You might be able to get financial assistance to help pay your premiums (monthly fees) for health insurance. This worksheet can help you figure out if you might be able to get financial help before you start the application process.

To see whether you are likely to qualify for financial help, find the number of people in your household in the table below, and then see if your household income falls within the income range listed.

<table>
<thead>
<tr>
<th>Number of People in Your Household</th>
<th>Financial Assistance: Lower Premiums</th>
<th>Financial Assistance: Lower Premiums and Out-of-Pocket Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,490 - $45,960</td>
<td>$11,490 - $28,725</td>
</tr>
<tr>
<td>2</td>
<td>$15,510 - $62,040</td>
<td>$15,510 - $38,775</td>
</tr>
<tr>
<td>3</td>
<td>$19,530 - $78,120</td>
<td>$19,530 - $48,825</td>
</tr>
<tr>
<td>4</td>
<td>$23,550 - $94,200</td>
<td>$23,550 - $58,875</td>
</tr>
<tr>
<td>5</td>
<td>$27,570 - $110,280</td>
<td>$27,570 - $68,925</td>
</tr>
<tr>
<td>6</td>
<td>$31,590 - $126,360</td>
<td>$31,590 - $78,975</td>
</tr>
</tbody>
</table>

**Who is in your household?**

To figure out the number of people in your household, count each of the people listed below if you plan to list that person on your federal taxes for the year you will have insurance, even if that person is not applying for health insurance:

- You the taxpayer
- Your spouse
- Your dependents, such as your child/children, grandchild/grandchildren, or a relative whom you support financially
Will I be able to get financial help to pay for health insurance?

You should count family members who are applying for health insurance and family members who are not applying for health insurance, because the amount you have to pay toward the cost of your insurance is based on how much income you have as a family and how many family members are supported by this income. It is NOT based on the cost of health insurance.

**Number of people in your household: __________**

**What money should you count as part of your family income?**

If you filed taxes for 2013, look at the line for Adjusted Gross Income on your tax return (line 37 on tax form 1040): __________

Then add these amounts if they apply to you:

- Tax-exempt Social Security retirement and/or Social Security disability benefits (line 20a minus line 20b on tax form 1040): __________
- Tax-exempt interest income (line 8b on tax form 1040): __________
- Income earned in a foreign country (reported on tax form 2555): __________

If you did not file taxes for 2013, or if you think your income in 2015 will be different than it was in 2013, add together the estimated yearly income of all the people you will list on your taxes for 2014, even if those people are not applying for health insurance. (Include the income of dependents only if they are required to file taxes.) These are common types of income you should count:

- Wages and tips: __________
- Social Security retirement and/or Social Security disability benefits: __________
- Self-employment income (profit minus expenses): __________
- Pensions and other retirement income: __________
- Unemployment income: __________
- Other income (for example, investment income, rental or royalty income, alimony): __________

**Total household income: __________**

The complete *What You Need to Know about Health Insurance* series is available online at www.FamiliesUSA.org/enrollment-factsheets.