

Beyond the Basics

Part VIII: Tying It All Together

October 13, 2022

Webinar Logistics

- All attendees are muted and in listen-only mode
- To ask a question:
 - Click on the Q&A icon in the control panel at the bottom of your webinar screen
 - Type your question into the box
- We will monitor questions and pause for Q & A at the end of the presentation
- You can also email questions to beyondthebasics@cbpp.org
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Scenario 1: The Castillo Dawson Family



Focus Areas

- Automatic redetermination & renewal
- Changing plans
- Updating income
- Data matching issues



Castillo Dawson Family

- Jill (age 40), Alicia (age 43), and Michael (age 4)
- Married and file taxes jointly
- No offers of coverage at work
- Currently enrolled in marketplace coverage with projected income of \$61,269 (279% FPL):
 - Alicia: \$37,269
 - Jill: \$24,000

Castillo Dawson Family

- They get a notice from HealthCare.gov about open enrollment, recommending that they update their household information. They don't.

Open Enrollment starts November 1: Confirm your coverage & financial help for 2023

Review your Health Insurance Marketplace® coverage and costs for next year. The following people are currently enrolled in coverage with financial help through the Marketplace:

- Alicia, Jill, and Michael Castillo Dawson

The Marketplace Open Enrollment Period is November 1, 2022 – January 15, 2023. During this time, you can shop for new Marketplace coverage or choose to stay in the same type of plan, if it's still right for you. You're currently getting financial help with the cost of health coverage each month. It's important to update your household income and other information to make sure you're getting the right amount of help.

Update your Marketplace application for 2023 coverage. You must enroll by December 15, 2022 for your plan's coverage to start on January 1, 2023.

Visit HealthCare.gov to update your Marketplace application during Open Enrollment. If you don't update your Marketplace application with your current household income and other information by December 15, we'll review your eligibility for coverage and financial help in 2023 based on information from the most recent income data sources we have for your household. Even if your situation hasn't changed, we might not have all of your up-to-date information. **This could mean you won't get the right amount of financial help, or you may owe money when you file your 2023 federal income tax return. If you use advance payments of the premium tax credit to help pay for your Marketplace premium, you must file a tax return to report these payments even if you don't usually file taxes.**

Castillo Dawson Family Chooses to Re-Enroll in Their Current Plan

- In mid-December, they receive:
 - An eligibility determination notice from HealthCare.gov
 - An enrollment confirmation from their insurance carrier
 - Their first premium bill
 - ! Note that it is a regular premium and not a “binder” payment. They must pay it, but their plan would go into a grace period, not be terminated, if they don’t. This is because they were already enrolled in the plan in 2022.

Dear Alicia, Jill, and Michael Castillo Dawson

You're automatically enrolled in the Marketplace plan(s) below for coverage beginning January 1

Enrolled individuals	Now enrolled in this plan	Will I get financial help for this plan
Alicia Castillo Dawson Jill Castillo Dawson Michael Castillo Dawson	[Plan name] Plan ID: [Number] Effective January 1	Yes. This full amount of your premium tax credit will be applied to your monthly insurance premium: \$373.00 his plan has lower copayments, coinsurance, and deductibles (cost-sharing reductions).

The Marketplace determined your eligibility for financial assistance based on information including your household's projected income for 2023.

How is APTC/CSR Redetermined?

Information used to redetermine 2023 APTC and CSR:

- Updated federal poverty guidelines
- 2023 benchmark plan premium information
- Most recent income information available, adjusted to 2023 (maintaining FPL level)
 1. 2022 projected income
 2. If no 2022 projection, use 2021 tax data
 3. If neither of the above, use projected 2021 income

- The Castillo Dawson family actively enrolled in 2022 and did not update their income for re-enrollment in 2023.
- HealthCare.gov will update their income by maintaining the FPL level of their 2022 projected income.

	2022 Projected Income	2023 Adjusted Income
FPL	279%	279%
Adjusted Income	\$61,269	\$64,253

For current FPL guidelines, see: [Yearly Guidelines & Thresholds | Coverage Year 2023](#)

For details on the auto-renewal process, see: [Auto-Renewal of Advance Premium Tax Credits on HealthCare.gov](#)

Switching Plans

- Michael has diabetes. On January 10, Jill learns that Michael's pediatric endocrinologist is no longer in their plan's network and that one of his prescriptions might not be covered.
- This plan doesn't work for them anymore, and they'd like to choose a different one.
- They must choose a new plan **by January 15** (the end of open enrollment).
- Assuming they paid their January premium, they had coverage in their old plan for the month of January.
- Their earliest coverage effective date for the new plan is **February 1**.
- They must pay a February binder payment.

Highlights

	Silver 2000 ✕ Like This Plan	UHC Silver-E Value+ (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits) ✕ Like This Plan	UHC Silver-E Value+ Saver (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits) ✕ Like This Plan
Estimated monthly premium	\$42.87 Including a \$373 tax credit Was \$415.87	\$120.42 Including a \$373 tax credit Was \$493.42	\$123.81 Including a \$373 tax credit Was \$496.81
Deductible	\$2,000 Individual total	\$3,500 Individual total	\$2,500 Individual total
Out-of-pocket maximum	\$6,950 Individual total	\$6,900 Individual total	\$6,800 Individual total
Plan metal level	Silver	Silver	Silver
Plan type	HMO	HMO	HMO
Plan ID	37900NC0010155	54332NC0030020	54332NC0030012
Medical providers in-network	✕ Dr. Kateryna V Kotlyarevska Md Pediatrics · Pediatric Endocrinology Edit medical providers	✓ Dr. Kateryna V Kotlyarevska Md Pediatrics · Pediatric Endocrinology In-network locations Edit medical providers	✓ Dr. Kateryna V Kotlyarevska Md Pediatrics · Pediatric Endocrinology In-network locations Edit medical providers
Drugs covered/not covered	Prescription drugs covered ✓ Levemir 3 ML Insulin Detemir 100 UNT/ML Pen Injector [Levemir] Prescription drugs not covered ✕ Humulin 3 ML Insulin Isophane, Human 70 UNT/ML / Prescription drugs covered ✓ Levemir 3 ML Insulin Detemir 100 UNT/ML Pen Injector [Levemir] Prescription drugs covered ✓ Humulin 3 ML Insulin Isophane, Human 70 UNT/ML / Insulin, Regular, Human 30 UNT/ML Pen Injector [Humulin]	Prescription drugs covered ✓ Levemir 3 ML Insulin Detemir 100 UNT/ML Pen Injector [Levemir] Prescription drugs covered ✓ Humulin 3 ML Insulin Isophane, Human 70 UNT/ML / Insulin, Regular, Human 30 UNT/ML Pen Injector [Humulin]	Prescription drugs covered ✓ Levemir 3 ML Insulin Detemir 100 UNT/ML Pen Injector [Levemir] Prescription drugs covered ✓ Humulin 3 ML Insulin Isophane, Human 70 UNT/ML / Insulin, Regular, Human 30 UNT/ML Pen Injector [Humulin]

Source: HealthCare.gov
2022 plans for Raleigh,
NC 27513

Reporting a Change in Income

- In April, Jill shifts from full-time salaried to part-time hourly work
- They return to HealthCare.gov to update their income

- My plans & programs
- My plan profile
- Eligibility & appeals
- Applications details
- Report a life change**
- Communication preferences
- Exemptions
- Tax forms

Report a life change

Some changes may qualify you or your dependents for a Special Enrollment Period.

