

Application Spotlight: Family and Household Composition

Family and Household Composition

March, 2017



Contents

- Family and Household
 - Household Contact
 - Social Security Number
 - Citizenship
 - Tax Filing Status
 - Race and Ethnicity
 - Other Household Members
 - Immigration Status
 - Address
 - Parent Caretaker Status
 - Disability Status
 - Medicaid/CHIP Status
 - American Indian or Alaska Native Status
 - Pregnancy Status
 - Summary of Answers
- Multi-Tax Household
 - Determining a Multi-tax Household
 - Completing separate Applications
 - Scenario 1: Domestic Partners with Children
 - Scenario 2: Parent and Adult Child
- Helpful Resources

Intended Audience

Please be advised that the information in this presentation is informal, technical assistance for agents and brokers, and not intended as official CMS guidance or a statement of the law. Legal requirements are contained in the applicable statutes and regulations.

This presentation spotlights the “Family and Household” section of the Health Insurance Marketplace* application and does not address additional application information.

*Health Insurance MarketplaceSM and MarketplaceSM are service marks of the United States Department of Health & Human Services. When used in this document, the term “Health Insurance Marketplace” or “Marketplace” refers to Federally-facilitated Marketplaces (FFMs), including FFMs where states perform plan management functions and State-based Marketplaces on the Federal Platform (SBM-FPs).

Application Spotlight: Family and Household Composition



*Family and
Household*

Family and Household Composition

- Consumers begin the application at the “Get Started” section. Answers to these questions determine whether they will complete the shorter (Marketplace 2.0 application) or the Classic Marketplace application.
- This presentation illustrates the path for completing the Classic Marketplace application, after completing the “Get Started” section.

Application ID: 139146863

GET STARTED

FAMILY & HOUSEHOLD

- 1 John Carson
- 2 Jane Carson
- 3 More about this household
- 4 Summary

INCOME

ADDITIONAL INFORMATION

REVIEW & SIGN

Family & household

We need to know about everyone included on your same federal income tax return and all family members who live with you, even if they're not applying for health coverage.

We'll match you with programs based on your income and family size, so we need this information to make sure you get the most help possible.

All fields are required unless they're marked optional.

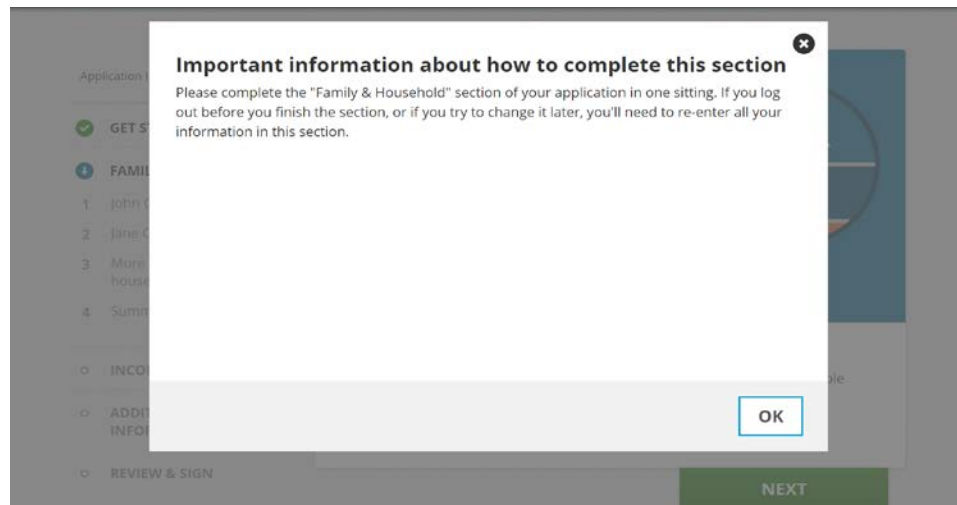
You may need:

- Social Security numbers (or document numbers for any people with eligible immigration status who need coverage)
- Birth dates

NEXT

Important Notice

- When helping consumers with their application, CMS recommends scheduling enough time to complete the “Family and Household” section in one sitting.
- Remind consumers that personal information is used only to check if applicants are eligible for health coverage and, if applicable, for help paying for coverage.
- Consumers can view more information on the Marketplace’s privacy policy and specifics regarding privacy and immigration status.



Household Contact

- The application first asks about information for the household contact listed on the application, also known as the “application filer.”
- The following images show the questions related to John Carson, a fictional consumer who is the household contact.
- This slide shows the question asking the consumer to indicate their sex.

