

# Consumer Guide for Annual Household Income Data Matching Issues

This is a guide to help you understand how the Marketplace uses annual household income to decide whether you qualify for help paying for health coverage through the Marketplace. It also explains how to send the Marketplace proof of income if your information wasn't verified by our data sources when you applied. This is known as an income data matching issue. The Marketplace generates income data matching issues for an application when it cannot immediately verify your information with our data sources. The Marketplace tells you about data matching issues in order to help you get the correct amount of financial assistance and to help protect you against owing money back when you file your taxes. **If you don't resolve an annual income data matching issue, you could lose all or some of your financial assistance to help pay for your health coverage.**

## How do I estimate my annual household income on my Health Insurance Marketplace application to get the right amount of help paying costs (or "financial assistance")?

- The Marketplace determines the amount of financial assistance for you and any other applicants in your household based on your family size and the income you tell us that you expect your household to make during the year you want health coverage.
- Your Marketplace application includes information for each person who will be listed on your federal income tax return (also referred to as your "tax household"), and may include information about other people who live with you. The financial assistance for you and other applicants on your application is based on your family size and the income (if any) of your household members.
- The Marketplace uses a measure of income called modified adjusted gross income (MAGI) to determine eligibility for financial assistance. This amount isn't a single line on your tax return. Your MAGI is the total of the following:
  - Adjusted Gross Income (AGI) amount from your household's federal income tax return (line 37 of IRS Form 1040), plus:
    - Foreign income excluded from AGI (line 45 and 50 IRS Form 2555)
    - Nontaxable Social Security benefits (including tier 1 railroad retirement benefits) (line 20a minus 20b IRS Form 1040)
    - Tax-exempt interest received or accrued during the tax year (line 8b IRS Form 1040)

- MAGI **doesn't** include Supplemental Security Income (SSI), child support payments received, gifts, veterans' disability payments, workers' compensation, or proceeds from loans, like student loans. Your total household MAGI amount includes countable income for each person who will be listed on your federal income tax return for the year you are getting help paying for coverage.

Remember, eligibility for the advance payment of the premium tax credit and help with cost sharing is based on the income you expect your household to make during the year you want health coverage, not the previous tax year. Do your best to estimate your household's total expected income amount for the year for which you're seeking coverage:

- Consider things like expected raises, new jobs, or other employment changes; changes in income from self-employment; and higher or lower tax deductions.
- Make sure you include income changes for other people in your household, like a spouse you file taxes jointly with, or anyone you'll list as a dependent on your federal income tax return for the year you want coverage.
- Also account for any expected changes to your household size, like if your adult child will no longer be claimed as a tax dependent on your tax return and will file his or her own tax return next year. Don't include income for people who will file his or her own return next year in your estimate.
- For more tips and information on how to estimate your income, visit <https://www.healthcare.gov/income-and-household-information/how-to-report/>.

## How does the Marketplace verify my annual household income?

- When you fill out your Marketplace application, the Marketplace matches the income information you provide with information it gets from trusted data sources like the Internal Revenue Service (IRS), Social Security Administration, and income databases like the one maintained by the private consumer reporting company Equifax.
- If the Marketplace is unable to find a record of your income with its data sources, or if the expected income you listed on your application is **more than 10% lower than the amount shown in the Marketplace's data sources**, the Marketplace may create a data matching issue (also called an "inconsistency"). If this happens, you will be asked to send documentation to prove your annual household income. For example, if you estimate an annual household income of \$15,000 for the year you want coverage, and the Marketplace's data sources report an annual income of \$25,000 for your household, you may be asked to send additional proof to support your projection of \$15,000.
- The Marketplace uses information from various data sources, including Social Security Numbers (SSNs), to verify its accounting for all members of your household.