What kind of changes should I report?

Your household's income and size affect the program you qualify for, including help with costs. As soon as you have a change, report it here.

Important: If you're enrolled in North Carolina Medicaid or North Carolina Health Choice (NCHC) coverage, be sure to report life changes to your state Medicaid or CHIP agency before you report these changes to the Marketplace.

[Learn more about reporting these changes, including what to do if someone on your application has Marketplace coverage](#)

Examples of changes to report:

- Someone's enrolled in Medicaid or CHIP at the same time they're enrolled in a Marketplace plan.
- Someone's enrolled in Medicare at the same time they're enrolled in a Marketplace plan.
- Your household income goes up or down, like from a job or benefits
- Your household size changes because of things like marriage, divorce, a new baby, or someone moving out
- Someone needs new coverage
- Someone is getting new coverage, like from a job
- Your citizenship or immigration status is changing, like a visa expired and isn't renewed
- You want to change your preference on how we send information to you
- Your tax filing status changes

Reporting a Change in Income

Jill's income

If Jill has more than one source of income, you'll be able to enter more later.

Select a type of income Jill currently gets this month.

[Learn more about types of income to report, including COVID-19-related income.](#)

Job (like salary, wages, commissions, or tips) ▾

[Learn more about reporting job income.](#)

Enter the employer name.

ABC Co

Enter the amount Jill gets paid.

[Learn how to calculate income.](#)

\$ 566

How often is Jill paid this amount?

☐ Hourly

☐ Daily

☐ Weekly

☐ Every 2 weeks

☐ Twice a month

☒ Monthly

☐ Yearly

☐ One time only

- Jill's prior income estimate will be displayed, and they can update it
- Monthly income is used to make the Medicaid eligibility determination

Reporting a Change in Income

- HealthCare.gov assumes that Jill's hourly wage applies for the full year – not the case
- She'll use the tools provided to improve her income estimate



If this person's income isn't the same month-to-month, the yearly income estimate below may not be correct. To enter a different amount, select "No."

Be sure the income estimate includes all unemployment income. Don't include COVID-19 stimulus checks.

[Learn more about types of income to report, including COVID-19-related income.](#)

Jill's expected yearly income

About \$6,792.00

We calculated this expected yearly income amount based on what you entered for Jill's monthly income and expenses.

[I'm not sure if this amount is correct.](#)



Yes



No

Is Jill's income for 2023 hard to predict?



Yes



No

If you're not sure, make your best estimate of Jill's income total for 2023.

\$



We can help you better estimate Jill's income, if you need it

If their income is hard to predict or changes (like getting unemployment or having a short-term job):

[Use income calculator](#)

If you roughly know their monthly income, even if the amounts change:

[Enter monthly amounts](#)

Reporting a Change in Income



We can help you better estimate Jill's income, if you need it

If their income is hard to predict or changes (like getting unemployment or having a short-term job):

Use income calculator

If you roughly know their monthly income, even if the amounts change:

Enter monthly amounts

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Estimate Jill's income

Enter Jill's expected income for each month of 2023. Don't worry if this isn't the exact total, we just need a close estimate.

[Learn more about types of income to report, including COVID-19-related income.](#)

January

\$ 2000

February

\$ 2000

March

\$ 2000

April

\$ 566

May

\$ 566

June

\$ 566

July

\$ 566

August

\$ 566

September

\$ 566

October

\$ 566

November

\$ 566

December

\$ 566

Save income estimate

Cancel

Reporting a Change in Income



We can help you better estimate Jill's income, if you need it

If their income is hard to predict or changes (like getting unemployment or having a short-term job),

Use income calculator

If you roughly know their monthly income, even if the amounts change:

Enter monthly amounts

Calculate yearly income

Use this tool to help calculate each household member's yearly income.

i If income has changed or may be hard to estimate

We know some people's income and expenses may change throughout the year or be hard to estimate. Use this tool for help making the best estimate. If you or your household members' income changes after you submit an application, come back to the Marketplace and update your application. This will help make sure you're getting the right amount of savings.

Household member's name

Optional

The Castillo Dawson Family

Income

\$48,363.00

If this person gets this income at different times during the year, enter it as multiple income sources.

Job (like salary, wages, commissions, or tips) 1: \$2,000.00 monthly from 01/01/2023 - 03/31/2023

\$6,000.00

Edit

Remove

Job (like salary, wages, commissions, or tips) 2: \$566.00 monthly from 04/01/2023 - 12/31/2023

\$5,094.00

Edit

Remove

Job (like salary, wages, commissions, or tips) 3: \$37,269.00 yearly from 01/01/2023 - 12/31/2023

\$37,269.00

Edit

Remove

Add Income Source

Reporting a Change in Income

- With lower monthly household income, Michael now appears to be eligible for Medicaid
- His application will be transferred to the state's Medicaid agency

Eligibility overview

Jill Castillo Dawson Alicia Castillo Dawson	✔ Eligible	To buy a Marketplace plan For a premium tax credit of up to \$815 each month for your tax household For lower copayments, coinsurance, and deductibles (cost-sharing reductions) on Silver plans
Michael Castillo Dawson	✔ May be eligible	For Medicaid You'll get a final decision from your state Medicaid agency.

Results of Eligibility Determination

The EDN says that:

- Jill and Alicia are eligible for APTC and CSR
- Michael is likely eligible for Medicaid
- They will not need to submit documents to verify their income

? *Why?* In 2023, a person's change in income is less than \$12,000 lower than *and* less than 50% in order to trigger a data matching issue (DMI)

Health Insurance Marketplace

[Notice date]

Application ID # XXXXXXXXXX
Application date: 04/28/23

Primary contact
Alicia Castillo Dawson
123 Elm St
Raleigh, NC 25713

2023 Marketplace Eligibility Notice

Remember to update your application during the year with any changes.