The screenshot displays a web application interface for a household contact form. At the top left, the 'Application ID' is 139146863. A navigation sidebar on the left includes a 'GET STARTED' section with a green checkmark, followed by a 'FAMILY & HOUSEHOLD' section with a blue arrow icon. Under this section, there are four items: '1 John Carson' (highlighted with a blue bar), '2 Jane Carson', '3 More about this household', and '4 Summary'. Below these are three more sections: 'INCOME', 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN', each with a small circle icon. In the top right corner, there is a dark grey button labeled '^ BACK TO FAMILY & HOUSEHOLD'. The main content area features a blue header titled 'John Carson's information'. Below this header, the question 'What is John Carson's sex?' is displayed. There are two radio button options: 'Male' (which is selected, indicated by a green dot) and 'Female'. At the bottom right of the form, there is a green button labeled 'SAVE & CONTINUE'.

Social Security Number

- The next question asks consumers to provide their Social Security number (SSN).

Application ID: 139146863

GET STARTED

FAMILY & HOUSEHOLD

1 John Carson

2 Jane Carson

3 More about this household

4 Summary

INCOME

ADDITIONAL INFORMATION

REVIEW & SIGN

John Carson's information

We need a Social Security number (SSN) if you want health coverage and have an SSN or can get one. We use SSNs to check income and other information to see who is eligible for help paying for health coverage. If John Carson needs help getting an SSN, visit socialsecurity.gov, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

We haven't verified this Social Security number yet. You can re-enter it now to make sure it's accurate. It must match the Social Security card information. Don't copy or paste it.

Enter John Carson's Social Security number

Social Security number *optional*

XXX-XX-XXXX

Is John Carson the same name that appears on his Social Security card?

☒ Yes

☐ No

SAVE & CONTINUE

Social Security Number (Continued)

- Consumers must provide their SSN on the application. Consumers without a SSN can leave the field blank, but may need to provide documentation to confirm income or other information.
- SSNs are optional for those not applying for coverage. CMS strongly recommends including SSNs for everyone in the household who has one, as this information helps to speed up the application process by automatically confirming income and other information.
- Consumers should not provide their Individual Taxpayer Identification Number (ITIN) at any point in the application process.
 - The ITIN is a nine-digit number issued by the U.S. Internal Revenue Service (IRS).

Citizenship

- The next question requests citizenship information.

Application ID: 139146863 ^ EDIT

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

1 John Carson

2 Jane Carson

3 More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

You don't have to be a U.S. citizen or U.S. national to qualify for health coverage. Select "no" to view a list of other eligible immigration statuses, and choose the status that best describes yours.

Is John Carson a U.S. citizen or U.S. national?

[Learn more about immigration status](#)

☒ Yes
☐ No

SAVE & CONTINUE

Citizenship (Continued)

- When consumers attest to being a U.S. citizen, the information is automatically checked against Social Security Administration (SSA) data. When citizenship status is electronically verified through SSA, consumers don't need to provide any additional proof of citizenship.
- If John attests to being a U.S. citizen or U.S. national, but his information is not verified with the SSA, then additional questions regarding whether he is a naturalized or derived citizen will appear. The information that verifies these statuses comes from the Department of Homeland Security (DHS).

Tax Filing Status

- John will file a joint federal income tax return for 2017 with his wife, Jane; therefore, this is a single tax household application.

Application ID: 139146863 ^ EDIT

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

1 John Carson

2 Jane Carson

3 More about this household

4 Summary

✓ INCOME

↓ ADDITIONAL INFORMATION

○ REVIEW & SIGN

John Carson's household information

Does John Carson plan to file a federal income tax return for 2017? You don't have to file taxes to apply for coverage, but you'll need to file next year if you want to get a premium tax credit to help pay for coverage now.

☒ Yes
☐ No

You told us that John Carson is married to Jane Carson.

Does John Carson plan to file a joint federal income tax return with his spouse for 2017?

☐ Yes
☐ No

SAVE & CONTINUE

Tax Filing Status (Continued)

- To be eligible for advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSR), John and Jane must file a joint federal tax return since they are married.
 - John should answer “yes” in response to the question on the bottom half of the screen shown on the previous page.
- However, a consumer who is married, but living apart from his or her spouse and who is unable to file a joint tax return because he or she is a victim of domestic abuse or spousal abandonment can qualify for APTC/CSR as long as he or she is otherwise eligible.
 - Consumers in this situation can indicate on their Marketplace application that they are not married.

