

Will I be able to get financial help to pay for health insurance?



About this fact sheet

You might be able to get financial assistance to help pay your premiums (monthly fees) for health insurance. This worksheet can help you figure out if you might be able to get financial help before you start the application process.

To see whether you are likely to qualify for financial help, find the number of people in your household in the table below, and then see if your household income falls within the income range listed.

Number of People in Your Household	Financial Assistance: Lower Premiums	Financial Assistance: Lower Premiums and Out-of-Pocket Costs
1	\$11,770 - \$47,080	\$11,770 - \$29,425
2	\$15,930 - \$63,070	\$15,930 - \$39,225
3	\$20,090 - \$80,360	\$20,090 - \$50,225
4	\$24,250 - \$97,000	\$24,250 - \$60,625
5	\$28,410 - \$113,640	\$28,410 - \$71,025
6	\$32,570 - \$130,280	\$32,570 - \$81,425

Who is in your household?

To figure out the number of people in your household, count each of the people listed below if you plan to list that person on your federal taxes for the year you will have insurance, even if that person is not applying for health insurance:

- You the taxpayer
- Your spouse
- Your dependents, such as your child/children, grandchild/grandchildren, or a relative whom you support financially

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You should count family members who are applying for health insurance *and* family members who are not applying for health insurance, because the amount you have to pay toward the cost of your insurance is based on how much income you have as a family and how many family members are supported by this income. It is NOT based on the cost of health insurance.

Number of people in your household: _____

What money should you count as part of your family income?

If you filed taxes for 2014, look at the line for Adjusted Gross Income on your tax return (line 37 on tax form 1040): _____

Then add these amounts if they apply to you:

- Tax-exempt Social Security retirement and/or Social Security disability benefits (line 20a minus line 20b on tax form 1040): _____
- Tax-exempt interest income (line 8b on tax form 1040): _____
- Income earned in a foreign country (reported on tax form 2555): _____

If you did not file taxes for 2014, or if you think your income in 2016 will be different than it is in 2015, add together the estimated yearly income of all the people you will list on your taxes for 2014, even if those people are not applying for health insurance. (Include the income of dependents only if they are required to file taxes.) These are common types of income you should count:

- Wages and tips: _____
- Social Security retirement and/or Social Security disability benefits: _____
- Self-employment income (profit minus expenses): _____
- Pensions and other retirement income: _____
- Unemployment income: _____
- Other income (for example, investment income, rental or royalty income, alimony): _____

Total household income: _____

The complete *What You Need to Know about Health Insurance* series:

Applying for Health Insurance

Answering Questions about Your Family When Applying for Health Insurance

Answering Questions about Your Family's Income When Applying for Health Insurance

Applying for a Marketplace Plan if You Can Get Health Insurance through Your Job

What to Do if You Are Uninsured after February 15, 2015

Getting Financial Assistance

Getting Financial Assistance to Pay for Health Insurance

Deciding How Much Financial Assistance to Use to Lower Your Monthly Premiums

Will I Be Able to Get Financial Help to Pay for Health Insurance?

How Getting Financial Assistance to Pay for Health Insurance Affects Your Taxes

Getting Extra Financial Assistance to Help Pay Health Care Costs

Choosing a Health Plan

Choosing the Health Plan that's Right for You

Choosing a Health Plan You Can Afford

Understanding the Differences between Platinum, Gold, Silver, and Bronze Plans

Understanding Catastrophic Health Insurance

Buying Children's Dental Coverage through the Marketplace

Keeping and Using Health Insurance

How to Use Your Health Insurance

How to Keep Your Marketplace Health Insurance

What to Do after You Buy Health Insurance in the Marketplace

Understanding the Requirement to Have Health Insurance

Understanding the Requirement to Have Health Insurance

Understanding Minimum Essential Coverage

Reference Charts and Graphics

Income Guidelines for Getting and Using Financial Assistance for Health Insurance

Income Guidelines for Getting Extra Financial Assistance to Pay for Health Care Costs

Types of Exemptions from the Requirement to Have Health Insurance

A complete list of Families USA publications is available online at www.FamiliesUSA.org/resources/publications.

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