

How to Report Your Household Size and Income

When you apply for health coverage through Maryland Health Connection, you'll enter information about your household size and income to see if you may qualify for lower costs.

Household Size

Who to include (even if they are not seeking coverage):

- ✓ Yourself
- ✓ Your spouse
- ✓ Your children who live with you, even if they make enough money to file a tax return themselves
- ✓ Your unmarried partner
- ✓ Anyone you include on your tax return as a dependent, even if they don't live with you
- ✓ Anyone else under 21 who you take care of and lives with you

Household Income

You'll need to estimate your household income for the year in which you want health coverage. For example, when applying for health coverage effective in January, you need to estimate your expected household income for that year.

Your household income includes income for:

- ✓ You and your spouse
- ✓ Any dependents who make enough money to be required to file a tax return



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The income amount used for determining what kind of coverage and savings you are eligible for includes:

- ✓ Income from your job
- ✓ Net income from any self-employment or business (generally the amount of money you take in from your business minus your business expenses)
- ✓ Unemployment income
- ✓ Social Security payments (including disability payments but not Supplemental Security Income)
- ✓ Alimony*
- ✓ Retirement income
- ✓ Investment income
- ✓ Pension income
- ✓ Rental income
- ✓ Other taxable income such as prizes, awards and gambling winnings

Don't include in your household income:

- ✗ Gifts
- ✗ Supplemental Security Income
- ✗ Veterans disability payments
- ✗ Child support
- ✗ Proceeds from loans (like student loans, home equity loans or bank loans)
- ✗ Workers compensation

Deductions: You also may subtract these deductions from your household income (there may be limits on the amount you can claim):

- Student loan interest you pay
- Educator expenses if you're a teacher and pay for supplies out-of-pocket
- Contributions to your individual retirement account if you don't have a retirement account through a job
- Alimony you pay*
- Self-employment tax
- Self-employment retirement plan
- Self-employment health insurance
- Certain claimable business expenses of U.S. reservists, performing artists, and fee-based government officials.
- Moving expenses for active military only

For more information on reporting your income, see **IRS Publication 525**.

*For divorce decrees or separation agreements finalized or modified after Dec. 31, 2018, alimony payments are not counted as income for the recipient, nor are they deducted from income for the payer.

Calculating your projected yearly income

Adjusted Gross Income **+** Foreign income **+** Tax-exempt interest **+** Non-taxable Social Security benefits (except for Supplemental Security Income) **=** Modified Adjusted Gross Income (MAGI)

To report changes in your household size and income, visit **MarylandHealthConnection.gov** or call **1-855-642-8572**.
Deaf and hard of hearing use Relay service.