



FREE PREPARATION GUIDE

Health Insurance Savings Checklist

Gather these details before you shop for Affordable Care Act (ACA) Marketplace coverage. You will be ready to estimate potential savings, compare plans, and ask better questions.

Your savings estimate depends on two big inputs: the people in your Marketplace household and your expected household income for the year you want coverage.

1. Household details

- ☐ Names and dates of birth for everyone in the household
- ☐ Home and mailing addresses for people applying
- ☐ Relationships between household members
- ☐ Social Security numbers, when available
- ☐ Immigration document information for lawfully present applicants, if applicable

2. Tax filing plans

- ☐ Who expects to file a federal tax return
- ☐ Married filing jointly or separately
- ☐ Who will be claimed as a tax dependent
- ☐ Any expected household changes during the coverage year

Do not leave someone out just because they do not need coverage. Marketplace household rules usually follow the tax filer, spouse, and tax dependents, with exceptions.

3. Income information

- ☐ Recent pay stubs and W-2 forms
- ☐ Expected wages, tips, or commissions
- ☐ Estimated net self-employment or business income
- ☐ Unemployment, Social Security, pension, investment, or rental income, if applicable
- ☐ Your best estimate of total household income for the coverage year

4. Coverage offers

- ☐ Current insurance cards or policy details
- ☐ Employer names and contact information
- ☐ Details for any job-based coverage available to a household member
- ☐ Health Reimbursement Arrangement (HRA) notice, if offered

An offer of job-based coverage can affect eligibility for Marketplace savings, even if the person is not enrolled in that employer plan.



INCOME GUIDE

What counts as ACA Marketplace income?

Marketplace savings use your expected household income for the coverage year - not simply last year's income. The Marketplace generally calculates this with modified adjusted gross income (MAGI).

MAGI in plain language: Start with adjusted gross income (AGI), then add any excluded foreign income, non-taxable Social Security benefits, and tax-exempt interest. For many people, MAGI is the same as or close to AGI.

Include these

- **Federal taxable wages**, salaries, bonuses, commissions, and tips
- **Net self-employment income** (business income minus allowable business expenses)
- Unemployment compensation
- Social Security benefits, including non-taxable benefits and Social Security Disability Insurance (SSDI)
- Most retirement or pension income
- Capital gains
- Investment income, including interest and dividends
- Net rental and royalty income
- Excluded (untaxed) foreign income
- Tax-exempt interest
- Alimony from divorces or separations finalized before January 1, 2019
- Other taxable income that applies to your household

Generally do not include

- Child support
- Gifts
- Proceeds from loans, such as student, home equity, or bank loans
- Supplemental Security Income (SSI)
- Veterans' disability payments
- Workers' compensation
- Child Tax Credit checks or deposits from the IRS
- Alimony from divorces or separations finalized on or after January 1, 2019

Social Security note: SSDI and Social Security benefits are counted; SSI is not. Similar names can make this easy to mix up.

Whose income? Marketplace household rules usually follow the tax filer, spouse, and tax dependents, including household members who do not need coverage. The application will guide you through whose income to enter.

Official reference

[HealthCare.gov: What's included as income](https://www.healthcare.gov/what-is-included-as-income/)

[HealthCare.gov: Modified Adjusted Gross Income \(MAGI\)](https://www.healthcare.gov/modified-adjusted-gross-income-magi/)



Turn your information into a useful plan comparison

A premium is only one part of the decision. Keep your expected health needs and preferred providers nearby while you review options.

Make your best income estimate

- 1 Start with a recent tax return**
Use household adjusted gross income as a starting point when appropriate.
- 2 Add other income the Marketplace counts**
Include applicable tax-exempt foreign income, tax-exempt Social Security benefits, and tax-exempt interest.
- 3 Adjust for expected changes**
Think about raises, job or schedule changes, self-employment, Social Security or investment changes, and people joining or leaving the household.

My planning estimate

Expected household income

Marketplace household size

Coverage year

Ready to shop?

Scan the code or use the button to view Marketplace plan options through Christina Hough.



Shop for plans

You can browse first, then ask for help comparing your choices.

Questions to bring

Compare more than the premium

- ☐ Monthly premium after estimated savings
- ☐ Deductible and maximum out-of-pocket cost
- ☐ Copays or coinsurance for likely services
- ☐ Doctors, hospitals, and prescriptions in-network or covered
- ☐ Plan type and referral requirements

Important: This checklist is educational and does not guarantee eligibility, savings, or enrollment. Final eligibility and plan prices are determined through a Marketplace application. If income or household information changes, update the application promptly; using more advance premium tax credit than you qualify for may affect your federal tax return.

Official references

[HealthCare.gov: Get Ready to Apply for or Re-Enroll in Your Health Insurance Marketplace Coverage](#)

[HealthCare.gov: How to estimate expected income and count household members](#)

[HealthCare.gov: How to save on monthly premiums with the premium tax credit](#)