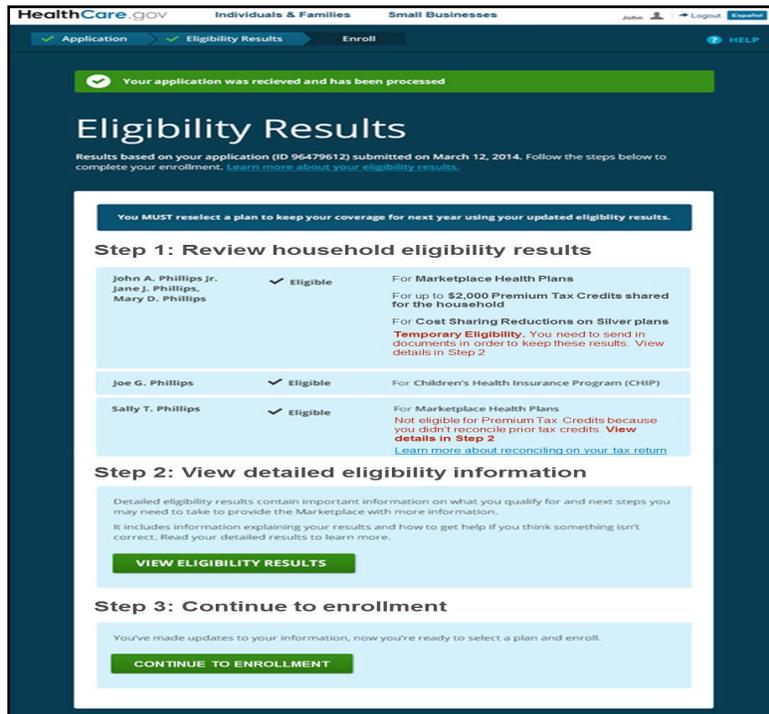
- Even if someone in your household doesn't need health coverage through the Marketplace, it's important to submit his or her income information and SSN (for those who have one) on your application so the Marketplace can verify your total annual household income.
- The Marketplace asks you to document your annual household income so that it can provide the correct financial assistance and protect you against owing money back when you file your taxes.

### Why is it important to update my household income with the Marketplace?

- If your household experiences certain changes, including in income or family size, this can make a difference in the amount of financial assistance you qualify for.
- If your household income **increases**, or if the number of people in your household is **fewer** than originally reported, your eligibility for premium tax credits or help with cost sharing might change. If you don't report the changes, you may have to pay money back when you file your federal income tax return for the year.
- If your household income **decreases**, or the number of people in your tax household is **more** than originally reported, you could qualify for more financial assistance than you're getting now. This could lower the amount you pay in monthly premiums, or your cost sharing when you receive covered services. You could also qualify for Medicaid or Children's Health Insurance Program (CHIP) coverage.
- It's important that you report changes in your expected annual household income or family size to the Marketplace within 30 days of a change. You can report changes by visiting [HealthCare.gov](https://www.healthcare.gov) or by calling the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

### How do I know if I have an annual household income data matching issue?

- Your original eligibility notice from the Marketplace will tell you or other household members to send more information about income.
- You can also view whether you have a data matching issue in your Marketplace account on [HealthCare.gov](https://www.healthcare.gov). Review your "Eligibility Results." If it says "Temporary Eligibility" then you have a data matching issue.
- You can also call the Marketplace Call Center at 1-800-318-2596 (or TTY: 1-855-889-4325) to see if you have a data matching issue, if it was resolved, or whether additional information is required. The Call Center will ask for some information like name, date of birth, and/or Application ID.



- **If you have an annual household income data matching issue, you will have **90 days from your eligibility decision to send documentation** that matches the income you put on your application. **If the Marketplace can't verify your expected annual household income, you may lose some or all of your financial assistance.****
  - The Marketplace will also make multiple attempts to reach you through notices, phone calls, emails, and text messages, depending on your communication preferences.

## Step-by-step tips to fix your annual household income data matching issue

### Step 1: Read your Marketplace notice(s) and understand your 90-day deadline to send documents

Send your documents right away so that your data matching issue gets addressed before the deadline. The deadline is **90 days** from the date of your eligibility notice (usually the date you completed your application), NOT the date your coverage started.

Make sure that the documents you submit support the annual household income that you said you expect on your application. If your expected income has changed, report that change to the Marketplace.

