



This session will spotlight the section of the Federally Facilitated Marketplace and State Partnership Marketplace online application that captures information on a consumer’s family and household composition. The application collects information about each family member in order to make eligibility determinations for all applicants. The amount of assistance or type or program applicants qualify for depends on several factors, including the number of people in the family and their incomes. (NOTE: This presentation will only focus on the Family and Household section of the application and does not address income or additional application information.)

This training module was developed and approved by the Centers for Medicare & Medicaid Services (CMS), the federal agency that administers Medicare, Medicaid, the Children’s Health Insurance Program (CHIP), and the Health Insurance Marketplace.

The information in this module was correct as of October 2015.

Please note that the information presented is informal, technical assistance for assisters and is not intended as official CMS guidance or a statement of legal requirements. Legal requirements are contained in the relevant statutes and regulations.

Agenda

- 1) Discuss Family & Household Section
- 2) Discuss Multi-Tax Household Situations

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Today we will discuss the family and household section of the traditional Federally Facilitated Marketplace and State Partnership Marketplace online application, including how to complete the section for multi-tax household situations.

Family and Household Composition

Application ID: 105991722

GET STARTED

FAMILY & HOUSEHOLD

- 1 Andre Hill
- 2 Bridget Hill
- 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

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Consumers will answer questions to determine whether they will fill out the streamlined application or the traditional application.

Consumers directed to the traditional application will fill out the “Get Started” Section, and then progress to the Family and Household section.

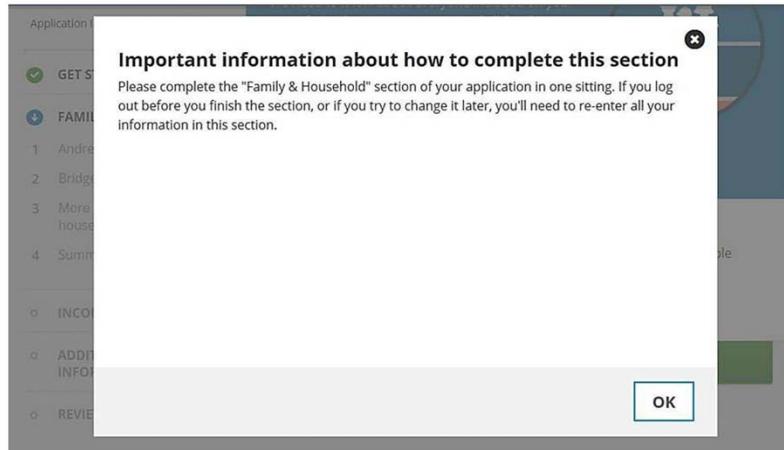
For the first step of this process, the consumer will be asked information about the adult in the family who will serve as the contact person (aka application filer) for the application.

In this section of the application, the system will collect information such as consumers’ sex, Social Security numbers, Race/Ethnicity (optional), Citizenship or Eligible Immigration Status, as well as addresses and other information. The system will also collect whether he or she file taxes and who else is on their tax return. It will also ask who they live with. This is used for eligibility purposes, such as family size and other factors.

In this example, for the Hill family, Andre Hill will be the contact person for this application. Andre and his wife Bridget will be filing a joint federal income tax return and will therefore be considered as a single tax household application.

The second part of this presentation discusses multi-tax households.

Important Notice



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When helping consumers, we recommend you schedule enough time for them to complete the Family and Household section of the application in one sitting.

Please remember to tell consumers that personal information is used only to check if applicants are eligible for health coverage and, if applicable, for help paying for coverage.

Family and Household Composition Questions

Application ID: 105991722 ^ BACK TO FAMILY & HOUSEHOLD

✓ GET STARTED

↓ FAMILY & HOUSEHOLD

1 Andre Hill

2 Bridget Hill

3 More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Andre Hill's information

What is Andre Hill's sex?

Male

Female

SAVE & CONTINUE

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The following screen shots show the questions related to Andre Hill, a fictional consumer.

