



# What counts as income on my Marketplace application?

## When applying for or updating your Marketplace application on HealthCare.gov, we'll ask you to enter your income.

- If you have income below a certain amount, you may qualify for different programs or get help paying for health coverage. We need to know about your income to see what you qualify for.
- Your application may be pre-filled and show your income for the year. We get this information from a consumer reporting agency, and we'll ask if you'll make the same amount next year. Or, we may ask you to estimate what you think you'll make.
- If you think your income will be different than previous years, we'll ask if you expect changes or a different kind of income that you didn't get before.
- If you're not sure about your income or how it will change, enter your best guess or select "I don't know." You'll need to update your application if something changes later. It's important to update your income because changes may affect the coverage or savings you're eligible for.

## When adding your income, include income from:

- Jobs. Visit [HealthCare.gov/help/income-from-your-job](https://www.healthcare.gov/help/income-from-your-job).
- Self-employment. Self-employment income is the net income a person earns from their own trade or business. Net income is the amount left after you've subtracted your business expenses. For more information, or to find out what expenses you can deduct, visit [HealthCare.gov/help/add-other-income](https://www.healthcare.gov/help/add-other-income) and see the "Self employment income" section.
- Social Security (taxable and non-taxable).
- Retirement.
- Pensions.

- Unemployment.
- Capital gains.
- Investments.
- Rental or royalty.
- Farming or fishing.
- Alimony.
- Other taxable income, including canceled debts, court awards, jury duty pay, cash support, and income from gambling, prizes, or awards.

### **When you're adding your income, don't include money you get from:**

- Child support.
- Gifts.
- Supplemental Security Income (SSI).
- Veterans' disability payments.
- Workers' compensation.

### **You'll also answer questions about deductions. You should include:**

- Alimony you pay.
- Student loan interest you pay.
- Educator expenses if you're a teacher and pay for supplies out-of-pocket.
- Moving expenses if you're moving to live much closer to your job.
- Contributions to your individual retirement account if you don't have a retirement account through a job.
- Tuition costs for school if you pay for the costs out-of-pocket and deduct them on your tax return.
- Other deductions you can take on the front of your IRS form 1040.

### **You shouldn't include these deductions:**

- Charitable donations.
- Home mortgage interest.

### **For more information:**

- Visit [HealthCare.gov/help/add-other-income](https://www.healthcare.gov/help/add-other-income).
- Visit [HealthCare.gov/help/income-deductions](https://www.healthcare.gov/help/income-deductions).
- Call the Marketplace Call Center at **1-800-318-2596**. TTY users should call **1-855-889-4325**.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.