Results

Premium tax credit available for this household: \$815/month

Estimated 2023 income used to determine eligibility for financial help:
\$48,363 /year

	Alicia	Jill	Michael
Applied for coverage.	●	●	●
Eligible to enroll in a 2023 Marketplace plan. Enroll by [enrollment deadline].	●	●	●
Eligible to buy a Catastrophic plan, if available.			●
Eligible to use the premium tax credit to pay for a Marketplace plan. Can use up to \$815 /month for this household.	●	●	
Eligible for cost-sharing reductions: Will pay less for copayments, coinsurance, and deductibles when you're enrolled in a Silver plan.	●	●	
May be eligible for Medicaid based on your yearly income of \$48,363. We're sending this information to your state agency.			●
You were reviewed for CHIP but don't meet eligibility criteria (age, pregnancy and/or health coverage status).	●	●	●

Scenario 2: The Hernandez/Rosta Family



Focus Areas

- Determining who is in the household
- Determining income
- Understanding the impact of employer-sponsored insurance (ESI)
- Understanding eligibility for APTC and Medicaid/CHIP



Hernandez/Rosta Family

- Hugo Hernandez, Elena Rosta, and their children Javier and Maria Hernandez live together
- Hugo and Elena are not married
- Elena claims both kids on her taxes
- Income projections:
 - Hugo: \$38,000
 - Elena: \$30,000
- They live in a Medicaid non-expansion state
- Elena has offers of self-only and family employer-sponsored insurance (ESI)

Determining Household

The application asks many questions about their relationships and living situation

How is Javier related to Elena?

Javier is Elena's...

Child (including adopted child)

Stepchild

Child of domestic partner (including adopted & step children)

Sibling (including half & stepsibling)

Grandchild

Niece or nephew

Aunt or uncle

First cousin

Daughter-in-law or son-in-law

Sister-in-law or brother-in-law

Other relative (by blood or marriage)

Unrelated (not by blood or marriage)

Determining Household

Elena usually claims the kids (Javier and Maria). Does this seem right?

Who will Elena claim as a dependent on their 2023 federal tax return?

☒ Javier

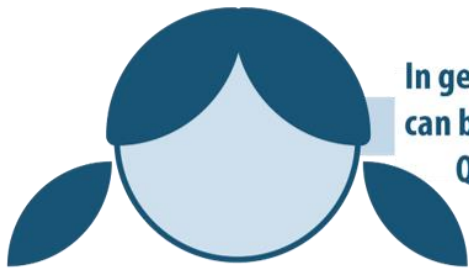
☒ Maria

☐ Hugo

[Add a dependent](#)

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

Note that Elena and Hugo have a decision to make about who claims the children. They can't both claim the same dependent.

Determining Households

Are Elena and Hugo married? No, they are in separate tax households.

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Marital status

[Learn more about marital status.](#)

What's Elena's marital status?

☒ Single

☐ Married

What's Hugo's marital status?

☒ Single

☐ Married

Learn more about marital status

Close

Find this person's situation to see how to answer this question:

Is legally married. Select "Married."

Is separated, but not divorced. Select "Married."

Is in a common law marriage. As long as they're living together, and their marriage is recognized in the state where they live, or in the state where their common law marriage began, select "Married."

Lives with their partner, but isn't legally married. Select "Single."

Is a victim of domestic violence or spousal abandonment. Spousal abandonment means this person can't locate their spouse after making a reasonable attempt to find them, also known as desertion. Select "Single."

Is widowed. Select "Single."

Tax Filing Requirement

- To claim a PTC, an enrollee needs to file a tax return
- For Medicaid, tax filing is not necessary

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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.

Elena's tax relationships

Will Elena file a 2023 federal income tax return?

[Learn more about tax filing.](#)

☒ Yes

☐ No

Who will Elena claim as a dependent on their 2023 federal tax return?

☒ Javier

☒ Maria

☐ Hugo

Will Elena claim any dependents on their 2023 federal tax return?

[Learn more about dependents.](#)

☒ Yes

☐ No

Reporting Income

The application asks for income information for both Elena and Hugo

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Elena's income

If Elena has more than one source of income, you'll be able to enter more later.

Select a type of income Elena currently gets this month.

[Learn more about types of income to report, including COVID-19-related income.](#)

Job (like salary, wages, commissions, or tips) ▾

[Learn more about reporting job income.](#)

Enter the employer name.

ABC Co

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Hugo's income

If Hugo has more than one source of income, you'll be able to enter more later.

Select a type of income Hugo currently gets this month.

[Learn more about types of income to report, including COVID-19-related income.](#)

Job (like salary, wages, commissions, or tips) ▾

[Learn more about reporting job income.](#)

Enter the employer name.

ABC Co

Employer-Sponsored Insurance (ESI)

Elena is offered self-only coverage and family coverage that does not include domestic partners

Job-based health coverage

[Get help completing this section.](#)

Will any of these people be offered health coverage through their job, or through the job of another person, like a spouse or parent?

Only select a person's name if they'll have an offer of coverage on 11/1/2022 even if they haven't enrolled or the enrollment period for the employer coverage is over.

[Learn more about who's offered job-based coverage.](#)

- ☒ Elena
 - ☒ Javier
 - ☒ Maria
 - ☐ Hugo
-
- ☐ None of these people

An employer plan meets minimum value if it has an **actuarial value greater than 60%**

How do I know if it meets minimum value?

It will be on the plan's Summary of Benefits and Coverage (SBC)

Job-based health coverage

[Get help completing this section.](#)

Does ABC Co (Elena's job) offer a health plan that meets the minimum value standard?

Most job-based plans meet the minimum value standard.

[Learn more about the minimum value standard.](#)

- ☒ Yes
- ☐ No

Employer-Sponsored Insurance (ESI)

How much would Elena pay for themselves for the lowest-cost health plan at ABC Co?

Enter the self-only premium amount for Elena, even if they aren't enrolled in coverage.

[Learn more about entering premium amounts.](#)

\$ 100

How often would Elena pay this amount?

- ☐ Weekly
- ☐ Every 2 weeks
- ☐ Twice a month
- ☒ Monthly
- ☐ Quarterly
- ☐ Yearly

- ESI is “affordable” if the employee’s contribution for the lowest cost plan for **is less than or equal to 9.12%** of household income (in 2023)
- If the employer coverage is affordable, the employee (and any family members) cannot qualify for APTC

New for 2023: No More Family Glitch!

What was the Family Glitch?

- Previously, APTC eligibility for an employee's household members was determined based on whether the employee's *self-only* coverage met an affordability threshold (<9.12% of household income in 2023), even if *family* coverage did not meet this threshold
- This was called the "family glitch," as some families did not qualify for APTCs, even though the cost of family coverage exceeded the affordability threshold

What changed for 2023?

- Beginning in 2023, the APTC eligibility determination will be based on whether *each family member* has access to affordable employer-sponsored insurance, *either through self-only coverage or family coverage*

New for 2023: No More Family Glitch!