**Step 2: Check that the annual household income information you put on your Marketplace application is correct and complete. If the information is not correct, update your information.**

## How to update your annual household income online

Follow these steps:

- **Log in to your Marketplace account.**
- Select your current application.
- Select “Report a life change” from the menu on the left.
- Select the “Report a life change” button.
- Update your application with **changes to your annual household income, changes to the number of family members, and other application information (like new health coverage offers).**
- You’ll get new “Eligibility Results.” Finish all the steps on the “To-Do List” to complete your update or complete a new enrollment if you qualify to change plans.

Report changes by phone: **Call the Marketplace Call Center** at 1-800-318-2596. TTY users should call 1-855-889-4325.

Report changes in person: **Find Local Help** through people and organizations in your community who can answer your questions and help you report changes or update your information.

## Common problems that may have caused your annual household income data matching issue

**COMMON PROBLEM #1: You didn’t put your (or a family member’s) Social Security Number (SSN) on the application.**

- Your annual household income may not have been verified if you didn’t provide your SSN or the SSNs of all members of your household.
- Return to your Marketplace application and check that you provided the correct names, birth dates, and SSNs for all members in your household, even if a household member isn’t applying for coverage and/or doesn’t have income.

## **COMMON PROBLEM #2: You didn't update your annual household income from last year when you submitted your Marketplace application, but your household's income has changed.**

- You should return to the Marketplace and update your household income, including sources of income for you and each of the members of your household to reflect their current income. When you come back to the Marketplace and update your application, the Marketplace will check if your annual household income matches the most recent data from our trusted data sources. This check will happen even if you didn't update your income.
- The application may ask you if you stopped working, worked fewer hours, or changed jobs since last year.
- If you're asked, *"Is there another reason why [applicant's] income is lower than what our electronic data sources show?"* be sure to provide an explanation.
- Remember, your financial assistance is based on your household's projected income for the year. If you underestimate your income, you may have to pay back part or all of the financial assistance paid on your behalf when you file your taxes.

## **COMMON PROBLEM #3: You have missing income on your application.**

- A data matching issue may be created if you forgot to include all of the income for someone listed on your federal income tax return.
- Check that all modified adjusted gross income (MAGI) is reported — income is projected for **all** household members. A list of what counts as MAGI income is provided earlier in this document.

## **COMMON PROBLEM #4: Failure to file taxes.**

- In order for the Marketplace to match an applicant's annual household income data with IRS data, it's necessary for everyone in your household to have filed taxes, if they were required to do so. Without a tax return, the Marketplace may not be able to verify the income information on your application.
- For the Open Enrollment Period for 2016, you won't be eligible to receive any advanced premium tax credit (APTC) or help with cost-sharing from the Marketplace if the IRS indicates that you previously received APTC payments and didn't file a tax return for the year that you received APTC payments.
- You may have gotten a letter from the IRS in July or August, 2015, notifying you that they don't have your 2014 tax return on record. You may also get a letter from the Marketplace prior to Open Enrollment for 2016 saying that you may be at risk for losing APTC if you haven't yet filed your taxes for 2014.
- To resolve this, you should file your federal income taxes as soon as possible, update your application information, and tell the Marketplace that you've filed your taxes by attesting to the question on the application.

### Step 3: Find documents to prove your income

- **The supporting income documents that you send to the Marketplace after an annual household income data matching issue is generated need to closely match the total annual household income amount on your application.** For example, if you have a different job than you had last year, send the Marketplace recent paystubs from the new job instead of last year's tax return or W2.
- Read the examples below to see which describes your source(s) of income and whether you expect to have this income for the year you're seeking financial assistance for. Then, look at the list of documents you can use as proof for that type of income.
- Use the sample worksheets at the end of this guide to verify that your documents match the income reported on your application.
- The most common reason why documents won't verify your expected annual household income is because the document doesn't show how much you **usually** make. For example, if you typically get paid \$500, don't submit a recent paystub which only shows you worked part of the week (because of an unexpected situation like illness) and only made \$250. Instead, send an older, but still recent paystub that shows what you make in an average pay period.
- If you can't get the documents you need, you can send the Marketplace a letter explaining why your annual household income is different from the information in our data sources. See Worksheet #3 (below) for a sample.
- **Find Local Help** through people and organizations in your community who can answer your questions and help you find the correct documents to submit.