Family and Household Composition Questions, Continued

Application ID: 105991722

✓ GET STARTED

+ FAMILY & HOUSEHOLD

1 Andre Hill

2 Bridget Hill

3 More about this household

4 Summary

○ INCOME

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Andre Hill'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 Andre Hill 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 Andre Hill's Social Security number

Social Security number *optional*

XXX-XX-XXXX

Is Andre Hill the same name that appears on his Social Security card?

Yes

No

SAVE & CONTINUE

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Individuals who have a Social Security Number (SSN) should always provide the SSN when applying. However, a SSN is not a requirement of applying. An individual who does not have a SSN can leave the field blank. Individuals should not provide their ITIN at any point in the application process. (An ITIN is a nine-digit number issued by the U.S. Internal Revenue Service (IRS) to individuals who are required for U.S. tax purposes to have a U.S. taxpayer identification number but who do not have and are not eligible to get an SSN.)

The SSNs are used by the Marketplace to check income and other information against electronic data sources. Even if Andre doesn't want health coverage for himself, providing his SSN can be helpful in speeding up the application process. If a SSN is not provided, Andre may need to provide further documentation to verify his information.

Family and Household Composition Questions, Continued

Application ID: 105991722 EDIT

✓ GET STARTED

➕ FAMILY & HOUSEHOLD

1 Andre Hill

2 Bridget Hill

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 Andre Hill a U.S. citizen or U.S. national?

[Learn more about immigration status](#)

Yes

No

SAVE & CONTINUE

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Andre is a U.S. citizen.

If Andre attests that he is a U.S. citizen, it will automatically be checked against the Social Security Administration (SSA) data. If it is electronically verified through SSA, he will not need to provide any additional proof of his citizenship. If Andre attests to being a U.S. citizen or U.S. National, but his information is not verified with SSA, then additional questions regarding whether he is a naturalized or derived citizen will appear. The system will verify the information from naturalized or derived citizens with the Department of Homeland Security.

Family and Household Composition Questions, Continued

The screenshot displays a web application interface for a household information form. At the top, it shows 'Application ID: 105991722' and an 'EDIT' button. A sidebar on the left contains a navigation menu with the following items: 'GET STARTED' (checked), 'FAMILY & HOUSEHOLD' (expanded), '1 Andre Hill' (selected), '2 Bridget Hill', '3 More about this household', '4 Summary', 'INCOME', 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN'. The main content area is titled 'Andre Hill's household information' and contains two questions. The first question is 'Does Andre Hill plan to file a federal income tax return for 2016? You don't have to file taxes to apply for coverage.' with 'Yes' selected. Below this is a light blue box stating 'You told us that Andre Hill is married to Bridget Hill.' The second question is 'Does Andre Hill plan to file a joint federal income tax return with his spouse for 2016?' with 'Yes' selected. A page number '8' is visible in the bottom right corner.

As mentioned, for this example Andre will be filing a joint federal income tax return with Bridget; this is a single tax household application. In order to be eligible for Advance Payments of the Premium Tax Credit (APTC) and cost sharing reductions (CSRs), Andre and Bridget have to file a joint federal tax return, if married.

However,

A consumer who is married but living apart from his or her spouse and is unable to file a joint tax return because the consumer is a victim of domestic abuse or spousal abandonment can obtain APTC as long as he or she is otherwise eligible. Consumers in this circumstance can indicate on their FFM application that they are **not married**.

Also, consumers who intend to use head of household as their filing status for the coverage year can also obtain APTC and CSRs as long as they are otherwise eligible. They should indicate on their FFM application that they are **not married**.

Consumers in these circumstances will not face any penalty for indicating that they are not married on the application.

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, or marital status, or other application information within 30 days of the change.

Family and Household Composition Questions, Continued

Application ID: 105991722

- GET STARTED
- FAMILY & HOUSEHOLD
 - 1 Andre Hill**
 - 2 Bridget Hill
 - 3 More about this household
 - 4 Summary
- INCOME
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- REVIEW & SIGN

Andre Hill'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 Andre Hill of Hispanic, Latino, or Spanish origin? *optional*

Yes
 No

What is Andre Hill'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

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

This information is optional and will not impact Andre's eligibility for health coverage, health plan options, or costs in any way. This information is used solely to help 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.