How will this work?

The Marketplace will run three affordability determinations for each household to determine:

1. Does the person have access to adequate, affordable, self-only employer-sponsored coverage?
2. Do the person's household members have access to adequate, affordable family coverage through the subscriber's employer?
3. Do any of the person's household members have access to adequate affordable, coverage through a different employer?

If a person does not have an offer of affordable, adequate insurance through an employer – whether it is through their own employer or through the employer of a household member – that person may now be eligible for APTCs.

Example: Offers of ESI and Eligibility for APTC



Summary of Plan Costs and Household Income	
Household Income:	\$30,000 (Elena's income only, since Hugo is in a different household)
Employee-only premium cost:	\$100/month
Family premium cost:	\$300/month
Minimum value (MV):	✓ 80% AV

Are Elena and her family eligible for APTC?

Employee Test	Family Test	Other Offer Test
<p><i>Is Elena's plan affordable?</i></p> <ul style="list-style-type: none">• Yes, Elena's share of the premium for coverage just for her is 4% of household income, which is less than the 9.12% cutoff	<p><i>Is Elena's family plan affordable?</i></p> <ul style="list-style-type: none">• No, family coverage for Elena and the kids costs 12% of household income, which is greater than the 9.12% cutoff	<p><i>Does the family have an offer of affordable coverage from a different employer?</i></p> <ul style="list-style-type: none">• No

✗ Elena is not eligible for APTC

✓ The kids are eligible for APTC

? Hugo is not included in Elena's coverage offer, and may be eligible for APTC

Understanding Medicaid/CHIP Eligibility

Elena's income is \$30,000 (108% FPL). Why aren't they all eligible for Medicaid/CHIP?

- Elena isn't eligible for Medicaid because they live in a Medicaid non-expansion state
- Under Medicaid rules, the children are Elena's tax dependents, but they fall under one of the exceptions to the household/income rules — *kids living with both parents who are unmarried*
- Combining Hugo and Elena's incomes, household income is \$68,000 (245% FPL); too high for the kids to be Medicaid eligible

	Counted in Household				HH Size for Medicaid
	Hugo	Elena	Javier	Maria	
Hugo	✓				1
Elena		✓	✓	✓	3
Javier	✓	✓	✓	✓	4
Maria	✓	✓	✓	✓	4

MEDICAID HH RULE
Tax Dependent
Exception: For a child living with both parents, apply non-filer rules

If Under 19:

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

Understanding Medicaid/CHIP Eligibility

For more information, see the *Health Reform: Beyond the Basics* [Reference Chart: Medicaid Household Rules](#)

If an individual is a:		
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 plus: <ul style="list-style-type: none"> → Spouse → All persons whom tax filer expects to claim as a dependent 	<p>Individual's household is:</p> <ul style="list-style-type: none"> • Household of the tax filer claiming individual as a dependent <p>EXCEPTIONS (apply the rules for non-filers)</p> <ul style="list-style-type: none"> • Tax dependents not a child of the taxpayer • Individuals under 19¹ living with both parents not expected to file a joint return • Individuals under 19¹ claimed as tax dependent by non-custodial parents 	<p>For individuals age 19 and above, household is:</p> <ul style="list-style-type: none"> • Individual plus: <ul style="list-style-type: none"> → Spouse (if living with individual) → Children under age 19¹ (if living with the individual) <p>For individuals under age 19¹, household is:</p> <ul style="list-style-type: none"> • Individual plus: <ul style="list-style-type: none"> → Siblings under 19¹ → Parents (including step-parents) → Children living with individual^{3,4}

¹ States can extend the age limit to include individuals under 21 who are full-time students

Notes:

- For married couples filing jointly, each spouse is considered a tax filer.
- Married couples living together are always in each other's household regardless of how they file.
- When determining the household of a pregnant woman, she is counted as herself plus the number of children she is expecting. When determining the household for individuals whose household includes a pregnant woman (but are not pregnant themselves), states can count the pregnant woman as 1, 2, or 1 plus the number of children she is expecting.
- MAGI household and income rules do not apply to seniors eligible for Medicaid or people eligible for Medicaid due to a disability.

Eligibility Overview

Eligibility overview

Hugo Hernandez	✓ Eligible	To buy a Marketplace plan For a premium tax credit of up to \$414 each month for your tax household Your eligibility is temporary: By January 7, you must submit documents to confirm some information. See your eligibility notice for details and deadlines.
Javier Hernandez Maria Hernandez	✓ Eligible	To buy a Marketplace plan For a premium tax credit of up to \$694 each month for your tax household For lower copayments, coinsurance, and deductibles (cost-sharing reductions) on Silver plans Your eligibility is temporary: By January 7, you must submit documents to confirm some information. See your eligibility notice for details and deadlines.
Elena Rosta	✓ Eligible	To buy a Marketplace plan Your eligibility is temporary: By January 12, you must submit documents to confirm some information. See your eligibility notice for details and deadlines.
You can't enroll here because you told us that only some of the people on your application file taxes, or there's more than one tax household on your application. To select a plan call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).		

Results

- Hugo is eligible to enroll in a marketplace plan with APTC
- The kids are eligible to enroll in a marketplace plan with APTC and CSR
- Elena can enroll in self-only employer-sponsored coverage or purchase a marketplace plan **but without APTC or CSR**
- The whole family needs to send documents to confirm eligibility

Example: Comparing Plan Options



Scenario 1: Elena enrolls in ESI, Hugo and the kids enroll in Marketplace coverage

- Elena pays \$100/month for ESI
- Elena and Hugo select a Marketplace plan for the kids that is less than their APTC amount, so their premiums are \$0/month
- Hugo's plan costs \$91/month, after factoring in his APTC

Cost: \$191/month

Family Member	Monthly Premium	APTC Amount	Total Amount Due (Premium Minus APTC)
Elena	\$100	N/A	\$100
Kids	\$616	\$694	\$0
Hugo	\$505	\$414	\$91
Total Monthly Premium Cost:			\$191

Source: HealthCare.gov 2022 plans for Austin, TX 78752, second lowest-cost silver plan

Example: Comparing Plan Options



Scenario 2: All family members enroll in Marketplace coverage

- Elena owes \$337 in premiums, with no APTC
- The kids are still paying \$0/month for their plan
- Hugo's plan costs \$91/month, after factoring in his APTC

Cost: \$428/month

Family Member	Monthly Premium	APTC Amount	Total Amount Due (Premium Minus APTC)
Elena	\$337	\$0	\$337
Kids	\$616	\$694	\$0
Hugo	\$505	\$414	\$91
Total Monthly Premium Cost:			\$428

Source: HealthCare.gov 2022 plans for Austin, TX 78752, second lowest-cost silver plan