**Important:** Only submit documents that represent a similar level of income to what you expect to make during the year for which you're seeking financial assistance. Don't send a document type that shows income you don't get anymore, like a W2 from 2014 that shows the income of a job from which you retired. If the income source was for a limited time, write that on the documents you send.

### Income scenarios and the best documents to submit

The chart below is a tool to help you submit the best document to the Marketplace. It's important to submit documents that match the type or source of income, such as income from a job, with your attestation. It's also important to understand if your income has changed from when the document was issued and how that impacts the best document to submit. The chart below walks you through various different scenarios based on the type or source of income and whether your income has changed compared to when the document was issued.

| Income source | Scenario Compared to Last Year  | Best documents to submit for verification   |
|---------------|---|---|
| Job           | No change: your income <b>amount and source are the same</b> as last year (example – you have the same job with the same pay)   | <p><u>Most recent Federal 1040 Tax Return or State Tax Return</u> that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of everyone covered by the return</li> <li>■ Income amounts</li> <li>■ Year of return</li> </ul> <p><u>W-2s and/or 1099s</u> that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of earner</li> <li>■ Income amount</li> <li>■ Year</li> <li>■ Employer name (if applicable)</li> </ul> |
| Job           | Amount change: your income <b>amount is different</b> from last year, but from the <b>same source</b> (examples – you have the same job but got a raise, or you went from working full time to part time) | <p><u>Recent paystubs</u> that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name</li> <li>■ Income amount</li> <li>■ Pay date, and length of pay period – write this information on your paystub if it is missing</li> </ul> <p><b>Note:</b> If the paystub includes overtime, tips or a commission, and this amount changes from paycheck to paycheck, send the Marketplace more than one paystub.</p>                                   |

| Income source   | Scenario Compared to Last Year   | Best documents to submit for verification  |
|-----------------|--|--|
| Job             | Source change: your income <b>source (or source and amount) is different</b> from last year (example – you got a new job)                                    | <p><u>Recent paystubs</u> that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name</li> <li>■ Income amount</li> <li>■ Pay date, and length of pay period – write this information on your paystub if it is missing</li> </ul> <p><b>Note:</b> If the paystub includes overtime, tips or a commission, and this amount changes from paycheck to paycheck, send the Marketplace more than one paystub.</p>  |
| Self-employment | No change: the <b>amount and source are the same</b> as last year (example – you have the same job with the same pay)  | <p><u>1040 Schedule C/F or 1099-MISC (Self-employment)</u> that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of everyone covered by the return</li> <li>■ Income amounts</li> <li>■ Year of return</li> </ul>   |
| Self-employment | Amount change: your income <b>amount is different</b> from last year, but from the <b>same source</b> (example – you're self-employed and worked more hours) | <p><u>Self-employment documentation</u> (Self-employment ledger, or profit/loss statement) that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name</li> <li>■ Company name</li> <li>■ Income amount includes <ul style="list-style-type: none"> <li>• Dates covered by the ledger</li> <li>• The net amount from profit/loss</li> </ul> </li> </ul> <p><b>Note:</b> if you don't expect your self-employment income to be the same as the amount on the most recent profit and loss statement, then send in estimates for the rest of the year.</p> |

| Income source          | Scenario Compared to Last Year   | Best documents to submit for verification   |
|------------------------|--|---|
| Self-employment        | Source change: your income <b>source (or source and amount) different</b> from last year (example – no self-employment income last year) | <p><u>Self-employment documentation</u> (Self-employment ledger, or profit/loss statement) that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of earner</li> <li>■ Self-employed company name</li> <li>■ <b>Net</b> income amount after profit and loss are calculated</li> <li>■ Start and end dates for the amount in the document.</li> </ul> <p>If you don't expect your self-employment income to be the same as the amount on the most recent profit and loss statement, then write estimates for the rest of the year.</p> |
| Social Security Income | No change: the <b>amount and source are the same</b> as last year (example – got Social Security benefits all year)                      | <p><u>Federal 1040 Tax Return or State Tax Return</u> that shows:</p> <ul style="list-style-type: none"> <li>■ First and last name of everyone covered by the return</li> <li>■ Income amounts</li> <li>■ Year of return</li> </ul>   |