Family and Household Composition Questions, Continued

Application ID: 105991722 ^ EDIT

- ✓ GET STARTED
- ⏏ FAMILY & HOUSEHOLD
 - ✓ Andre Hill
 - 2 Bridget Hill**
 - 3 More about this household
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- INCOME
- ADDITIONAL INFORMATION
- REVIEW & SIGN

Bridget Hill's information

What is Bridget Hill's sex?

Male

Female

SAVE & CONTINUE

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The next few screens will collect information about Andre's wife Bridget.

Family and Household Composition Questions, Continued

Application ID: 105991722

- ✓ GET STARTED
- ➕ FAMILY & HOUSEHOLD
 - ✓ Andre Hill
 - 2 Bridget Hill**
 - 3 More about this household
 - 4 Summary
- INCOME
- ADDITIONAL INFORMATION
- REVIEW & SIGN

Bridget Hill'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 Bridget Hill 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 Bridget Hill's Social Security number

Social Security number *optional*

XXX-XX-XXXX

Is Bridget Hill the same name that appears on her Social Security card?

Yes

No

SAVE & CONTINUE

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The questions asked for Bridget are the same or similar to the questions asked about Andre. Such as Bridget's social security number. As with Andre, this question is used to check income and other information such as financial assistance eligibility.

As with Andre, if Bridget is applying for coverage for herself and has an SSN, she is required to provide it; otherwise, this question is optional. Even if Bridget isn't applying for coverage for herself, providing her SSN can help speed up the application process for the applicants in her family, and is used to check information such as household income. If a SSN is not provided, Bridget may need to provide further documentation to verify her information.

Family and Household Composition Questions, Continued

Application ID: 105991722

GET STARTED

FAMILY & HOUSEHOLD

- Andre Hill
- 2 Bridget Hill**
- 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 Bridget Hill a U.S. citizen or U.S. national?

[Learn more about immigration status](#)

Yes

No

Check here if Bridget Hill 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...

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In this example, Andre's wife Bridget 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. You can click the "Learn more about immigration status" link in the application to find out more about eligible immigration statuses.

Because Bridget has an eligible immigration status; the application prompts her to choose a document type and document ID number. This information will be verified with the Department of Homeland Security. If information is not able to be automatically verified, the consumer may need to provide additional documentation.

For example, if Bridget selects the "Permanent Resident Card" from the 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 we encourage consumers to include these numbers as it will speed up the application process.

The application will also ask if Bridget Hill is the same name that appears on the document and if she has other documents or status types, including:

- Document indicating member of federally recognized Indian tribe or American Indian born in Canada
- Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
- Cuban/Haitian Entrant documentation
- Document indicating withholding of removal
- Resident of American Samoa documentation
- Administrative order staying removal issued by the Department of Homeland Security; or
- None of the above

She should check any that apply.

Family and Household Composition Questions, Continued

The screenshot shows a web application interface with a yellow header. Below the header, there is a sidebar on the left and a main content area on the right. The sidebar contains the following elements: 'Application ID: 105991722', a 'GET STARTED' button with a green checkmark, a 'FAMILY & HOUSEHOLD' section with a blue plus icon, and a list of household members: 'Andre Hill' (checked), 'Bridget Hill' (selected with a blue bar), 'More about this household' (3), and 'Summary' (4). The main content area has the question 'What's Bridget Hill's home address?' and three radio button options: '4147 MCCLELLAND AVE APT 1 ERIE, PA 16510-3701' (selected), 'Other address', and 'No home address'. A green 'SAVE & CONTINUE' button is located at the bottom right of the main content area. The number '13' is visible in the bottom right corner of the page.

The next step of the application is to confirm the address of the household members.

