

Answering Questions about Your Family When Applying for Health Insurance



About this
fact sheet

You may be able to get financial help with paying for health insurance. The amount of help you get depends on your income and the size of your family. But figuring out which family members to list on your application can be tricky. These questions can help guide you through the process.

1. Why does the application ask questions about other people in my family?

The amount of financial help you can get to lower the cost of marketplace health insurance depends on your family's income and the number of people in your family.

The application asks for information about family members who live with you and about anyone else you include on your federal taxes (even if those other people do not need health insurance) to learn about how much income is coming into the household and how many people rely on that income.

2. Why does the application ask for tax information?

The marketplace relies on the information you report on your taxes to figure out whether you should get financial help for health insurance and how much help you should get.

You have to file taxes in order to get financial help to lower the cost of marketplace health insurance. You do not have to file taxes to be eligible for Medicaid or the Children's Health Insurance Program (CHIP).

3. How should I answer questions about my household on the application?

The people you need to list on your application are the people who file taxes with you—your spouse, children, and other people you support financially. If you don't file taxes, you should list your spouse and your children who live with you.

If two or more people in your family file separate income tax returns, the primary taxpayer on each of the tax returns will need to complete a separate application for him or herself and any other people listed on his or her tax return.

Are you married?

Answer “yes” if you are legally married, including same-sex marriages and common-law marriages.

(Note: If your spouse died during the year you will be enrolled in health insurance, you should still report that you are married to your spouse—unless you have remarried. This is because the IRS considers someone to be married for the whole year and allows that person to file a joint tax return, even if his or her spouse died during the year.)

Answer “no”—even if you are legally married—if:

1. You do not file taxes jointly with your spouse because you are a survivor of domestic violence
OR
2. Your spouse lives outside the United States and does not yet have eligible immigration status
OR
3. You will be able to file taxes as a “head of household” because you:
 - File a separate tax return from your spouse *AND*
 - Lived separately (not including temporary absences) from your spouse during the last six months of the calendar year *AND*
 - Paid more than half the cost of keeping up your home for the calendar year *AND*
 - Can claim your child, stepchild, or foster child as a dependent (including if you can claim the child as a dependent but do not do so because of a custody agreement)

Do you claim any dependents?

Dependents include:

- Your biological child, adopted child, stepchild, foster child, or grandchild—if he or she:
 - Is a U.S. citizen or legal resident of the United States, Canada, or Mexico *AND*
 - Lives with you for more than half the calendar year *AND*
 - Is under age 19, or under age 24 if a full-time student, or any age if totally and permanently disabled *AND*
 - Is not providing more than half of his or her own financial support for the calendar year
- Your child who is age 19 or older, parent, sibling, in-law, or another adult member of your household—if he or she:
 - Is a U.S. citizen or legal resident of the United States, Canada, or Mexico *AND*
 - Is directly related to you (including stepchildren, in-laws, or half-siblings) or he or she lives with you for the full calendar year *AND*
 - Relies on you for more than half of his or her financial support for the calendar year *AND*
 - Does not earn more than the amount you get as a tax deduction for him or her (in 2014, that limit is \$3,950)
- A dependent can be claimed by only one taxpayer and cannot claim dependents of his or her own.
- You may claim different dependents from year to year, for example, because of a child custody agreement. You should fill out the application based on how you will file taxes for the year you will be enrolled in health insurance.
- If you claim a child who does not live with you, you will also need to provide information about family members that child does live with, such as the child's other parent or siblings.

Help with Information on Dependents

For help figuring out who you can claim as a dependent, use the IRS dependent status tool online at <http://www.irs.gov/uac/Who-Can-I-Claim-as-a-Dependent%3F>.

If you are not sure whether you provide more than half the financial support for a person you may be able to claim as a dependent, use the IRS "Worksheet for Determining Support" online at http://apps.irs.gov/app/vita/content/globalmedia/teacher/worksheet_for_determining_support_4012.pdf.

Do you have children who live with you but whom you do not claim as dependents on your taxes?

You might have a child who lives with you but whom you do not claim as a dependent on your taxes because a) you do not file taxes, or b) another person, such as the child's other parent or another family member, claims the child as a tax dependent.

You should list this child on your application because he or she lives with you. If someone else claims the child as a tax dependent, you will also need to provide information on the person who claims the child.

MORE INFORMATION



If you have tax questions, you can get help by calling the **Internal Revenue Service (IRS)** at 800-829-1040 (TTY/TDD users may call 800-829-4059). In addition, **Volunteer Income Tax Assistance (VITA)** programs provide free tax preparation in many communities. Call 800-906-9887 to find the VITA location closest to you.

Families with Members Who Do Not Have Eligible Immigration Status

If you are not a U.S. citizen, U.S. national, or lawfully present resident, you can still apply for health insurance for other members of your family. You will need to provide information on citizenship or immigration status for anyone on your application who is applying for insurance. For members of your household who are not applying for insurance, you will need to give only a date of birth and income information, not information on citizenship or immigration status. The marketplace will use this information only to figure out how much financial assistance to give to your family members who are applying for health insurance.

4. What if the information I provided about my family changes?

You should tell the marketplace about any family changes as soon as possible. Family changes could affect the amount of financial help you can get, or they could allow you to change your health plan or get a new family member covered.

Some family changes will affect only the amount of financial help your family gets, or whether you can get coverage through Medicaid or CHIP. Reporting these changes will ensure that you get the right amount of financial help, and it will help you avoid having to pay money back when you file your taxes. Contact the marketplace if:

- you get married or divorced
- you plan to change who you claim as a dependent on your federal taxes
- you or a member of your household become pregnant
- you are married and your spouse dies (even if he or she was not enrolled in marketplace health insurance)

Some family changes can also give you or a family member a chance to get health insurance through the marketplace or to change your health plan even when it is not “open enrollment.” Contact the marketplace to change who is covered by your plan—or to buy a new plan for your family—if you or a family member:

- get married
- have a baby
- adopt a child or have a child placed for adoption
- lose other health insurance
- leave prison, jail, or another correctional facility
- become a citizen, national, or lawfully present resident of the United States
- move to an area that offers different health plans

Note: This fact sheet provides general information and is not intended as advice for individual taxpayers.

The *What You Need to Know about Health Insurance* series:

▼ **Applying for Health Insurance**

Answering Questions about Your Family When Applying for Health Insurance

Answering Questions about Your Family's Income When Applying for Health Insurance

Applying for a Marketplace Plan if You Can Get Health Insurance through Your Job

What to Do if You Are Uninsured after March 31, 2014

Getting Financial Assistance

Choosing a Health Plan

Keeping and Using Health Insurance

Understanding the Requirement to Have Health Insurance

Reference Charts and Graphics

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

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