Tax Filing Status (Continued)

- Consumers who intend to use head of household as their filing status for the coverage year can also qualify for APTC/CSR as long as they are otherwise eligible.
 - They should indicate on their Marketplace application that they are not married.
- As a reminder, all enrollees are required to update their Marketplace account when they have a change in their place of residence, household income, family size, marital status, or other application information within 30 days of the change.

Race and Ethnicity

- The application will ask for information about each family member's race and ethnicity.

Application ID: 139146863

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

1 John Carson

2 Jane Carson

3 More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

John Carson's race/ethnicity

This information will be used to help the U.S. Department of Health and Human Services (HHS) better understand and improve the health of and health care for all Americans. Providing this information won't impact your eligibility for health coverage, your health plan options, or your costs in any way.

Is John Carson of Hispanic, Latino, or Spanish origin? *optional*

☐ Yes

☐ No

What is John Carson's race? *(check all that apply) optional*

<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Native Hawaiian
<input type="checkbox"/> Asian Indian	<input type="checkbox"/> Other Asian
<input type="checkbox"/> Black or African American	<input type="checkbox"/> Other Pacific Islander
<input type="checkbox"/> Chinese	<input type="checkbox"/> Samoan
<input type="checkbox"/> Filipino	<input type="checkbox"/> Vietnamese
<input type="checkbox"/> Guamanian or Chamorro	<input type="checkbox"/> White
<input type="checkbox"/> Japanese	<input type="checkbox"/> Other
<input type="checkbox"/> Korean	

SAVE & CONTINUE

Race and Ethnicity (Continued)

- This information is optional, and it won't impact John's eligibility for health coverage, health plan options, or costs in any way.
- This information is used solely to help the Department of Health and Human Services (HHS) collect aggregated data to study the effectiveness of programs and trends in behaviors affecting public health.
 - For example, this question can help researchers study whether there are disparities in access to the Marketplace disproportionately affecting certain populations.

Other Household Members

- The next few screens will collect information about John's wife Jane.

Application ID: 139146863 EDIT

✓ GET STARTED

1 FAMILY & HOUSEHOLD

✓ John Carson

2 Jane Carson

3 More about this household

4 Summary

INCOME

ADDITIONAL INFORMATION

REVIEW & SIGN

Jane Carson's information

What is Jane Carson's sex?

☐ Male

☒ Female

SAVE & CONTINUE

Application ID: 139146863 EDIT

✓ GET STARTED

1 FAMILY & HOUSEHOLD

✓ John Carson

2 Jane Carson

3 More about this household

4 Summary

INCOME

ADDITIONAL INFORMATION

REVIEW & SIGN

Jane Carson's information

We need a Social Security number (SSN) if you want health coverage and have an SSN or can get one. We use SSNs to check income and other information to see who is eligible for help paying for health coverage. If Jane Carson needs help getting an SSN, visit [socialsecurity.gov](https://www.socialsecurity.gov), or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Enter Jane Carson's Social Security number

Social Security number optional

XXX-XX-XXXX

Is Jane Carson the same name that appears on her Social Security card?

☒ Yes

☐ No

SAVE & CONTINUE

Other Household Members (Continued)

- The questions asked for Jane are the same or similar to the questions asked about John, such as Jane's SSN. This question is used to check the consumer's income and to confirm other information.
- If Jane is applying for coverage for herself and has an SSN, she is required to provide it; otherwise, this question is optional.
 - Remember that even if Jane weren't applying for coverage for herself, providing her SSN can help speed up the application process for applicants in her family, and in part because it's used to check information such as household income).
- In this example, if John doesn't enter Jane's SSN, John and Jane may need to provide documentation to verify information about their household, such as her income.

Immigration Status

- In this example, John's wife, Jane, is not a U.S. citizen or U.S. national; however, she does have an immigration status that would make her eligible for coverage through the Marketplace.
 - Consumers can learn more about eligible immigration statuses by selecting the “Learn more about immigration status” link in the application.

Application ID: 139146863

GET STARTED

FAMILY & HOUSEHOLD

✓ John Carson

2 Jane Carson

3 More about this household

4 Summary

INCOME

ADDITIONAL INFORMATION

REVIEW & SIGN

You don't have to be a U.S. citizen or U.S. national to qualify for health coverage. Select "no" to view a list of other eligible immigration statuses, and choose the status that best describes yours.

Is Jane Carson a U.S. citizen or U.S. national?