To make sure to avoid potential issues with the HealthCare.gov system, CMS is recommending that assisters remind consumers that when filling out an application for family members who live together, **consumers should be careful to make sure all of the household's family members' addresses match** by selecting the option for the same address on the list that we pre-populated in the list. That way the system knows they are the same address. Also, when the system verifies an address with the US Postal Service, select the address that is correct – but, if available, select the address that comes back with the zip code and five digit extension to facilitate accurate mailing.

Family and Household Composition Questions, Continued

Application ID: 105991722 ^ EDIT

- ✓ GET STARTED
- + FAMILY & HOUSEHOLD
 - ✓ Andre Hill
 - 2 Bridget Hill**
 - 3 More about this household
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- INCOME
- ADDITIONAL INFORMATION
- REVIEW & SIGN

Does Bridget Hill 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

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This question collects information about whether this person cares for a child under age 19. It is asked of all people (male or female) applying for coverage. This is for the purposes of figuring out if this person qualifies for Medicaid as a parent caretaker relative.

Family and Household Composition Questions, Continued

Application ID: 105991722

✓ GET STARTED

+ FAMILY & HOUSEHOLD

✓ Andre Hill

✓ Bridget Hill

3 More about this household

4 Summary

o INCOME

o ADDITIONAL INFORMATION

o 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](#)

Andre Hill

Bridget Hill

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*

Andre Hill

Bridget Hill

None of these people

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

Family and Household Composition Questions, Continued

Application ID: 103336656

None of these people

Were any of these people found not eligible to get Medicaid and Children's Health Insurance Program (CHIP) 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, and if the family's income or household size haven't changed since the person was found not eligible.

Learn more about how to answer this question

Jane Smith

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 10/01/2013 - 03/31/2014? (Select their name if they applied through their state or the Marketplace.)

Jane Smith

None of these people

SAVE & CONTINUE

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The application includes a question to determine if any of the family members were found not eligible for Medicaid or CHIP coverage.

This question will help individuals who have been denied Medicaid and CHIP by the State so they can be evaluated for APTC and CSR eligibility.

There is an additional question asking whether they were denied Medicaid or CHIP because of their immigration status. Answering this question will help [HealthCare.gov](https://www.healthcare.gov) properly determine eligibility for those individuals with income under 100% of the Federal Poverty Level (FPL) who are ineligible for Medicaid or CHIP based on immigration status, and who, therefore, may be eligible for advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSRs). This question allows these consumers to continue with their application and enroll in a plan, if they are otherwise eligible.

For the fact sheet with more information about the new question for applicants denied Medicaid and CHIP eligibility because of their immigration status, see: <https://marketplace.cms.gov/technical-assistance-resources/question-for-applications-denied-medicaid.pdf>.

Family and Household Composition Questions, Continued

Application ID: 105991722 ^ EDIT

- ✓ GET STARTED
- + FAMILY & HOUSEHOLD
 - ✓ Andre Hill
 - ✓ Bridget Hill
 - 3 More about this household**
 - 4 Summary
- INCOME
- ADDITIONAL INFORMATION
- REVIEW & SIGN

Are any of these people pregnant? *optional*

Bridget Hill

How many babies is Bridget Hill expecting during this pregnancy?

1

None of these people

SAVE & CONTINUE

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Pregnancy is relevant for Medicaid eligibility. If the pregnant woman is below the income threshold for the state, they can qualify for Medicaid. Pregnancies are also considered in household size for Medicaid eligibility. State Medicaid policies vary as to how to count pregnancies in the household size.

Family and Household Composition Questions, Continued

Application ID: 105991722

Summary

Review family & household information

Household Members [EDIT](#)

Andre Hill's information

Sex
Male

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

Home address
4147 MCCLELLAND AVE, APT 1
ERIE, PA
16510-3701

Mailing address
Same as home address

Will file a 2015 income tax return
Yes, Jointly with Bridget Hill

Spouse information
Bridget Hill

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After all of the family household composition questions are answered, the application will provide a summary of all answers that were provided.

