



Processing applications: Multi-tax households



The Issue: Multiple Tax Households

- Families who are seeking help paying for coverage – advance payments of the premium tax credit, cost sharing reductions, Medicaid or CHIP
- For eligibility, the Marketplace will ask for each applicant's tax filing status and who will be on their 2014 tax return.
- Some households file more than one tax return (Examples: Domestic partners, Parents with children who file taxes)
- Current system limitations prevent people on separate tax returns from enrolling in a plan together

The Solution

- **Step 1:** Determine whether the application filer is applying for help paying for coverage. If yes, continue to 2.
- **Step 2:** Determine if they are filing more than one tax return. If yes, continue to 3.
- **Step 3:** Assist them by either calling the call center OR helping them complete separate applications

Determining a multi-tax household

- Identify the people in the household and their plans for filing taxes for 2014
 - Do you plan on filing a federal income tax return for 2014?
 - If married, do you plan to file jointly with your spouse?
 - Will you claim any dependents?
 - Does anyone file taxes separately?
- Figure out the people on the different tax returns and whether there's more than one
- If more than one, call the call center OR assist with submitting separate applications

Completing separate applications

- Submit one application per tax household
 - Need separate user accounts for each application
- List each tax household as applicants on only ONE application
 - List the other household members as non-applicants on the application
- Each application group will be on their own health plan policy, but can still select the same plan, if they choose to.

Scenario 1

- Two domestic partners (Jane and Joe) and their two children (Sue and Billy) are applying for help paying for health coverage.
- Jane claims Sue as a dependent on her tax return. Joe claims Billy as a dependent on his tax return.
- Application 1: Jane is the application filer
 - List Jane and Sue as applying for coverage
 - List Joe and Billy as non-applicants
- Application 2: Joe is the application filer
 - List Joe and Billy as applying for coverage
 - List Jane and Sue as non-applicants

Scenario 2

- Mary lives with her 18 year old child Julie.
- Mary and Julie file separate tax returns. Mary does not claim Julie as a dependent on her return.
- Application 1: Mary is the application filer
 - List Mary as applying for coverage
 - List Julie as a non-applicant
- Application 2: Julie is the application filer
 - List Julie as applying for coverage
 - List Mary as a non-applicant

Key points to remember

- Identify how a household plans to file taxes
- If the household plans to file more than one tax return, call the call center for help OR submit separate applications for each



Tips for Assisting Consumers with Applications



Eligibility Application Tips

- For financial assistance, include people on the same tax return and family members who live together on the application
- Include everyone in the household, even if they don't need health coverage
- Most questions are required; labeled optional if not
- Best to check information is correct before moving to next page to avoid going backwards or editing information
- Do not click buttons multiple times; the system often pings data sources between pages and may take a few seconds depending on volume

Don't Forget: Include Producer Information When Using Marketplace Pathway

When assisting a consumer with the eligibility application through HealthCare.gov, be sure the consumer accurately completes this page.

The screenshot shows the HealthCare.gov application interface. At the top, there are navigation tabs: 'Apply' (active), 'Get Results', and 'Get Coverage'. A 'HELP' icon is in the top right. Below the navigation, the application ID '95161648' is displayed. A left sidebar contains a 'GET STARTED' section with five items: 'Privacy policy', 'Contact information', '3 Help applying for coverage' (highlighted), '4 Help paying for coverage', and '5 Who needs coverage'. Below this are sections for 'FAMILY & HOUSEHOLD', 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN'. The main content area is titled 'Help applying for coverage' and contains the following text: 'Tell us if you're getting help from one of these people'. There are five radio button options: 'Navigator', 'Certified application counselor', 'Non-Navigator assistance personnel', 'Agent or broker' (selected and highlighted with a blue box), and 'None of these people'. Below the radio buttons are several input fields: 'First name', 'Middle optional', 'Last name', and 'Suffix optional' (with a dropdown menu). There are also fields for 'Organization name optional', 'ID number optional', 'FFM User ID optional', and 'NPN number'. At the bottom right, there is a green 'SAVE & CONTINUE' button and a 'Live Chat' button.

Application ID: 95161648

Apply Get Results Get Coverage HELP

GET STARTED

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

FAMILY & HOUSEHOLD

ADDITIONAL INFORMATION

REVIEW & SIGN

Help applying for coverage

Tell us if you're getting help from one of these people

- Navigator
- Certified application counselor
- Non-Navigator assistance personnel
- Agent or broker
- None of these people

First name Middle optional Last name Suffix optional

Organization name optional ID number optional

FFM User ID optional NPN number

SAVE & CONTINUE Live Chat