| Income source          | Scenario Compared to Last Year  | Best documents to submit for verification  |
|------------------------|---|--|
| Social Security income | Amount change: your <b>amount is different</b> from last year, but from the <b>same source</b> (example – got Social Security benefits for only part of the year last year, but will get benefits for all of this year) | <p data-bbox="829 438 1479 510"><u>Social Security Administration statements</u> (Social Security benefits letter) that shows:</p> <ul data-bbox="906 537 1511 747" style="list-style-type: none"> <li data-bbox="906 537 1393 573">■ First and last name of beneficiary</li> <li data-bbox="906 590 1162 625">■ Benefit amount</li> <li data-bbox="906 642 1511 747">■ If you won't get this benefit for the entire year, the date the benefit started (write on the letter if you need to)</li> </ul> <p data-bbox="951 793 1078 829"><u>1099-SSA</u></p> <ul data-bbox="906 842 1393 974" style="list-style-type: none"> <li data-bbox="906 842 1393 877">■ First and last name of beneficiary</li> <li data-bbox="906 894 1162 930">■ Benefit amount</li> <li data-bbox="906 947 1013 974">■ Year</li> </ul> |
| Social Security income | Source change: your income <b>source (or source and amount) is different</b> from last year (example – you didn't get Social Security benefits last year)   | <p data-bbox="829 1077 1479 1148"><u>Social Security Administration statements</u> (Social Security benefits letter) that shows:</p> <ul data-bbox="906 1176 1511 1386" style="list-style-type: none"> <li data-bbox="906 1176 1393 1211">■ First and last name of beneficiary</li> <li data-bbox="906 1228 1162 1264">■ Benefit amount</li> <li data-bbox="906 1281 1511 1386">■ If you won't get this benefit for the entire year, the date the benefit started (write on the letter if you need to)</li> </ul>  |

| Income source       | Scenario Compared to Last Year                                 | Best documents to submit for verification  |
|---------------------|--|--|
| Unemployment income | No change: You had unemployment benefits last year             | <p data-bbox="829 436 1468 506"><u>Federal 1040 Tax Return or State Tax Return</u> that shows:</p> <ul data-bbox="911 537 1523 709" style="list-style-type: none"> <li data-bbox="911 537 1523 606">■ First and last name of everyone covered by the return</li> <li data-bbox="911 625 1182 657">■ Income amounts</li> <li data-bbox="911 676 1138 707">■ Year of return</li> </ul> <p data-bbox="829 726 930 758"><u>1099-G</u></p> <ul data-bbox="911 789 1393 919" style="list-style-type: none"> <li data-bbox="911 789 1393 821">■ First and last name of beneficiary</li> <li data-bbox="911 840 1166 871">■ Benefit amount</li> <li data-bbox="911 890 1013 921">■ Year</li> </ul>   |
| Unemployment income | Source change: You didn't have unemployment benefits last year | <p data-bbox="829 934 1393 966"><u>Unemployment benefits letter</u> that shows:</p> <ul data-bbox="911 997 1523 1289" style="list-style-type: none"> <li data-bbox="911 997 1393 1029">■ First and last name of beneficiary</li> <li data-bbox="911 1047 1484 1079">■ Unemployment source or agency name</li> <li data-bbox="911 1098 1523 1167">■ Benefit amount and how often you get the benefit</li> <li data-bbox="911 1186 1474 1289">■ Start and end date for the benefit (if no end date, write the date you think the benefit may end on the document itself)</li> </ul>  |
| Retirement income   | No change: you had the same retirement income last year        | <p data-bbox="829 1306 1468 1375"><u>Federal 1040 Tax Return or State Tax Return</u> that shows:</p> <ul data-bbox="911 1407 1523 1579" style="list-style-type: none"> <li data-bbox="911 1407 1523 1476">■ First and last name of everyone covered by the return</li> <li data-bbox="911 1495 1182 1526">■ Income amounts</li> <li data-bbox="911 1545 1138 1577">■ Year of return</li> </ul> <p data-bbox="829 1596 1305 1627">1099 for Retirement/Pension source</p> <ul data-bbox="911 1659 1365 1789" style="list-style-type: none"> <li data-bbox="911 1659 1365 1690">■ First and last name of recipient</li> <li data-bbox="911 1709 1166 1740">■ Benefit amount</li> <li data-bbox="911 1759 1013 1791">■ Year</li> </ul> |

