350	\$6,350	?
Office visit (PCP, specialist)	n/a	\$30, \$60	\$20, \$50	?
Inpatient hospital	n/a	n/a	\$300/day	?
Rx (generic, brand)	n/a	\$60, n/a	\$10, \$60	?
Doctor(s) in network?	no	no	no	?
Prescriptions covered?	no	yes	yes	?
Physical therapy visit limits	15	10	10	?



Plan Selection: Joe and Danielle (Florida)



Applicants (age): Joe (30)

FPL: 174%

APTC: \$0/month

Health Issues: asthma, sprained knee ligament

Identify Consumer's Priorities:

- Cheapest monthly payment?
- Manageable deductible?
- Low co-pays/co-insurance?
- Doctors in network?
- Prescription drug covered?
- Lowest overall annual cost (premiums + anticipated cost-sharing)
- **Buy insurance or not?**



Plan Selection: Joe and Danielle (Florida)



Joe's Options for Coverage

	Buy Marketplace bronze plan	Buy Danielle's employer plan	Go uninsured and pay the penalty
Monthly Cost	\$177	\$150	\$7.90
Annual Cost	\$2,124	\$1,800	\$95



SCENARIO 2: THE WILLIAMS FAMILY




The Williams Family (Florida)

- Paul and Jenna (both 32) are married with two kids, Lucy and Andrew (10 and 12)
- Lynne (62), Paul's mom, lives with them
- The entire family is uninsured
- Paul is a self-employed contractor and expects to earn \$75,000 in 2014, Jenna works part-time at a bookstore earning \$15,000, Lynne makes \$3,000 working part-time at the local library
- Paul and Jenna file jointly, and claim Lucy, Andrew and Lynne as dependents.





Determining Eligibility for the Williams Family



Apply > Get Results > Get Coverage

HELP

Application ID: 205491351

+

 GET STARTED

- ✓ Privacy policy
- ✓ Contact information
- ✓ Help applying for coverage
- ✓ Help paying for coverage
- 5 Who needs coverage**

○ FAMILY & HOUSEHOLD

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Date of birth
07/25/1981

Jenna Williams **EDIT** **REMOVE**

Date of birth
08/22/1981
Relationship to Paul Williams
Spouse

Andrew Williams **EDIT** **REMOVE**

Date of birth
06/08/2001
Relationship to Paul Williams
Son/daughter

Lucy Williams **EDIT** **REMOVE**


Date of birth
09/14/2003
Relationship to Paul Williams
Son/daughter

Lynne Williams **EDIT** **REMOVE**

Live Chat



Determining Eligibility for the Williams Family



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✓ GET STARTED

⬇ FAMILY & HOUSEHOLD

1 Paul Williams

2 Jenna Williams

3 Andrew Williams

4 Lucy Williams

5 Lynne Williams

6 More about this household

7 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

You told us that Paul Williams is married to Jenna Williams.

Does Paul Williams plan to file a joint federal income tax return with his spouse for 2014?

☒ Yes
☐ No

Will Paul Williams and Paul Williams's spouse claim any dependents on their joint federal income tax return for 2014?

☒ Yes
☐ No

Who are Paul Williams and Paul Williams's spouse's dependents?

☒ Andrew Williams
☒ Lucy Williams
☒ Lynne Williams
☐ Someone else

SAVE & CONTINUE

Live Chat



How Can Paul and Jenna Claim Lynne as a Dependent if She Is Not Their Child?

Two types of tax dependents



Children

A child can include your child, step child, adopted child, foster child, brother, sister, niece, nephew or grandchild



Other individuals

Other individuals can include a relative, in-law or a full-time member of your household





Does Lynne Meet the Rules for Being Claimed as a Qualifying Relative?

- US citizen or resident of the US, Canada or Mexico?
 - Yes
- Receive more than 50% of their support from Paul and Jenna?
 - Yes
- Related to Paul or Jenna, or lives in their home all year?
 - Yes
- Makes less than \$3,950 in 2014?
 - Yes



Paul and Jenna can claim
Lynne as a qualifying relative



Determining Eligibility for the Williams Family

Florida

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?

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✓ GET STARTED

+

FAMILY & HOUSEHOLD

✓ Paul Williams

✓ Jenna Williams

✓ Andrew Williams

✓ Lucy Williams

✓ Lynne Williams

✓ More about this household

7 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

33155-1136

Will file a 2014 income tax return

Yes, Jointly with Jenna Williams

Spouse information

Jenna Williams

Tax dependents claimed for 2014

3

Tax dependent

Claimed on tax return for

Andrew Williams

2014

Lucy Williams

2014

Lynne Williams

2014

Lives with and has responsibility for the primary care of

Child name

Date of birth

Relationship

Andrew Williams

06/08/2001

Son/daughter

Lucy Williams

09/14/2003

Son/daughter

Jenna Williams's information

Sex

Female

U.S. citizen or U.S. national

Live Chat

Center on
Budget
and Policy
Priorities



Determining Eligibility for the Williams Family

Florida **Apply** Get Results Get Coverage HELP

Application ID: 205491351 BACK TO INCOME

GET S
✓ FAMIL
+ INCO
1 Paul V
2 Jenna
3 Andre
4 Lucy V
5 Lynne
6 Summ

ADDI
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REVI

Add income for Paul Williams

What type of income would you like to add?

Self-employment

How much net income (profits once expenses are paid) will Paul Williams get from this self-employment this month? If the costs for this self-employment are more than the amount Paul Williams expects to earn, you can enter a negative number.