[Learn more about immigration status](#)

☐ Yes

☒ No

☒ Check here if Jane Carson has eligible immigration status

If this person's immigration status isn't listed here, he or she may still be able to get help paying for emergency services, including for labor and delivery if they have a baby. In some states, pregnant women may also be able to get health care coverage.

Document type (Select one)

[Learn more about document types](#)

Select...

SAVE & CONTINUE

Immigration Status (Continued)

- Since Jane has an eligible immigration status; the application prompts her to choose a document type and document identification number. This information will be verified with the DHS.
- If the information can't be automatically verified, the consumer may need to provide documentation.
 - For example, if Jane selects the “Permanent Resident Card” option from the “Document Type” drop-down menu, the application will ask for a description of the card and the associated Alien Number and Card Number. These numbers are optional. However, CMS strongly encourages consumers to include these numbers, as it makes it easier to verify their information and, therefore, will speed up the application process.
 - The application will also ask if Jane Carson is the same name that appears on the document, and if she has other documents or status types. Consumers should check any others that apply.

Address

- The next step of the application is to confirm household members' addresses.
- To avoid potential issues, remind consumers to make sure that all addresses entered for family members who live together match.
 - Consumers can make sure of this by selecting the first response to this question, which lists the same address they entered when they filled out the “Get Started” section.
 - Consumers should also select the U.S. Postal Service verified address that the system displays, as long as it's correct, along with the four-digit ZIP Code extension.

The screenshot shows a web application interface for a household application. At the top, it says 'Application ID: 139146863' and has an 'EDIT' button. A sidebar on the left lists the steps: 'GET STARTED' (completed), 'FAMILY & HOUSEHOLD' (current step), 'More about this household', 'Summary', 'INCOME', 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN'. Under 'FAMILY & HOUSEHOLD', 'John Carson' is checked, and 'Jane Carson' is selected. The main content area asks 'What's Jane Carson's home address?' with three radio button options: '824 DEBORAH ST JACKSON, MS 39208-6264' (selected), 'Other address', and 'No home address'. A 'SAVE & CONTINUE' button is at the bottom right.

Parent Caretaker Status

- This question asks whether the consumer cares for a child under age 19 and applies to all adults (male or female) applying for coverage.
- This information helps determine if the consumer qualifies for Medicaid as a parent caretaker relative. In this example, Jane will select “no,” as she and John do not currently have children.

Application ID: 139146863 EDIT

GET STARTED

FAMILY & HOUSEHOLD

- John Carson
- 2 Jane Carson**
- 3 More about this household
- 4 Summary

INCOME

ADDITIONAL INFORMATION

REVIEW & SIGN

Does Jane Carson live with one or more children under age 19 and is she 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

Disability Status

- The application will ask additional questions about members of the household, such as whether they have a disability or need help with activities of daily living.
- Answering in the affirmative won't increase the family's health care costs.
- If any family member has a disability or mental health condition that limits their ability to work, attend school, take care of their daily needs, or otherwise needs help with activities of daily life, they might qualify for free or lower-cost coverage through Medicaid.

The screenshot shows a web application interface for a disability status assessment. At the top, it displays 'Application ID: 139146863' and an 'EDIT' button. A sidebar on the left contains a progress list with four items: 'GET STARTED' (checked), 'FAMILY & HOUSEHOLD' (checked), '3 More about this household' (selected), and '4 Summary'. Below this, there are sections for 'INCOME', 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN'. The main content area is titled 'More about this household' and contains two questions. The first question asks if any household members have a physical disability or mental health condition that limits their ability to work, attend school, or take care of their daily needs, with a 'None of these people' option selected. The second question asks if any household members need help with activities of daily living (like bathing, dressing, and using the bathroom), or live in a nursing home, or other medical facility, also with a 'None of these people' option selected.

Application ID: 139146863 EDIT

GET STARTED

FAMILY & HOUSEHOLD

John Carson

Jane Carson

3 More about this household

4 Summary

INCOME

ADDITIONAL INFORMATION

REVIEW & SIGN

More about this household

Do any of these people below have a physical disability or mental health condition that limits their ability to work, attend school, or take care of their daily needs? *optional*

If a person needs help only because they're too young to do these things for themselves, don't select their name.

[Learn more about how to answer this question](#)

☐ John Carson

☐ Jane Carson

☒ None of these people

Do any of these people need help with activities of daily living (like bathing, dressing, and using the bathroom), or live in a nursing home, or other medical facility? *optional*

☐ John Carson

☐ Jane Carson

☒ None of these people

Medicaid/CHIP Status

- This slide illustrates a question determining if any family members were found not eligible for Medicaid or Children's Health Insurance Program (CHIP) coverage in the past 90 days.
- This question is to make sure that individuals who have been denied Medicaid and CHIP by their state can be evaluated for APTC/CSR eligibility.