| Income source     | Scenario Compared to Last Year   | Best documents to submit for verification  |
|-------------------|--|--|
| Retirement income | Amount change: your <b>amount is different</b> from last year, but from the <b>same source</b> (example – got retirement income only part of the year last year, but for all of this year) | <u>Retirement/Pension documents</u> that shows: <ul style="list-style-type: none"> <li>■ First and last name of recipient</li> <li>■ Benefit amount</li> <li>■ Start and end date for the benefit (is the benefit quarterly, yearly, or some other period of time)</li> </ul>                                      |
| Retirement income | Source change: you didn't have any retirement income last year   | <u>Retirement/Pension documents</u> that shows: <ul style="list-style-type: none"> <li>■ First and last name of recipient</li> <li>■ Benefit amount</li> <li>■ Start and end date for the benefit (is the benefit quarterly, yearly, or some other period of time)</li> </ul>                                      |
| Rental income     | No change: you had the same rental income last year  | <u>Federal 1040 Tax Return or state tax return</u> that shows: <ul style="list-style-type: none"> <li>·First and last name of everyone covered by the return</li> <li>·Income amounts</li> <li>·Year of return</li> </ul>  |
| Rental income     | Source change: you didn't have any rental income last year   | <u>Rental agreement or lease showing</u> that shows: <ul style="list-style-type: none"> <li>■ Name of the owner</li> <li>■ Amount</li> <li>■ How often you get the amount</li> </ul><br>1099-MISC <ul style="list-style-type: none"> <li>■ First and last name</li> <li>■ Income amount</li> <li>■ Year</li> </ul> |

| Income source          | Scenario Compared to Last Year                                      | Best documents to submit for verification  |
|------------------------|---|--|
| Many sources of income | No change: you had the same sources of income last year             | <p data-bbox="829 438 1468 506"><u>Federal 1040 Tax Return or State Tax Return</u> that shows:</p> <ul data-bbox="886 537 1511 720" style="list-style-type: none"> <li data-bbox="886 537 1511 604">·First and last name of everyone covered by the return</li> <li data-bbox="886 636 1118 663">·Income amounts</li> <li data-bbox="886 695 1073 720">·Year of return</li> </ul>          |
| Many sources of income | Source change: you didn't have the same sources of income last year | <p data-bbox="829 741 1468 835">Make sure to submit at least ONE document for each income source you expect to have for the year you're seeking financial assistance for.</p> <p data-bbox="829 930 1529 1022">Choose documents for the income type from the list above based on whether you expect to have this income for the year during which you're seeking financial assistance.</p> |

## Step 4: Submit your documents to the Marketplace

You can send documents 2 ways. The fastest way to submit documents is to upload a copy to your Marketplace account.

- **Upload a copy to your Marketplace account.** Log in to your Marketplace account on HealthCare.gov, and then select your current application. Use the menu on the left side of your screen to click on "Application Details." On the next screen, you'll see a list of any data matching issues (called "inconsistencies" on the screen) in your application. Follow the steps for each data matching issue to upload the documents needed to fix the issue. **Learn more about how to upload a document.**

Or

- **Mail a copy to the Marketplace (don't mail original documents).** Make sure to include the printed bar code page that came with your notice. If you don't have a bar code, include your printed name, state, and the application ID from your notice on every page of the documents you send. You are encouraged to write your name, state, and application ID on documents you mail in. Including your name, state and application ID is not required if you are also mailing in the barcode, but it will be useful for processing purposes.

Mail to:  
Health Insurance Marketplace  
Attn: Supporting Documentation  
465 Industrial Blvd.  
London, KY 40750

If you're sending your documents via US mail, write your name and application ID number on every document. Mail all household documents together at one time.