Type of work <small>optional</small>	Amount	Profit or Loss
contractor	\$8,333.00	Profit

CANCEL SAVE

SITEMAP | GLOSSARY | CONTACT US | ARCHIVE | ACCESSIBILITY | PRIVACY POLICY | LINKS TO OTHER SITES | PLAIN WRITING | VIEWERS & PLAYERS

A federal government website managed by the
U.S. Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244

USA.gov

Live Chat



Determining Eligibility for the Williams Family

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✓ GET STARTED

✓ FAMILY & HOUSEHOLD

+ INCOME

1 Paul Williams

2 Jenna Williams

3 Andrew Williams

4 Lucy Williams

5 Lynne Williams

6 Summary

o ADDITIONAL INFORMATION

o REVIEW & SIGN

Based on what you told us, if Paul Williams's income is steady month-to-month, then it's about \$99,996.00 per year.

Is this how much you think Paul Williams will get in 2014?

☐ Yes

☒ No

Based on what you know today, how much do you think Paul Williams will make in 2014?

Amount

☐ I don't know

\$XXX,XXX.XX


You may be asked to provide proof of your income. If you're not sure what your income will be, give us your best guess. Later on, if your income does change, you can report the change.

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Determining Eligibility for the Williams Family



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✓ GET STARTED

✓ FAMILY & HOUSEHOLD

+ INCOME

1 Paul Williams

2 Jenna Williams

3 Andrew Williams

4 Lucy Williams

5 Lynne Williams

6 Summary

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Paul Williams's income summary

Paul Williams's total income in 2014
\$75,000.00

EDIT

Current monthly income

EDIT

Income source	How much	How often
Self-employment	\$8,333.00	Monthly

Current monthly income

\$8,333.00

SAVE & CONTINUE

Live Chat



Determining Eligibility for the Williams Family

Florida

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SAVE & CONTINUE

✓ GET STARTED

✓ FAMILY & HOUSEHOLD

✓ INCOME

⬇ ADDITIONAL INFORMATION

✓ Paul Williams

✓ Jenna Williams

✓ Andrew Williams

✓ Lucy Williams

5 Lynne Williams

6 Other questions

○ REVIEW & SIGN

Other questions

Answer a few more questions about your household.

Andrew Williams is the

Son/daughter

 of Jenna Williams.

Lucy Williams is the

Son/daughter

 of Jenna Williams.

Lynne Williams is the

Other unrelated

 of Jenna Williams.

SAVE & CONTINUE

Live Chat



Determining Eligibility for the Williams Family

Florida

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HELP

Application ID: 205491351

EDIT

✓ GET STARTED

✓ FAMILY & HOUSEHOLD

✓ INCOME

⬇ ADDITIONAL INFORMATION

✓ Paul Williams

✓ Jenna Williams

✓ Andrew Williams

✓ Lucy Williams

5 Lynne Williams

6 Other questions

Other questions

Answer a few more questions about your household.

Lucy Williams is the

Brother/sister

 of Andrew Williams.

Lynne Williams is the

Grandparent

 of Andrew Williams.

SAVE & CONTINUE

REVIEW & SIGN

Live Chat



Determining Eligibility for the Williams Family

Florida

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Get Results

Get Coverage

HELP

Application ID: 205491351

EDIT

✓ GET STARTED

✓ FAMILY & HOUSEHOLD

✓ INCOME

⬇ ADDITIONAL INFORMATION

✓ Paul Williams

✓ Jenna Williams

✓ Andrew Williams

✓ Lucy Williams

5 Lynne Williams

6 Other questions

○ REVIEW & SIGN

You told us that Andrew Williams is the Brother/sister of Lucy Williams.

Is Andrew Williams relationship to Lucy Williams also any of these relationships?

[Learn more about these relationships](#)

☐ Collateral dependent

☐ Court-appointed guardian

☐ Dependent of a minor dependent

☐ Guardian

☐ Sponsored dependent

☐ Ward

☒ None of the above

You told us that Andrew Williams is the Grandchild of Lynne Williams.

Is Andrew Williams relationship to Lynne Williams also any of these relationships?

[Learn more about these relationships](#)