Example: Comparing Plan Options



Scenario 3: Elena and the kids enroll in ESI, Hugo enrolls in Marketplace coverage

- Elena and the kids enroll in her employer's family plan, which costs \$300/month
- Hugo's plan costs \$91/month, after factoring in his APTC

Cost: \$391/month

Family Member	Monthly Premium	APTC Amount	Total Amount Due (Premium Minus APTC)
Elena	\$300	N/A	\$300
Kids	N/A	N/A	N/A
Hugo	\$505	\$414	\$91
Total Monthly Premium Cost:			\$391

Source: HealthCare.gov 2022 plans for Austin, TX 78752, second lowest-cost silver plan

Example: Comparing Plan Options



Scenario 1	Scenario 2	Scenario 3
Elena enrolls in ESI, Hugo and the kids enroll in marketplace coverage	All family members enroll in marketplace coverage	Elena and the kids enroll in ESI, Hugo enrolls in marketplace coverage
\$191/month	\$428/month	\$391/month

Understanding Tax Rules

Is there another option for the family?

Who needs health coverage?

[Learn more about who not to include.](#)

Needs coverage

[Learn more about editing or removing someone.](#)

✓ Hugo

[Edit](#)

✓ Javier

[Edit](#) | [Remove](#)

✓ Maria

[Edit](#) | [Remove](#)

[Add a person who needs coverage](#)

Hugo's tax relationships

Will Hugo file a 2023 federal income tax return?

[Learn more about tax filing.](#)

☒ Yes

☐ No

Will Hugo claim any dependents on their 2023 federal tax return?

[Learn more about dependents.](#)

☒ Yes

☐ No

Who will Hugo claim as a dependent on their 2023 federal tax return?

☒ Javier

☒ Maria

Eligibility Determination

- If Hugo claims the kids, then all three are eligible for APTC of \$1,108/month, with CSR

Eligibility overview

Hugo Hernandez		To buy a Marketplace plan
Javier Hernandez	✔ Eligible	For a premium tax credit of up to \$1,108 each month for your tax household
Maria Hernandez		For lower copayments, coinsurance, and deductibles (cost-sharing reductions) on Silver plans
		Your eligibility is temporary: By January 7, you must submit documents to confirm some information. See your eligibility notice for details and deadlines.

Example: Comparing Plan Options



Scenario 4: Hugo claims the kids, Hugo and the kids enroll in Marketplace coverage, Elena enrolls in ESI

- Elena pays \$100/month for ESI
- Hugo and the kids both qualify for \$0 premium plans

Cost: \$100/month

Family Member	Monthly Premium	APTC Amount	Total Amount Due (Premium Minus APTC)
Elena	\$100	N/A	\$100
Kids	\$616	\$694	\$0
Hugo	\$337	\$414	\$0
Total Monthly Premium Cost:			\$100

Source: HealthCare.gov 2022 plans for Austin, TX 78752, second lowest-cost silver plan

Example: Comparing Plan Options



Scenario 1	Scenario 2	Scenario 3	Scenario 4
Elena enrolls in ESI, Hugo and the kids enroll in marketplace coverage	All family members enroll in marketplace coverage	Elena and the kids enroll in ESI, Hugo enrolls in marketplace coverage	Hugo claims the kids, all three enroll in marketplace coverage, Elena enrolls in ESI
\$191/month	\$428/month	\$391/month	\$100/month

Scenario 3: Clemans Family



Focus Areas

- Calculating self-employment income
- Entering income
- Reporting tobacco use
- Plan selection
- PTC reconciliation



Clemans Family

- Denise (age 60) and Harold (age 62)
- Denise is self-employed and will earn \$20,000 in 2023
- Harold has a pension (\$1,100/mo) and Social Security benefits (\$1,550/mo)
- Harold smokes

Calculating Self- Employment Income


[← Back](#) | [1 Set up](#) - **[2 Household](#)** - [3 Coverage & changes](#) - [4 Review & submit](#)

Denise's income

If Denise has more than one source of income, you'll be able to enter more later.

Select a type of income Denise currently gets this month.

[Learn more about types of income to report, including COVID-19-related income.](#)

Self-employment (like own business, consulting, or freelance) 



Enter the net income (profit) this person earns from their own trade or business, like profit earned from goods they sell or services they provide.

If this person gets a regular paycheck from an employer, select "Job" above instead.

[Learn more about self-employment income.](#)

Enter Denise's net income (total income minus business expenses)

You can enter a positive number (profit) or a negative number (loss).

[Learn how to calculate net income. If you're still not sure, make your best estimate.](#)

\$ 3,000

Describe the kind of work in a few words.

Freelance photographer

Save & continue

Net self-employment income:
Monthly income *minus*
business expenses

Calculating Self-Employment Income

Self-Employment Income Estimator

What is self-employment income? Self-employment income includes any work or services you get paid for. This could be odd jobs, seasonal work, or other work that isn't recorded on a W-2. You can deduct reasonable business expenses to offset some of your income.

Who should use this tool? This tool can help you calculate the self-employment income and expenses you'll include on your HealthCare.gov application. This tool doesn't include everything you need to know to file your tax return and it isn't a substitute for tax advice.

Note: If you underestimate your income (or overestimate your expenses), you may get a higher premium tax credit than you qualify for and will need to pay some of it back.

Main Information

Type of Business or Profession	Photography
Business Name	Precious Memories by Denise
Business Start Date	01/01/2007
Have you included this business income on a recent tax return?	yes
Are your income and expenses similar to those on your prior tax return? If so, refer to your last tax return for help in estimating your income for next year.	yes

Tip Keep a separate checking account or credit card for your business to make income and expenses easier to track.

Income

Total Gross Income from Form(s) 1099-MISC (do NOT deduct any expenses)	\$
Total Gross Income from Form 1099-K (do NOT deduct any expenses)	\$
Total Electronic payments not reported on 1099-MISC or 1099-K (such as certain rideshare income not reported above)	\$ 25000
Total of all other income received by cash or check not reported above	\$ 8000

Total Gross Income \$ **33,000**

Income Details

Income	Details
\$5,000 x 5	Weddings
\$500 x 16	Studio sessions



Health Reform: **Beyond the Basics**



1

www.healthreformbeyondthebasics.org/incomeestimatortool

Business Expenses

Expenses must be ordinary and necessary. You may not have expenses in all of these categories, and this list doesn't reflect all potentially deductible expenses.