Application ID: 139146863

GET STARTED

FAMILY & HOUSEHOLD

John Carson

Jane Carson

3 More about this household

4 Summary

INCOME

ADDITIONAL INFORMATION

REVIEW & SIGN

Were any of these people found not eligible for Medicaid or the Children's Health Insurance Program (CHIP) in the past 90 days? Or, were any of them found not eligible for Medicaid or CHIP due to their immigration status since October 1, 2013?

Check the box only if a person was found not eligible for this coverage by their state, not by the Marketplace.

[Learn more about how to answer this question](#)

☐ John Carson

☒ Jane Carson

Was this person found not eligible by their state because of their immigration status?

☒ Yes

☐ No

☐ None of these people

Did any of these people apply for coverage between November 1, 2016 - January 31, 2017? (Select their name if they applied through their state or the Marketplace.)

☐ Jane Carson

☒ None of these people

SAVE & CONTINUE

Medicaid/CHIP Status (Continued)

- When consumers indicate that someone in their application is in this situation, a follow-up question asks whether they were denied Medicaid or CHIP due to their immigration status.
- Answering this question helps the application properly determine eligibility for individuals with household income under 100% of the federal poverty level (FPL) who are ineligible for Medicaid or CHIP based on immigration status.
- These consumers may be eligible for APTC/CSR. This question allows them to continue their application and enroll in a Marketplace plan with financial assistance, if they are otherwise eligible.

American Indian or Alaska Native Status

- This question asks if any family members are American Indian or Alaska Native.

Application ID: 139146863 ^ EDIT

✓ GET STARTED

⬇ FAMILY & HOUSEHOLD

✓ John Carson

✓ Jane Carson

3 More about this household

4 Summary

Are any of these people American Indian or Alaska Native?

☐ John Carson

☐ Jane Carson

☒ None of these people

SAVE & CONTINUE

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

American Indian or Alaska Native Status (Continued)

- Health coverage benefits and protections are available to members of federally recognized tribes or Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders.
- Other benefits are available to people of American Indian descent or who are otherwise eligible for services from the Indian Health Service (also known as an Indian hospital or Public Health Service [PHS]), a tribal program, or an urban Indian health program.
- Members of federally recognized tribes and ANCSA shareholders can enroll in Marketplace coverage any time of year, there is no limited enrollment period for these individuals, and they are able to change plans up to once a month.

Pregnancy Status

- The application includes this question about pregnancy because certain women who are pregnant and below a household income threshold set by their state can qualify for Medicaid/CHIP.
- The number of children the pregnant woman is expected to deliver is also considered in household size for Medicaid eligibility, though state Medicaid policies vary in terms of how they count pregnancies in household size.

The screenshot shows a web application interface for a pregnancy status form. At the top, it displays 'Application ID: 139146863' and an 'EDIT' button. A sidebar on the left contains a progress menu with the following items: 'GET STARTED' (checked), 'FAMILY & HOUSEHOLD' (selected), 'John Carson' (checked), 'Jane Carson' (checked), '3 More about this household' (highlighted in blue), '4 Summary', 'INCOME', 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN'. The main content area is titled 'Are any of these people pregnant? optional'. It features a list with 'Jane Carson' selected, indicated by a green checkmark. Below this, a question asks 'How many babies is Jane Carson expecting during this pregnancy?' with a dropdown menu showing the number '1'. There is also an unchecked checkbox labeled 'None of these people'. At the bottom right of the form, there is a green 'SAVE & CONTINUE' button.

Summary of Answers

- After consumers complete the “Family and Household” section, the application will display a summary of the answers they provided. This gives the consumer an opportunity to confirm that information entered for their household is accurate.
- After selecting the “Save and Continue” button, consumers will continue to the application section that gathers information about income.