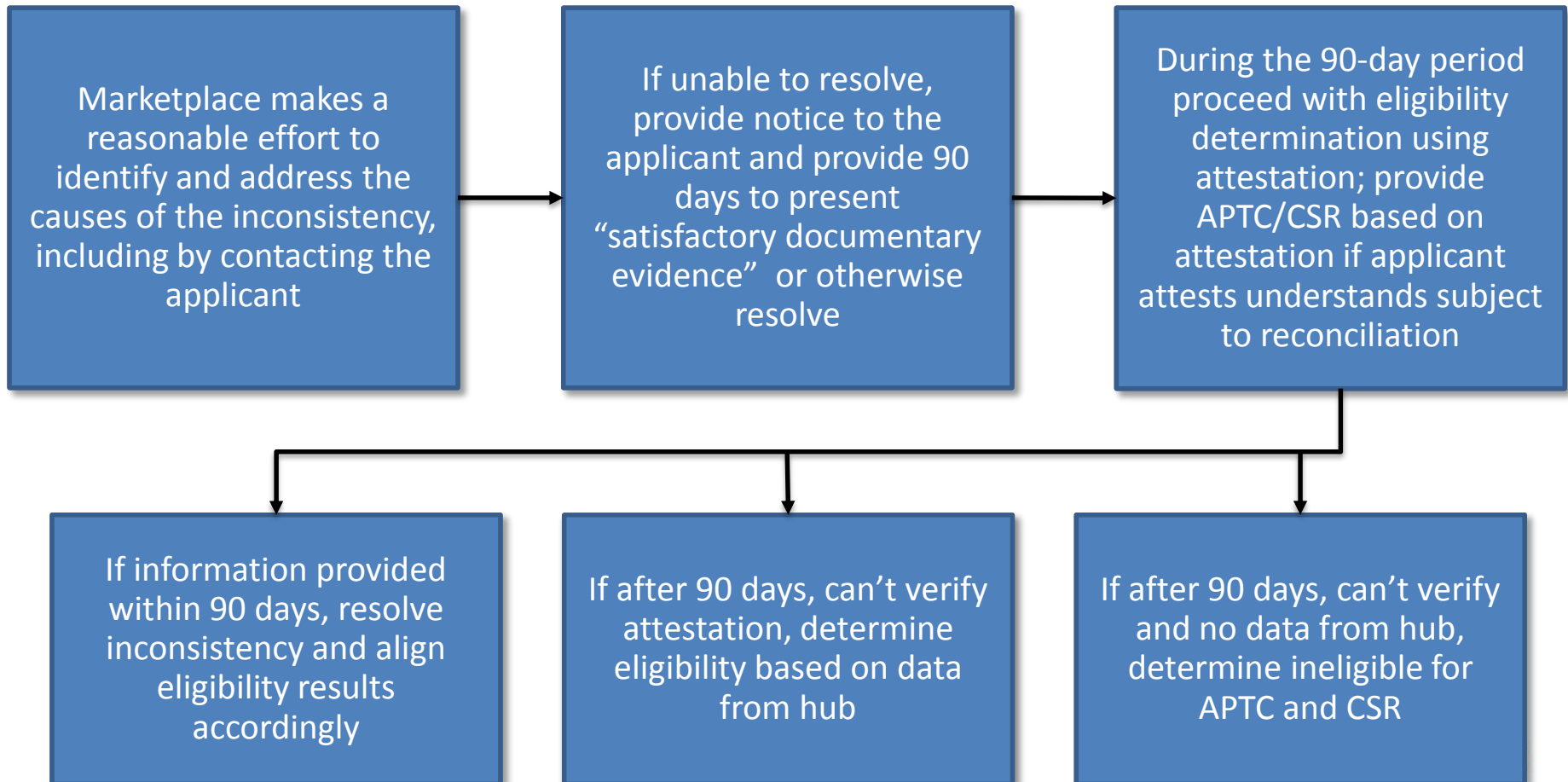
☐ Collateral dependent

☐ Court-appointed guardian

Live Chat



Process for Resolving Inconsistencies Regarding Income





What Documentary Evidence* Can Paul Provide?

What should I do next?

- Sarah Young and John Young - You need to send the Marketplace proof of your yearly income for 2014. Examples of documents you can send include:
 - Wages and tax statement (W-2)
 - Pay stub
 - Letter from employer
 - Cost of living adjustment letter and other benefit verification notices
 - Lease agreement
 - Copy of a check paid to the household member
 - Bank or investment fund statement
 - Document or letter from Social Security Administration (SSA)
 - Form SSA 1099 Social Security benefits statement
 - Self-employed ledger
 - Letter from government agency for unemployment benefits

If you do not provide documentation by the following date, your tax credit amount and lower copayments, coinsurance, and deductibles may end: December 31, 2014.



What Are the Williams Family's Household and Income for Medicaid?



Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Paul	Tax filer	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Jenna	Tax filer	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Andrew	Tax Dependent	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Lucy	Tax Dependent	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Lynne	Non-Filer (Exception to Tax Dependent Rule)	1 (Lynne)	\$3,000 (26% FPL)	Not in FL*

* Eligibility depends on whether or not state expanded Medicaid



What Are the Williams Family's Household and Income for Medicaid?

Tax filer and all persons whom tax filer expects to claim as a dependent

Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Paul	Tax filer	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Jenna	Tax filer	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Andrew	Tax Dependent	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Lucy	Tax Dependent	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Lynne	Non-Filer (Exception to Tax Dependent Rule)	1 (Lynne)	\$3,000 (26% FPL)	Not in FL*

* Eligibility depends on whether or not state expanded Medicaid



What Are the Williams Family's Household and Income for Medicaid?

Household of the tax filer claiming the individual as a dependent

Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Paul	Tax filer	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Jenna	Tax filer	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Andrew	Tax Dependent	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Lucy	Tax Dependent	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Lynne	Non-Filer (Exception to Tax Dependent Rule)	1 (Lynne)	\$3,000 (26% FPL)	Not in FL*

* Eligibility depends on whether or not state expanded Medicaid



What Are the Williams Family's Household and Income for Medicaid?