### For all Data Matching Issues

- Consumers must submit appropriate documentation in order to be able to resolve their data matching issue. If the submitted documentation is insufficient to verify the consumer's attested application information, it won't resolve the data matching issue.
- The Marketplace can resolve a data matching issue if the documents that a consumer submits confirm the information that the consumer included in his/her original application for coverage.
- The Marketplace will send a notice that indicates nothing further is needed if your documentation is successful in resolving a data matching issue. If your documentation isn't sufficient, the Marketplace will send a notice that indicates additional information is needed. The notice will provide additional guidance on how the consumer can resolve the income data matching issue.
- Even if a household member isn't applying for coverage, it's important to submit his or her information so the Marketplace can verify your total annual household income if anyone in the household is applying for financial assistance. To verify annual household income, the Marketplace needs the household members' names, birth dates, and income.
- Consumers who have made a good faith effort to obtain the required documentation, but need more time beyond the normal 90 days may request more time to submit documentation through a letter to the Marketplace.
- Consumers who cannot provide the necessary documentation because of special circumstances, like a fire or a flood, may request through a letter to the Marketplace that their data matching issue be resolved without submitting documentation.

### Marketplace Income Verification Worksheet Example #1: Income from a job for entire year, same source as last year.

*This template is designed to help your household collect the necessary documents required to verify the annual household income you entered on your application. You don't need to send in this worksheet with your documents.*

### Part 1: Household Information

Put information in this section so that the Marketplace can identify your application. Find your application ID number and your projected annual household income amount on your eligibility determination notice, or by logging into your account from HealthCare.gov and viewing your application.

|  |                  |
|--|------------------|
| <b>Household Contact:</b>  | Aaron Turner     |
| <b>Other Household Members:</b>  | Jane Ross-Turner |
| <b>Application ID:</b>   | 0123456789       |
| <b>State of Application:</b>   | TX               |
| <b>Phone Number:</b>   | 555-111-2222     |
| <b>Today's Date:</b>   | 7/23/2015        |
| My household's projected annual income for <u>2015</u> as stated on my application is: <b>\$31,000</b> |                  |



### Part 2: List of Income from Documents Provided

Put information from your proof of income documents into the table below. List the gross amount from your document in column 4, then choose the pay period type and put that number in column 5. To get your total documented income, add together the amounts in column 6.

| 1            | 2           | 3                 | 4  | 5  | 6            |
|--------------|-------------|-------------------|--|--|--------------|
| Person Name  | Income Type | Document          | Gross** Amount<br><i>Weekly: x52</i><br><i>Twice per month: x24</i><br><i>Every two weeks: x26</i> | <b>Pay Period (choose one)</b>                         | Annual Total |
|              |             |                   |  | Monthly:<br>x12<br>Quarterly:<br>x4<br>Annually:<br>x1 |              |
| Aaron Turner | Job         | Walgreens paystub | \$500  | x26  | \$13,000     |

|                                   |     |                        |       |     |               |
|-----------------------------------|-----|------------------------|-------|-----|---------------|
| Jane Turner-Ross                  | Job | Baskin Robbins paystub | \$420 | x52 | \$21,840      |
|                                   |     |                        |       |     |               |
| Documented Total Household Income |     |                        |       |     | =<br>\$34,840 |

\*\*Gross\*\* is the number value before taxes or other deductions are taken out.

Your documented total household income might not match your income on your application exactly. It is important to submit documentation that represents your income accurately and is close to the income amount provided on your application as possible. If your income has changed from the income you provided on your application, it is important update your application.

## Marketplace Income Verification Worksheet Example #2: Self-employed

*This template is designed to help your household collect the necessary documents required to verify the annual household income you entered on your application. You do not need to send in this worksheet with your documents.*

### Part 1: Household Information

Put information in this section so that the Marketplace can identify your application. Find your application ID number and your projected annual household income amount on your eligibility determination notice, or by logging into your account from HealthCare.gov and viewing your application.

|                                 |              |
|---------------------------------|--------------|
| <b>Household Contact:</b>       | Joy Smith    |
| <b>Other Household Members:</b> | None         |
| <b>Application ID:</b>          | 000012355    |
| <b>State of Application:</b>    | FL           |
| <b>Phone Number:</b>            | 555-124-4567 |
| <b>Today's Date:</b>            | 7/23/2015    |

