CENTERS FOR MEDICARE & MEDICAID SERVICES

# 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 <u>applicants</u> on only ONE application
  - List the other household members as <u>non-applicants</u> 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

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# 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.