Adults: Individual plus, if living with individual, spouse and children

Children: Child plus siblings and parents living with child*

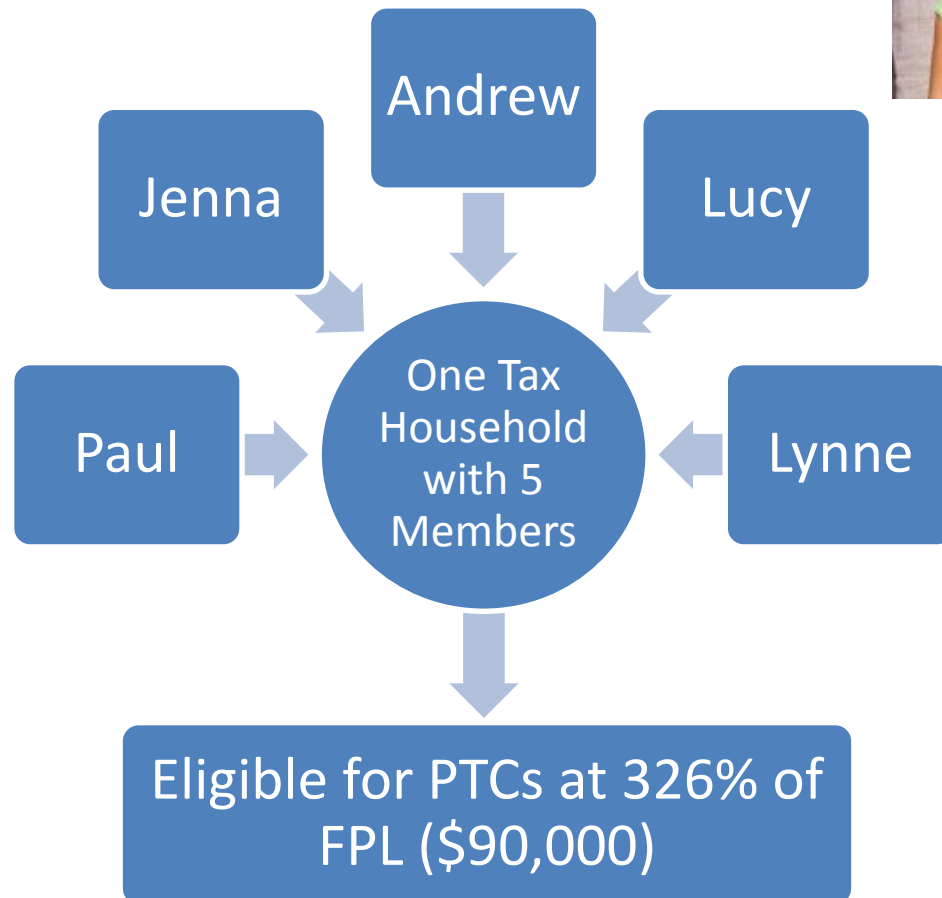
*State options for defining child

Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Paul	Tax filer	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Jenna	Tax filer	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Andrew	Tax Dependent	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Lucy	Tax Dependent	5 (Paul, Jenna, Andrew, Lucy, Lynne)	\$90,000 (326% FPL)	No
Lynne	Non-Filer (Exception to Tax Dependent Rule)	1 (Lynne)	\$3,000 (26% FPL)	Not in FL*

* Eligibility depends on whether or not state expanded Medicaid



What Are the Williams Family's Household and Income for PTCs?





What Happens If Lynne Has Higher Income?

- Paul and Jenna (both 32) are married with two kids, Lucy and Andrew (10 and 12)
- Lynne (62), Paul's mom, lives with them
- The entire family is uninsured
- Paul is a self-employed contractor and expects to earn \$75,000 in 2014, Jenna works part-time at a bookstore earning \$15,000, **Lynne has \$16,000 in income from pensions**
- Paul and Jenna file jointly, and **claim Lucy, Andrew. Lynne files on her own.**





What Are the Williams Family's Household and Income for Medicaid?



Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Paul	Tax filer	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Jenna	Tax filer	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Andrew	Tax Dependent	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Lucy	Tax Dependent	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Lynne	Tax filer	1 (Lynne)	\$16,000 (139% FPL)	No



What Are the Williams Family's Household and Income for Medicaid?

Tax filer and all persons whom tax filer expects to claim as a dependent

Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Paul	Tax filer	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Jenna	Tax filer	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Andrew	Tax Dependent	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Lucy	Tax Dependent	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Lynne	Tax filer	1 (Lynne)	\$16,000 (139% FPL)	No



What Are the Williams Family's Household and Income for Medicaid?

Household of the tax filer claiming the individual as a dependent

Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Paul	Tax filer	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Jenna	Tax filer	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Andrew	Tax Dependent	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Lucy	Tax Dependent	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Lynne	Tax filer	1 (Lynne)	\$16,000 (139% FPL)	No