My household's projected annual income for 2015 as stated on my application is: **\$18,300**

### Part 2: Self Employment Chart

If you're self-employed, you can send a self-employment ledger to the Marketplace as proof of income. Report your **net** self-employment income that you make, on average, each month. Your "net" income is the amount of income left **after** you subtract any business expenses or losses from income.

| Self-Employment business name/type of work | Net income each month | # of months each year you get this income | Total Annual Income |
|--|-----------------------|---|---------------------|
| Cleaning houses                            | \$1,375               | 10 months                                 | \$13,750            |
| Child care                                 | \$150                 | 12 months                                 | \$1,800             |
|  |                       |   |                     |
|  |                       |   |                     |
| Total self-employment-income               |                       |   | = \$15,550          |

For more information for consumers who are **self-employed**: visit “Health coverage for the self-employed” and “Reporting your self-employment income to the Marketplace”

### Marketplace Income Verification Worksheet Example #3: Changes that have impacted your 2015 income (providing written explanation):

#### Part 1: Household Information

|                                 |              |
|---------------------------------|--------------|
| <b>Household Contact:</b>       | Lydia Green  |
| <b>Other Household Members:</b> | None         |
| <b>Application ID:</b>          | 0000123456   |
| <b>State of Application:</b>    | FL           |
| <b>Phone Number:</b>            | 555-423-1229 |
| <b>Today's Date:</b>            | 7/23/2015    |

My household's projected annual income for 2015 as stated on my application is: **\$16,000**

#### Part 2: Written Explanation

Is your household income as stated on your application close to the documented income provided above? If not, a written explanation may be needed to help verify your income. Are you working more, working less, got a raise, lost your job, retired, started getting unemployment, lost or added an income-producing member of the tax household?

#### Explanation for income change

I was employed cleaning houses until May 1, 2015 and made about \$3,500 for the year. I lost my job and I'm now unsure of how much money I will make for the rest of the year.

## Sample Worksheet for Consumers

You can use this blank template to help collect the necessary documents required to verify the annual household income you entered on your application. You do not have to use this worksheet to resolve your income data matching issue.

### Household Information

|                          |  |
|--------------------------|--|
| Household Contact:       |  |
| Other Household Members: |  |
| Application ID:          |  |
| State of Application:    |  |
| Phone Number:            |  |
| Today's Date:            |  |

My household's projected annual income for 2015 as stated on my application is: \$ \_\_\_\_\_

Find your application ID number and your projected annual household income amount on your eligibility determination notice, or by logging into your account from HealthCare.gov and viewing your application.

### List of Income from Documents Provided

Put information from your proof of income documents into the table below. List the gross amount from your document in column 4, then choose the pay period type and put that number in column 5. To get your total expected income, add together the amounts in column 6.

| 1                               | 2           | 3        | 4              | 5   |   | 6            |
|---------------------------------|-------------|----------|----------------|---|---|--------------|
| Person Name                     | Income Type | Document | Gross** Amount | Pay Period (choose one)                                     |   | Annual Total |
|                                 |             |          |                | Weekly: x52<br>Twice per month: x24<br>Every two weeks: x26 | Monthly: x12<br>Quarterly: x4<br>Annually: x1 |              |
|                                 |             |          |                |   |   |              |
|                                 |             |          |                |   |   |              |
|                                 |             |          |                |   |   |              |
| Expected Total Household Income |             |          |                |   |   | = \$         |

## Self-Employment Chart

If you're self-employed, you can send a self-employment ledger to the Marketplace as proof of income. Report your **net** self-employment income that you make, on average, each month. Your "net" income is the amount of income left **after** you subtract any business expenses or losses from income.

| Self-Employment business name/type of work | Net income each month | X # of months each year you get this income | Total Annual Income |
|--|-----------------------|---|---------------------|
|  |                       |   |                     |
|  |                       |   |                     |
|  |                       |   |                     |
|  |                       |   |                     |
| Total self-employment-income               |                       |   | = \$                |