Family and Household Composition Questions, Continued

Application ID: 105991722

- ✓ GET STARTED
- ➕ FAMILY & HOUSEHOLD
 - ✓ Andre Hill
 - ✓ Bridget Hill
 - ✓ More about this household
 - 4 Summary**
- INCOME
- ADDITIONAL INFORMATION
- REVIEW & SIGN

Has a disability

Andre Hill	No
Bridget Hill	No

Needs help with activities of daily living

Andre Hill	No
Bridget Hill	No

Is American Indian or Alaska Native

Andre Hill	No
Bridget Hill	No

Is pregnant

Bridget Hill	Yes
	Bridget Hill expects 1 baby.

SAVE & CONTINUE

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Be sure to have consumers press the save and continue button.

Tips for Helping Multiple Tax Households

- Multiple tax households are families where family members file more than one tax return (Examples: domestic partners, parents with non-dependent children who file taxes)
- For eligibility, the Marketplace will ask for each applicant's tax filing status and who will be on their 2016 tax return.
- Some current system limitations prevent people on separate tax returns from enrolling in a plan together, if eligible for APTC/CSRs.

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Our example of Andre and Bridget Hill demonstrated how to fill out an application for a single tax household. But as we know, assisters help consumers that have diverse household tax statuses.

Families who are seeking help paying for health coverage must provide information on how they plan to file taxes, their household income, and other information. Sometimes families have households where family members plan to file more than one tax return. For example, domestic partners or parents that live with children who file their own taxes and aren't claimed as a tax dependent, or spouses who are married but filing separately (noting that spouses who are married, filing separately are not eligible for advance payments of the premium tax credit and cost-sharing reductions). Currently, the Federally-facilitated Marketplace (FFM) cannot support people from different tax returns enrolling in a plan together. Therefore, individuals in different tax households must file separate applications with the Marketplace for each tax household. The following are the steps and processes for how to identify this situation and facilitate the filing of separate applications.

Tips for Multi-tax Households

- Determine whether the application filer is applying for help paying for coverage

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It is very important to note that assisters should never advise consumers on whether or how to divide up their household for purposes of tax filing. When acting as an assister, the assister is not a tax advisor.

The first step in helping a multiple tax household is to determine whether any applicants on the application are applying for help paying for coverage.

Determining a Multi-tax Household

- Ask if the applicant is applying for help paying for coverage.
- Identify the people in the household and their plans for filing taxes for 2016
 - Do you plan on filing a federal income tax return for 2016?
 - If married, do you plan to file jointly with your spouse?
 - Will you claim any dependents?
 - Does anyone file taxes separately?

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If an applicant is applying for help paying for coverage, determine if applicants in the household are filing more than one tax return between them.

Identify the people in the household and their plans for filing taxes for 2016, by asking the consumer:

- If they plan on filing a federal income tax return for 2016?
- If they plan to file jointly with their spouse, if married?
- If they will claim any dependents on their tax return?
- Lastly, you may ask if anyone in the family or household file taxes separately?

NOTE: If a parent plans to claim a child as a dependent, regardless of whether the child files his or her own taxes, then they can submit one application together. Also, the child is not eligible to get a tax credit on his/her own if he/she is claimed as a tax dependent. This is also true of any tax dependent regardless of age. It is the tax filer(s) who can be determined eligible for tax credits.

Completing Separate Applications

- Call the Call Center for assistance OR Submit one application per tax household
 - Need separate user accounts for each 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 application will be on their own policy, but can still select the same plan, if they choose to.

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If you and the consumer determine that taxes will be filed separately for one or more of the household members (that is, members of the household will be filing more than one tax return), you should assist the consumer by either calling the Marketplace call center for assistance or helping them complete separate applications for each tax household.

For each tax household, list members of the tax household as applicants (applying for coverage) on only ONE application

- List the other household members as non-applicants (not applying for coverage) on the application

Each tax household application group will be on their own policy, but can still select the same plan.

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 Marketplace Call Center for help OR submit separate applications for each.

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When assisting consumers it is important to ask the right questions to help consumer identify if they are a single or multi-tax household. If the consumer is a multi-tax household, meaning members of the household plan to file more than one tax return, either help the consumer submit separate applications for each tax household or contact the call center for help.