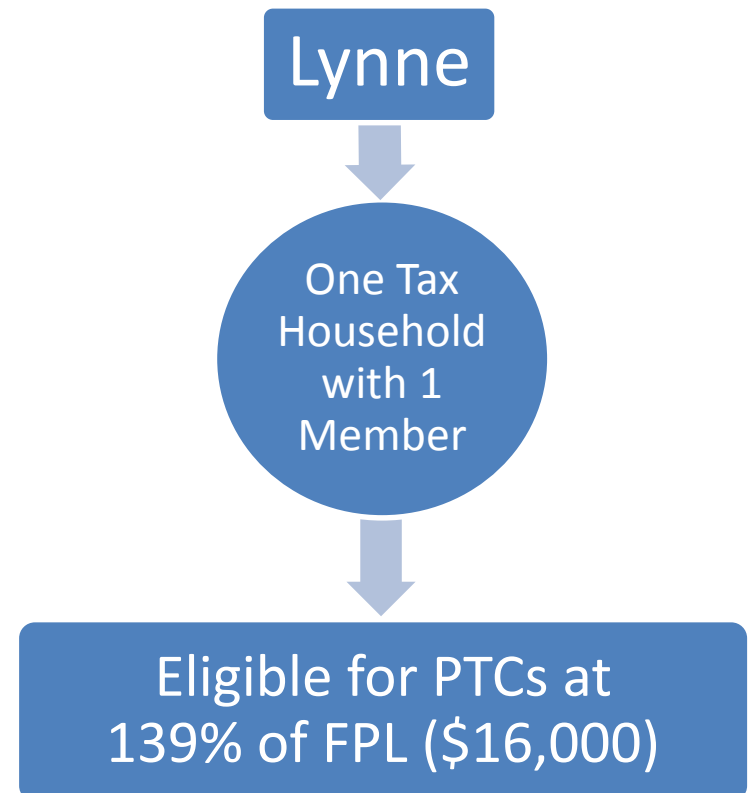
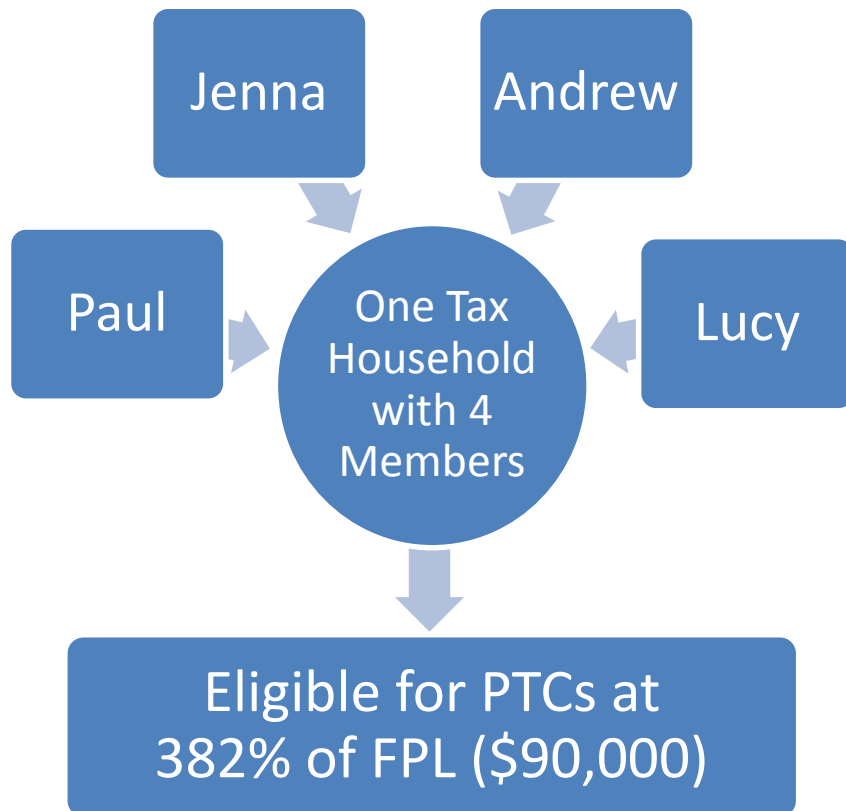
What Are the Williams Family's Household and Income for Medicaid?

Tax filer and all persons whom tax filer expects to claim as a dependent

Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Paul	Tax filer	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Jenna	Tax filer	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Andrew	Tax Dependent	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Lucy	Tax Dependent	4 (Paul, Jenna, Andrew, Lucy)	\$90,000 (382% FPL)	No
Lynne	Tax filer	1 (Lynne)	\$16,000 (139% FPL)	No



What Are the Williams Family's Household and Income for PTCs?





Plan Selection: Williams Family (Florida)



Summary of Family Coverage Options

Family Member	Other Source of Coverage?	Eligibility	Shopping on the Marketplace?
Paul (32)	no	QHP with APTC	yes
Jenna (32)	no	QHP with APTC	yes
Andrew (12)	no	QHP with APTC	yes
Lucy (10)	no	QHP with APTC	yes
Lynne (62)	no	QHP with APTC	yes



Plan Selection: Williams Family (Florida)



Applicants (age): Paul (32), Jenna (32),
Andrew (12), Lucy (10)

FPL: 382%

APTC: \$53/month

	Health Plan A	Health Plan B	Health Plan B	Health Plan A
	Bronze	Bronze	Silver	Gold
Monthly Premium	\$512	\$538	\$649	\$778
Deductible (medical, drug)	\$12,600 (comb.)	\$12,700 (comb.)	\$8,400, \$1,600	\$3500, \$250
Maximum OOP limit	\$12,600	\$12,700	\$12,700	\$10,000
Office visit (PCP, specialist)	n/a	\$30*, \$60	\$20*, \$50	\$5*, \$50
Inpatient hospital	n/a	n/a	\$300/day	20%
Rx (generic, brand)	n/a	\$20*, \$60	\$10*, \$60	\$5, \$30



Plan Selection: Williams Family (Florida)



Applicants (age): Lynne (62)

FPL: 139% (CSR 94%)

APTC: \$560/month

Health Issues: hypertension, arthritis

	Health Plan A	Health Plan B	Health Plan C	Health Plan B
	Silver-CSR HMO	Silver-CSR HMO	Silver-CSR HMO	Gold HMO
Monthly Premium	\$0	\$46	\$56	\$97
Deductible (medical, drug)	\$0 (comb.)	\$0 (comb.)	\$500, \$250	\$1,750, \$250
Maximum OOP limit	\$1,000	\$1,500	\$1,500	\$5,000
Office visit (PCP, specialist)	\$5, \$15	\$0, \$25	\$25, \$35	\$5*, \$50
Inpatient hospital	n/a	10%	20%	20%
Rx (generic, brand)	\$5, \$25	\$5, \$30	\$17*, \$50	\$5*, \$30
Prescriptions covered?	1 (of 4)	4 (of 4)	3 (of 4)	4 (of 4)
Doctor(s) in network?	0 of 3	2 of 3	3 (of 3)	2 (of 3)