Supplies & Equipment (purchased & used during the tax year; not inventory)	\$ 11000	Public Transportation Related to Business (excluding commuting)	\$
Taxes & Licenses	\$	Dues & Publications	\$
Office Supplies & Postage	\$	Legal & Professional Services	\$
Business Telephone Calls (not personal use)	\$	Contract Labor (paid to someone else)	\$
Advertising	\$ 1,000	Commissions & Fees	\$
Business Liability Insurance	\$ 500	Professional Education	\$
Vehicle Expenses Actual Operating Expenses (including gas, repairs, maintenance, insurance, depreciation) or Mileage Expenses (business mileage at an estimated \$0.50 per mile; do not include commuting)			\$ 500

Total Expenses \$ **13,000**

Rideshare drivers can use the Get It Back Campaign's step-by-step guide to estimate income & expenses
www.eitcoutreach.org/rideshare

Expense Details

Expense	Details
\$5,000	New camera
\$2,000	Lenses
\$4,000	Developing and editing equipment
\$1,000	Advertising
\$500	Business insurance
\$500	Local travel

Net Income (total gross income minus total expenses) \$ **20,000**



Health Reform: **Beyond the Basics**



2

Entering Income

Denise's expected yearly income

About \$36,000.00

We calculated this expected yearly income amount based on what you entered for Denise's monthly income and expenses. Is this correct for 2023?

[I'm not sure if this amount is correct.](#)

☐ Yes

☒ No

Is Denise's income for 2023 hard to predict?

☐ Yes

☒ No

Make your best estimate of Denise's expected yearly income

\$ 20,000



We can help you better estimate Denise's Income, If you need It

If their income is hard to predict or changes (like getting unemployment or having a short-term job):

[Use income calculator](#)

If you roughly know their monthly income, even if the amounts change:

[Enter monthly amounts](#)

[Save & continue](#)

- Based on monthly income, the application over-estimates her annual income
- Denise corrects the estimate

Entering Income

[← Back](#) | [1 Set up](#) - **[2 Household](#)** - [3 Coverage & changes](#) - [4 Review & submit](#)

Review Harold's income & expenses

Harold's income

Enter any income Harold gets this month, like from a job, self-employment, unemployment, or other source.

Social Security benefit

\$1,550.00 each month

[Edit](#) | [Remove](#)

Pension benefits

\$1,100.00 each month

[Edit](#) | [Remove](#)

[Add another income source for Harold](#)

Harold's expenses

Only enter student loan interest, alimony, educator expenses, and contributions to an IRA that Harold gets

[Add expense for Harold](#)

Harold's net income totals

Harold's expected monthly income

About \$2,650.00

We calculated this current monthly income amount based on what you entered for Harold's income and expenses. Don't worry if this isn't the exact total — we just need a close estimate.

Harold's expected yearly income

About \$31,800.00

We calculated this expected yearly income amount based on what you entered for Harold's monthly income and expenses. Is this correct for 2023?

[I'm not sure if this amount is correct.](#)

☒ Yes

☐ No

[Save & continue](#)

Reporting Tobacco Use

You're eligible to enroll in Marketplace coverage

1 **Decide how much tax credit to use to lower premium**

2 **Report tobacco use** 

3 **See if plans cover your doctors, hospitals & drugs**

Enter your doctors and hospitals to see if they're in the plan's network and see which plans cover them.

4 **Choose health plans**

Shop, compare, and choose health plans.

Report tobacco use

Have any of the following household members regularly used tobacco recently?

Select each person who used tobacco 4 or more times per week (on average) in the past 6 months. Exclude religious or ceremonial uses.

[Why are we collecting tobacco use?](#)

☐ Denise Clemans

☒ Harold Clemans

When was the last time Harold Ryan used tobacco regularly?

Enter a date between _____ and today.

Month Day Year
10 / 01 / 2022

☐ None

Save & Continue

- Insurers can charge a 50% higher premium to people who use tobacco (subject to state limits)
- APTC isn't increased to pay the extra premium

Impact of Tobacco Surcharge

Source: HealthCare.gov
2022 Plans, Houston, TX
77707

CHRISTUS Health Plan ★★★★★ ⓘ

[CHP TX Bronze - Two Free PCP Visits](#)

Bronze | HMO | Plan ID: 66252TX0030002

Estimated monthly premium
\$0.00
Including a \$1,791 tax credit
Was \$1,521.20

Deductible ⓘ **Out-of-pocket maximum ⓘ**

\$14,900 **\$17,400**
Family Total Family Total



CHRISTUS Health Plan ★★★★★ ⓘ

[CHP TX Basic Bronze - Two Free PCP Visits](#)

Bronze | HMO | Plan ID: 66252TX0200002

Estimated monthly premium
\$47.12
Including a \$1,791 tax credit
Was \$1,838.12

Deductible ⓘ **Out-of-pocket maximum ⓘ**

\$17,400 **\$17,400**
Family Total Family Total

Ambetter from Superior HealthPlan ★★★★★

[Ambetter Balanced Care 30](#)

Silver | EPO | Plan ID: 29418TX0140097

Estimated monthly premium
\$346.92
Including a \$1,791 tax credit
Was \$2,137.92

Deductible ⓘ **Out-of-pocket maximum ⓘ**

\$12,200 **\$12,200**
Family Total Family Total



Ambetter from Superior HealthPlan ★★★★★

[Ambetter Balanced Care 30](#)

Silver | EPO | Plan ID: 29418TX0140097

Estimated monthly premium
\$507.26
Including a \$1,791 tax credit
Was \$2,298.26

Deductible ⓘ **Out-of-pocket maximum ⓘ**

\$12,200 **\$12,200**
Family Total Family Total

Blue Cross and Blue Shield of Texas ★★★★★

[Blue Advantage Plus GoldSM 203](#)

Gold | HMO | Plan ID: 33602TX0770134

Estimated monthly premium
\$740.14
Including a \$1,791 tax credit
Was \$2,531.14

Deductible ⓘ **Out-of-pocket maximum ⓘ**

\$2,550 **\$17,400**
Family Total Family Total



Blue Cross and Blue Shield of Texas ★★★★★

[Blue Advantage Plus GoldSM 203](#)

Gold | HMO | Plan ID: 33602TX0770134

Estimated monthly premium
\$1,100.57
Including a \$1,791 tax credit
Was \$2,891.57

Deductible ⓘ **Out-of-pocket maximum ⓘ**

\$2,550 **\$17,400**
Family Total Family Total

Not All Plans Have Tobacco Rating

Source: HealthCare.gov
2022 Plans, Houston, TX
77707

Molina Healthcare

★★★★☆ ⓘ

[Constant Care Silver 7 250](#)

Silver | HMO | Plan ID: 45786TX0020009

Estimated monthly premium

\$278.72

Including a \$1,791 tax credit
Was \$2,069.72



Molina Healthcare

★★★★☆ ⓘ

[Constant Care Silver 7 250](#)

Silver | HMO | Plan ID: 45786TX0020009

Estimated monthly premium

\$278.72

Including a \$1,791 tax credit
Was \$2,069.72

An icon of a lit cigarette with smoke rising from it, representing a tobacco rating.