Application ID: 139146863

Summary

Review family & household information

Household Members [EDIT](#)

John Carson's Information

Sex
Male

U.S. citizen or U.S. national
Yes

Home address
824 DEBORAH ST
JACKSON, MS
39208-6264

Mailing address
Same as home address

Will file a 2017 income tax return
Yes, jointly with Jane Carson

Spouse information
Jane Carson

Tax dependents claimed for 2017
None

Navigation:

- GET STARTED
- FAMILY & HOUSEHOLD**
 - John Carson
 - Jane Carson
 - More about this household
- 4 Summary**
- INCOME
- ADDITIONAL INFORMATION
- REVIEW & SIGN

Application Spotlight: Family and Household Composition



*Tax
Households
and the
Marketplace*

Tax Households and the Marketplace

- Eligibility for APTC/CSR through the Marketplace is calculated based on the applicant's tax household, along with factors like household income. This is why the Marketplace asks questions about the applicant's family members, even those who are not applying for coverage for themselves.
- A tax household includes the tax filer, his or her spouse (if applicable), and anyone they claim as a dependent.
- Only members of the same tax household can enroll in a Marketplace plan together if they apply for financial assistance to purchase coverage.
 - Family members in different tax households must apply for coverage separately.

Tax Households and the Marketplace: (Continued)

- Consumers applying for financial assistance in the Marketplace, must file their tax returns separately if neither claims the other as a dependent.
 - Examples include domestic partners, and parents who live with children who file their own taxes.
- A current system limitation prevents family members in different tax household from enrolling in a plan together.
 - This limitation affects consumers who are eligible for financial assistance to help pay for Marketplace coverage (i.e., APTC/CSR).
 - Learn more about who is part of the same household.

Determining a Multi-tax Household

- Agents and brokers should never advise consumers on whether or how to divide up their household for purposes of tax filing.
- Use the following steps to help applicants determine if they are a multi-tax household.
 - Confirm that the applicant is applying for help paying for coverage and if household members are filing more than one tax return between them.
 - Identify the people in the household and ask about their plans for filing taxes for 2017.
 - Do you plan on filing a federal income tax return for 2017? (If they receive APTC, they must file federal taxes in order to reconcile.)
 - If married, do you plan to file jointly with your spouse?
 - Will you claim any dependents?
 - Does anyone in your household whom you do NOT claim as a dependent file taxes separately?

Determining a Multi-tax Household (Continued)

- Remember that tax households (i.e., tax filer(s) and tax dependents) should all be on one application together.
 - If a household member is claimed (or could be claimed) on someone else's tax return as a dependent, then that person needs to be on the application with the claiming tax filer.
 - Tax dependents are not eligible for premium tax credits on their own, even if they file their own taxes.
- IMPORTANT REMINDER:
 - Consumers **must** agree to file federal income taxes to qualify for APTC for themselves or members of their tax household. If married, they must also file a tax return jointly with their spouse.
 - Consumers who receive APTC but fail to file a tax return and reconcile APTC paid for them are not eligible to receive APTC in future years.

Completing Separate Applications

- To assist a consumer with multiple applications, agents or brokers can call the Marketplace Call Center for assistance OR submit one application for each tax household.
 - Consumers will need separate user accounts for each tax household's application.
- For each tax household, list members of the tax household as applicants on only ONE application.
 - List the other household members as non-applicants on the application.
- Members of each tax household's application will be on **their own policy**, but can still select the same plan, if they choose to.

Scenario 1: Domestic Partners with Children

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

Scenario 2: Parent and Adult Child

- 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.
- Mary and Julie have decided they want to have separate health plans, even though Julie would qualify to remain on her mother's plan until she is age 26."
- 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

- Encourage consumers to include their SSNs in their application.
- Help consumers understand how to enter information about eligible immigration statuses.
 - Learn more on [HealthCare.gov](https://www.healthcare.gov), and in the Agent and Broker Guide to the Immigration Section of the Application.
- Identify how a household plans to file taxes.
- If there's more than one tax household, you may need to help them submit separate applications.

Application Spotlight: Family and Household Composition

Resources



Helpful Resources

- Completing an Application
 - Marketplace Application Checklist:
<https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>
 - “New to the Marketplace” resources:
<https://marketplace.cms.gov/outreach-and-education/new-to-marketplace.html>
 - Common Complex Scenarios. Family Circumstances: Eligibility and Household Complications:
https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/AB_Complex_Sits_Family_Circumstances_Resource_FINAL.pdf

Helpful Resources (Continued)

- Reporting household income
 - HealthCare.gov: www.healthcare.gov/income-and-household-information/how-to-report/
 - HealthCare.gov: www.healthcare.gov/income-and-household-information/income
 - Income sources infographic:
<https://marketplace.cms.gov/technical-assistance-resources/logo-and-infographics/income-sources-include.pdf>
- Who to include in a tax household
 - HealthCare.gov: www.healthcare.gov/income-and-household-information/household-size/