*deductible does not apply



Plan Selection: Williams Family (Florida)



Applicants (age): Lynne (62)

FPL: 139% (CSR 94%)

APTC: \$560/month

Health Issues: hypertension, arthritis

	Health Plan A	Health Plan B	Health Plan C	Health Plan D
	Silver-CSR HMO	Silver-CSR HMO	Silver-CSR HMO	Silver-CSR PPO
Monthly Premium	\$0	\$46	\$56	\$156
Deductible (medical, drug)	\$0 (comb.)	\$0 (comb.)	\$500, \$250	\$150
Maximum OOP limit	\$1,000	\$1,500	\$1,500	\$1,175
Office visit (PCP, specialist)	\$5, \$15	\$0, \$25	\$25, \$35	\$5*, \$50*
Inpatient hospital	n/a	10%	20%	20%
Rx (generic, brand)	\$5, \$25	\$5, \$30	\$17*, \$50	\$5*, \$15*
Prescriptions covered?	1 (of 4)	4 (of 4)	3 (of 4)	4 (of 4)
Doctor(s) in network?	0 of 3	2 of 3	3 (of 3)	3 (of 3)

*deductible does not apply



SCENARIO 3: THE GREEN FAMILY



The Green Family (New Jersey)

- Dan and Jean Green (both 43) are married with three children – Jennifer (20), Kristy (16) and Cara (10)
- Dan earns \$30,000 and Jean earns \$15,000
- Jennifer goes to school part-time and works part-time earning \$5,000
- Dan and Jean file taxes jointly and claim Kristy and Cara
- Jennifer files taxes on her own





Why Don't Dan and Jean Claim Jennifer as a Tax Dependent?

Two types of tax dependents



Children

A child can include your child, step child, adopted child, foster child, brother, sister, niece, nephew or grandchild



Other individuals

Other individuals can include a relative, in-law or a full-time member of your household





Does Jennifer Meet the Rules for Being Claimed as a Qualifying Child?

- US citizen or resident of the US, Canada or Mexico?
 - Yes
- Live with Dan and Jean for more than half a year?
 - Yes
- Under 19 at the end of the year, or 24 if a full-time student?
 - No
- Does not provide more than half of her own support?
 - Yes



Dan and Jean can't claim Jennifer as a qualifying child



Does Jennifer Meet the Rules for Being Claimed as a Qualifying Relative?

- US citizen or resident of the US, Canada or Mexico?
 - Yes
- Receive more than 50% of their support from Dan and Jean?
 - Yes
- Related to Dan and Jean, or lives in their home all year?
 - Yes
- Makes less than \$3,950 in 2014?
 - No



Dan and Jean can't claim Jennifer as a qualifying relative



What Are the Green Family's Household and Income for Medicaid?



Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Dan	Tax filer	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	No
Jean	Tax filer	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	No
Jennifer	Tax filer	1 (Jennifer)	\$5,000 (44% FPL)	Yes in NJ*
Kristy	Tax Dependent	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	Yes
Cara	Tax Dependent	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	Yes

* Eligibility depends on whether or not state expanded Medicaid



What Are the Green Family's Household and Income for Medicaid?

Tax filer and all persons whom tax filer expects to claim as a dependent

Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Dan	Tax filer	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	No
Jean	Tax filer	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	No
Jennifer	Tax filer	1 (Jennifer)	\$5,000 (44% FPL)	Yes in NJ*
Kristy	Tax Dependent	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	Yes
Cara	Tax Dependent	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	Yes

* Eligibility depends on whether or not state expanded Medicaid



What Are the Green Family's Household and Income for Medicaid?

Tax filer and all persons whom tax filer expects to claim as a dependent

Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Dan	Tax filer	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	No
Jean	Tax filer	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	No
Jennifer	Tax filer	1 (Jennifer)	\$5,000 (44% FPL)	Yes in NJ*
Kristy	Tax Dependent	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	Yes
Cara	Tax Dependent	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	Yes

* Eligibility depends on whether or not state expanded Medicaid



What Are the Green Family's Household and Income for Medicaid?