Plan Selection

They can enroll in the same plan or choose different plans

Health plan groups for your household

Based on your application, we put your household members into the groups below. You can choose one plan for everyone, a separate plan for each person, or some other grouping.

[Why change groups?](#)

- To get started with current groups: select **View plans** for a group to get started.
- To change groups: select **Change groups**, make the changes, then **View plans** for the new groups.

You'll select a plan for each group one at a time.

Group: 1

Denise Clemans (Age 60)
Harold Clemans (Age 62)

View Plans

Change Groups

Health plan groups for your household

Based on your application, we put your household members into the groups below. You can choose one plan for everyone, a separate plan for each person, or some other grouping.

[Why change groups?](#)

- To get started with current groups: select **View plans** for a group to get started.
- To change groups: select **Change groups**, make the changes, then **View plans** for the new groups.

You'll select a plan for each group one at a time.

Group: 1

Denise Clemans (Age 60)

View Plans

Group: 2

Harold Clemans (Age 62)

View Plans

Change Groups

PTC Reconciliation

- Enrollees need to **reconcile** their APTC on their tax return
- People who have more income than they projected will owe back some or all of the APTC they received

Form 8962 **Premium Tax Credit (PTC)** OMB No. 1545-0074
 Department of the Treasury Internal Revenue Service **2021**
 Attach to Form 1040, 1040-SR, or 1040-NR. **Attachment Sequence No. 73**
 Go to www.irs.gov/Form8962 for instructions and the latest information.

Name shown on your return _____ Your social security number _____

A. If you received, or were eligible to receive, unemployment compensation for any week in 2021, check the box. See instructions. ☐
B. You cannot take the PTC if your filing status is married filing separately unless you qualify for an exception. See instructions. If you qualify, check the box ☐

Part I Annual and Monthly Contribution Amount

1 Tax family size. Enter your tax family size. See instructions. **1** _____
 2a Modified AGI. Enter your modified AGI. See instructions. **2a** _____
 b Enter the total of your dependents' modified AGI. See instructions. **2b** _____
 3 Household income. Add the amounts on lines 2a and 2b. See instructions. **3** _____
 4 Federal poverty line. Enter the federal poverty line amount from Table 1-1, 1-2, or 1-3. See instructions. Check the appropriate box for the federal poverty table used. **a** ☐ Alaska **b** ☐ Hawaii **c** ☐ Other 48 states and DC **4** _____
 5 Household income as a percentage of federal poverty line (see instructions). **5** _____ %
 6 Reserved for future use. **6** _____
 7 Applicable figure. Using your line 5 percentage, locate your "applicable figure" on the table in the instructions. **7** _____
 8a Annual contribution amount. Multiply line 3 by line 7. Round to nearest whole dollar amount. **8a** _____ **b** Monthly contribution amount. Divide line 8a by 12. Round to nearest whole dollar amount. **8b** _____

Part II Premium Tax Credit Claim and Reconciliation of Advance Payment of Premium Tax Credit

9 Are you allocating policy amounts with another taxpayer or do you want to use the alternative calculation for year of marriage? See instructions.
☐ **Yes.** Skip to Part IV, Allocation of Policy Amounts, or Part V, Alternative Calculation for Year of Marriage. ☐ **No.** Continue to line 10.
 10 See the instructions to determine if you can use line 11 or must complete lines 12 through 23.
☐ **Yes.** Continue to line 11. Compute your annual PTC. Then skip lines 12-23. ☐ **No.** Continue to lines 12-23. Compute your monthly PTC and continue to line 24.

Annual Calculation	(a) Annual enrollment premiums (Form(s) 1095-A, line 33A)	(b) Annual applicable SLCSP premium (Form(s) 1095-A, line 33B)	(c) Annual contribution amount (line 8a)	(d) Annual maximum premium assistance (subtract (c) from (b); if zero or less, enter -0-)	(e) Annual premium tax credit allowed (smaller of (a) or (d))	(f) Annual advance payment of PTC (Form(s) 1095-A, line 33C)
11 Annual Totals						
Monthly Calculation	(a) Monthly enrollment premiums (Form(s) 1095-A, lines 21-32, column A)	(b) Monthly applicable SLCSP premium (Form(s) 1095-A, lines 21-32, column B)	(c) Monthly contribution amount (amount from line 8b or alternative marriage monthly calculation)	(d) Monthly maximum premium assistance (subtract (c) from (b); if zero or less, enter -0-)	(e) Monthly premium tax credit allowed (smaller of (a) or (d))	(f) Monthly advance payment of PTC (Form(s) 1095-A, lines 21-32, column C)
12 January						
13 February						
14 March						
15 April						
16 May						
17 June						
18 July						
19 August						
20 September						
21 October						
22 November						
23 December						
24 Total premium tax credit. Enter the amount from line 11(e) or add lines 12(e) through 23(e) and enter the total here						24 _____
25 Advance payment of PTC. Enter the amount from line 11(f) or add lines 12(f) through 23(f) and enter the total here						25 _____
26 Net premium tax credit. If line 24 is greater than line 25, subtract line 25 from line 24. Enter the difference here and on Schedule 3 (Form 1040), line 9. If line 24 equals line 25, enter -0-. Stop here. If line 25 is greater than line 24, leave this line blank and continue to line 27						26 _____

Part III Repayment of Excess Advance Payment of the Premium Tax Credit

27 Excess advance payment of PTC. If line 25 is greater than line 24, subtract line 24 from line 25. Enter the difference here **27** _____
 28 Repayment limitation (see instructions) **28** _____
 29 Excess advance premium tax credit repayment. Enter the smaller of line 27 or line 28 here and on Schedule 2 (Form 1040), line 2 **29** _____

For Paperwork Reduction Act Notice, see your tax return instructions. Cat. No. 37784Z Form **8962** (2021)

PTC Reconciliation

- People with income below 400% FPL have a cap on the amount they must repay
- Over 400% FPL, there is no cap
 - But through 2025, there is no cliff for people with income over 400% FPL because they don't lose PTC eligibility when they cross that threshold

REPAYMENT LIMITS (TY 2022)		
Income (as % of FPL)	SINGLE taxpayers will pay back no more than ...	OTHER taxpayers will pay back no more than....
Under 200%	\$325	\$650
At least 200% but less than 300%	\$825	\$1,650
At least 300% but less than 400%	\$1,400	\$2,800
400% and above	None: Full repayment	None: Full repayment