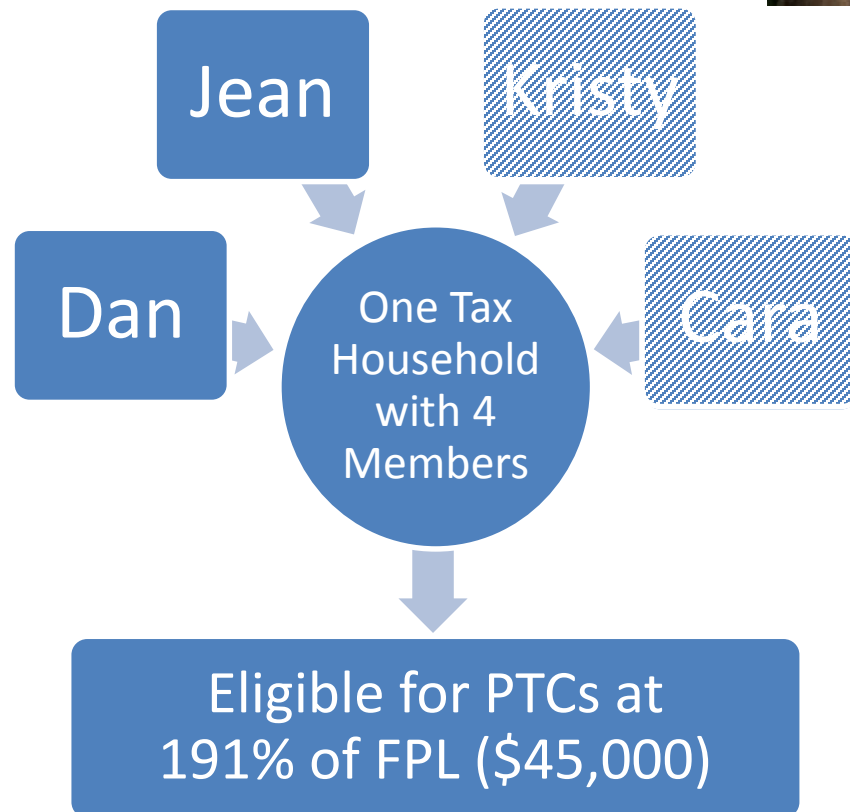
Household of the tax filer claiming the individual as a dependent

Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Dan	Tax filer	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	No
Jean	Tax filer	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	No
Jennifer	Tax filer	1 (Jennifer)	\$5,000 (44% FPL)	Yes in NJ*
Kristy	Tax Dependent	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	Yes
Cara	Tax Dependent	4 (Dan, Jean, Kristy, Cara)	\$45,000 (191% FPL)	Yes

* Eligibility depends on whether or not state expanded Medicaid



What Are the Green Family's Household and Income for PTCs?





What Happens if Jennifer Is a Full-Time Student?

- Dan and Jean Green (both 43) are married with three children – Jennifer (20), Kristy (16) and Cara (10)
- Dan earns \$30,000 and Jean earns \$15,000
- Jennifer goes to school **full-time** and works part-time earning \$5,000





Does Jennifer Meet the Rules for Being Claimed as a Qualifying Child?

- US citizen or resident of the US, Canada or Mexico?
 - Yes
- Live with Dan and Jean for more than half a year?
 - Yes
- Under 19 at the end of the year, or **24 if a full-time student**?
 - **Yes**
- Does not provide more than half of her own support?
 - Yes



Dan and Jean can claim Jennifer as a qualifying child



What Are the Green Family's Household and Income for Medicaid?



Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Dan	Tax filer	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	No
Jean	Tax filer	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	No
Jennifer	Tax dependent	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	No
Kristy	Tax Dependent	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	Yes
Cara	Tax Dependent	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	Yes



What Are the Green Family's Household and Income for Medicaid?

Tax filer and all persons whom tax filer expects to claim as a dependent

Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Dan	Tax filer	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	No
Jean	Tax filer	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	No
Jennifer	Tax dependent	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	No
Kristy	Tax Dependent	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	Yes
Cara	Tax Dependent	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	Yes



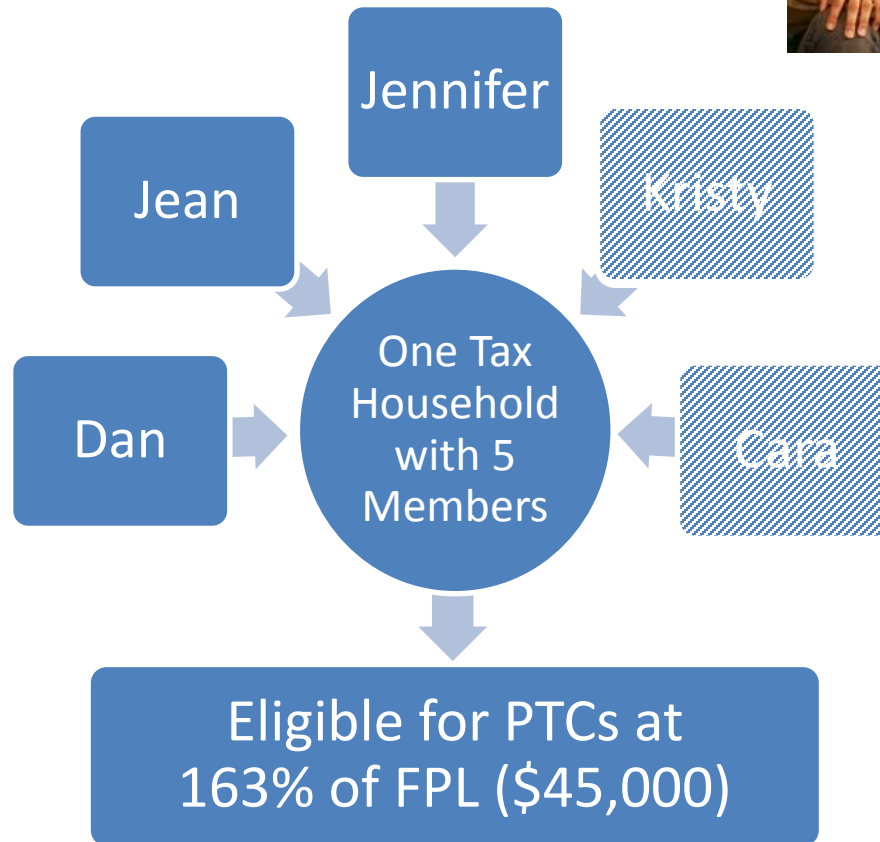
What Are the Green Family's Household and Income for Medicaid?