PTC Reconciliation

- In 2023, they had two income changes that they failed to report
 - Denise and Harold unexpectedly needed a new roof and took \$11,600 out of their IRA
 - Denise earned more money and had fewer expenses than she anticipated, earning \$34,000 instead of \$20,000
- They have no cap on repayment but don't have a repayment cliff because, under the American Rescue Plan (ARP), enrollees with income over 400% FPL are eligible for PTCs through 2025

	2023 Income	Applicable Percentage	Annual Premium for Benchmark Silver	APTC
Projected Income	\$51,800 (283% FPL)	5.32% of income (\$2,756)	\$10,260	\$7,504
Actual Modified Adjusted Gross Income	\$77,400 (423% FPL)	8.5% of income (\$6,579)		\$3,681
			Repayment = \$3,823	

Repayment amount without enhanced subsidy

Scenario 4: Alarcon Family



Focus Areas

- Special Enrollment Periods
- Minimum essential coverage
- Projecting income
- Transitioning from the marketplace to Medicare



Alarcon Family

- Vicente (64) and Pilar (63) are married and received health insurance through Pilar's employer.
- Pilar was laid off at the end of June this year.
- She earned \$24,000 from January through June.
- She expects to receive \$1,600 per month in unemployment benefits from July through December.
- Vicente has a part-time job and earns about \$16,000/year.
- He will become eligible for Medicare when he turns 65 in April 2023.

Key Areas to Review with the Alarcon Family

1. Special Enrollment Period due to loss of Minimum Essential Coverage
2. Handling Pilar's COBRA offer
3. Projecting income for 2023
4. Preparing for Vicente's transition to Medicare

SEP Due to Loss of MEC

For more information, see the *Health Reform: Beyond the Basics* [SEP Reference Charts](#)

Pilar knows she will lose her job at the end of June.

- Pilar and Vicente will both lose her job-based coverage.

This triggers a Loss of Minimum Essential Coverage Special Enrollment Period.

Pilar and Vicente have 60 days before (or after) the change to apply for marketplace coverage and choose a plan.

They choose a plan before June 30 and begin marketplace coverage July 1.

Eligibility for Other Insurance

For more information, see the *Health Reform: Beyond the Basics* [FAQ: Employer-Sponsored Coverage and Premium Tax Credit Eligibility](#) and [Minimum Essential Coverage Reference Chart](#)

- Pilar also has an offer of COBRA from her former employer.
- She does not enroll, since she is eligible for APTCs and has a Special Enrollment Period.
- In April 2023, Vicente will turn 65 and become eligible for premium-free Medicare Part A. He will be automatically enrolled in Medicare Parts A and B, and his coverage will begin on May 1, 2023.

Minimum Essential Coverage

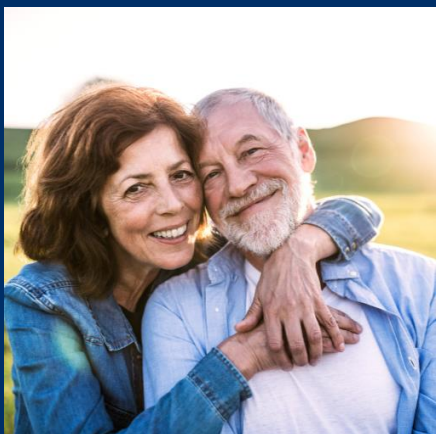
- In general, to qualify for APTC, a person cannot be eligible for or enrolled in other minimum essential coverage (MEC)

A Person Is Not Eligible For APTC if They Are Eligible For...	A Person Is Not Eligible For APTC if They Are Enrolled In...
<ul style="list-style-type: none">▪ Most government-sponsored coverage<ul style="list-style-type: none">○ Premium free Medicare Part A○ Medicaid/CHIP*▪ Employer-sponsored coverage (that is affordable and meets minimum value)	<ul style="list-style-type: none">▪ COBRA▪ Employer-sponsored retiree coverage▪ Certain veterans' and TRICARE coverage▪ Medicare that requires payment of a Part A premium

* Termination for failure to pay Medicaid premiums still disqualifies someone from APTC eligibility

- If they had enrolled in COBRA when Pilar lost her job, they would not be eligible for APTCs
- When Vicente becomes eligible for premium-free Medicare Part A in 2023, he will lose eligibility for APTCs.

Calculating Income



2022

Income source	Annual
Pilar's 2022 job	\$24,000
Pilar's unemployment	\$9,600
Vicente's job	\$16,000
	\$49,600 (285% FPL in 2022)

Likely PTC eligible

Projecting 2023

Income source	Annual
Pilar's 2023 job	\$18,000
Vicente's job	\$16,000
	\$34,000 (186% FPL in 2023)

**Likely PTC + CSR
eligible**

For more information, see the *Health Reform: Beyond the Basics* [Income Definitions for Marketplace and Medicaid Coverage](#)

Calculating Income



2022

Income source	Annual
Pilar's 2022 job	\$24,000
Pilar's unemployment	\$9,600
Vicente's job	\$16,000
	\$49,600 (285% FPL in 2022)

Projecting 2023

Income source	Annual
Pilar's 2023 job	\$18,000
Vicente's job	\$16,000
	\$34,000 (186% FPL in 2023)

For more information, see the *Health Reform: Beyond the Basics* [OE10 Webinar: Preventing & Resolving Data-Matching Issues](#)

Will their income change trigger a data matching issue?

No; the difference is more than \$12,000 but less than 50%.

\$49,600
-34,000
\$15,600

Transitioning From Marketplace to Medicare

Because Pilar wants to continue coverage on the same marketplace plan after Vicente begins his Medicare coverage, they must report this change through the marketplace call center.



If they try to report Vicente's life change online, the date that his coverage terminates may be incorrect.

If this happens, Pilar, Vicente, or an assister can call the marketplace call center and ask to open a Health Insurance Casework System (HICS) case to adjust the date.



Resolution



- Pilar chooses not to enroll in COBRA coverage, so she and Vicente qualify for marketplace coverage with APTC during her Special Enrollment Period.
- When they return to update their information and reenroll for 2023, they learn they qualify for APTC *and* CSR due to a drop in income.
- They set a calendar reminder to call the marketplace call center on April 30, 2023 to end Vicente's marketplace plan, but *not* Pilar's
 - Vicente starts Medicare on May 1*
 - Pilar keeps her marketplace plan (with APTC + CSR)

* APTC eligibility ends on the first day of the fourth full month after a person becomes eligible for Medicare.

Upcoming Webinars

Part IX: Asistiendo a consumidores hispanos a obtener cobertura médica: consejos y mejores prácticas (en Español)

- Thursday, October 20 | 2 pm ET (11 am PT)

See previous webinars in the series at:

<https://www.healthreformbeyondthebasics.org/category/oe10-webinar-series/>

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This is a project of the Center on Budget and Policy Priorities
www.cbpp.org