Household of the tax filer claiming the individual as a dependent

Family Member	Household Rule	Medicaid Household	Medicaid Income	Medicaid Eligible?
Dan	Tax filer	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	No
Jean	Tax filer	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	No
Jennifer	Tax dependent	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	No
Kristy	Tax Dependent	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	Yes
Cara	Tax Dependent	5 (Dan, Jean, Jennifer Kristy, Cara)	\$45,000 (163% FPL)	Yes



What Are the Green Family's Household and Income for PTCs?





Plan Selection: Green Family (New Jersey)



Jennifer is not a dependent in the household

Summary of Family Coverage Options

Family Member	Other Source of Coverage?	Eligibility	Shopping on the Marketplace?
Jean (43)	no	QHP with APTC	yes
Dan (43)	no	QHP with APTC	yes
Jennifer (20)	no	Medicaid	no
Kristy (16)	no	Medicaid/CHIP	no
Care (10)	no	Medicaid/CHIP	no



Plan Selection: Green Family (New Jersey)



Applicants (age): Jean (43), Dan (43)

FPL: 191% (CSR 87%)

APTC: \$453/month

Health Issues: Jean (recently diagnosed arrhythmia, family history of heart disease)

	Health Plan A	Health Plan A	Health Plan A	Health Plan B
	Bronze	Silver-CSR HMO	Silver-CSR HMO	Silver-CSR HMO
Monthly Premium	\$142	\$201	\$222	\$304
Deductible (medical, drug)	\$4,700 (comb.)	\$700 (comb.)	\$600 (comb.)	\$1000 (comb.)
Maximum OOP limit	\$12,700	\$3,500	\$3,100	\$3,000
Office visit (PCP, specialist)	\$50, \$75	\$15*, \$35*	\$20, \$40	\$5*, 10%
Inpatient hospital	30%	20%	10%	10%
Rx (generic, brand)	50%, 50%	\$7*, 50%	\$7*, 50%	30%, 10%
Breadth of network?	low	low	medium	high



Plan Selection: Green Family (New Jersey)



Jennifer is a *dependent* in the household

Summary of Family Coverage Options

Family Member	Other Source of Coverage?	Eligibility	Shopping on the Marketplace?
Jean (43)	no	QHP with APTC	yes
Dan (43)	no	QHP with APTC	yes
Jennifer (20)	no	QHP with APTC	yes
Kristy (16)	no	Medicaid/CHIP	no
Care (10)	no	Medicaid/CHIP	no



Plan Selection: Green Family (New Jersey)



Applicants (age): Jean (43), Dan (43)
Jennifer (20)

FPL: 163% (CSR 87%)

APTC: \$658/month

Health Issues: Jean (recently diagnosed arrhythmia, family history of heart disease)

	Health Plan A	Health Plan A	Health Plan A	Health Plan B
	Bronze	Silver-CSR HMO	Silver-CSR HMO	Silver-CSR HMO
Monthly Premium	\$76	\$149	\$175	\$276
Deductible (medical, drug)	\$4,700 (comb.)	\$700 (comb.)	\$600 (comb.)	\$1000 (comb.)
Maximum OOP limit	\$12,700	\$3,500	\$3,100	\$3,000
Office visit (PCP, specialist)	\$50, \$75	\$15*, \$35*	\$20, \$40	\$5*, 10%
Inpatient hospital	30%	20%	10%	10%
Rx (generic, brand)	50%, 50%	\$7*, 50%	\$7*, 50%	30%, 10%
Breadth of network?	medium	medium	medium	high



Plan Selection: Green Family (New Jersey)



Applicants (age): Jean (43), Dan (43)
Jennifer (20)

FPL: 163% (CSR 87%)

APTC: \$658/month

Health Issues: Jean (recently diagnosed arrhythmia, family history of heart disease)

	Health Plan A	Health Plan A	Health Plan A	Health Plan B
	Bronze	Silver-CSR HMO	Silver-CSR HMO	Silver-CSR HMO
Monthly Premium	\$76	\$149	\$175	\$276
Deductible (medical, drug)	\$4,700 (comb.)	\$700 (comb.)	\$600 (comb.)	\$1000 (comb.)
Maximum OOP limit	\$12,700	\$3,500	\$3,100	\$3,000
Office visit (PCP, specialist)	\$50, \$75	\$15*, \$35*	\$20, \$40	\$5*, 10%
Inpatient hospital	30%	20%	10%	10%
Rx (generic, brand)	50%, 50%	\$7*, 50%	\$7*, 50%	30%, 10%
Breadth of network?	medium	medium	medium	high

Dan &
Jennifer

Jean

*deductible does not apply



Plan Selection: Factors for Consideration



- How much APTC to use?
- Monthly premium cost
- Deductible amount
- Co-pays/co-insurance
- Lowest overall annual cost
- Current doctors in network?
- Prescription drugs covered?
- Breadth of provider network
- Health plan type (HMO, PPO etc)
- Benefit visit limits/limitations
- Buy coverage together to separately
- Buy Marketplace coverage, other coverage, or take penalty?



Contact Information

- January Angeles, angeles@cbpp.org
- Dave Chandra, chandra@cbpp.org
- Halley Cloud, cloud@cbpp.org

For more information and resources, please visit:

www.healthreformbeyondthebasics.org