

Cost of Employer Insurance: “Family Glitch” Fixed

Overview:


The affordability of employer sponsored insurance (ESI) was previously based solely on the cost of the plan for the employee and not the whole family. This left many dependents without affordable employer sponsored coverage but unable to access tax credits, or subsidies, through the Health Connector. This issue was often referred to as the “family glitch.” A new IRS rule eliminates the family glitch by basing the affordability of the plan on the cost for the whole family.

The Health Connector application has been updated to include a new question about the cost of family coverage offered by an employer. This will change how affordability is calculated for family members who have ESI offered through their spouse or parent’s employer and determine if family members qualify for subsidies if their ESI is unaffordable. More applicants and members will qualify for help paying for Health Connector coverage due to this change.


Application Updates:

Applicants and members are asked questions about whether they are enrolled in and/or offered health insurance outside of the Health Connector. If they say that they are offered ESI, there is now a drop-down menu that will allow the applicant and member to tell us which family member(s) are offered ESI individually (self) versus family option coverage. If coverage is offered to others besides the employee, an additional question to gather the cost of covering those family members will appear.


Health Insurance Information for John Doe

When you see a star (*), you must complete the field.
When you see an , roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.

[Find out more about insurance from a job and other coverage types.](#)

Is John Doe enrolled in health insurance? * 

Yes No

Is John Doe offered any health insurance? * 

Yes No

Employer-sponsored Insurance (Insurance offered through a job)

Current Job COBRA Retiree Health Plan

Tell us which employers offer health coverage:

Employer Name *	Federal Tax ID
<div style="border: 1px solid #ccc; padding: 2px;"><div style="border-bottom: 1px solid #ccc; padding: 2px;">John Doe's Employer - ABC Limited</div><div style="padding: 2px;">Please Select</div><div style="padding: 2px;">John Doe's Employer - ABC Limited</div><div style="padding: 2px;">Jane Doe's Employer - XYZ Limited</div><div style="padding: 2px;">Other</div></div>	

your updated or new information as a new employer. Do not type over
your ability to qualify for some programs that help pay for health

Employer Address

The new questions will allow the Health Connector to:

- More clearly identify an applicant’s employer in the health insurance section of the application
- Capture family premium information where applicable
- Determine affordability of family coverage and considers it in the family members’ eligibility

EXAMPLE:

John Doe has indicated that his wife Jane has access to his ESI, so the new question in the red box will appear:

Please select the members covered in this policy: *

Jane Doe

None of the Above

Does John Doe expect any changes to the coverage in 2022? *

Yes No

Does the health plan meet the "minimum value" standard for coverage? *

[Learn more about what minimum value means.](#)

Yes No

How much would John Doe have to pay in premiums for the lowest-cost plan that meets the minimum value standard? Please provide the cost of the individual (self) health plan, not the cost of a family health plan.

Plan Premium Cost: *

\$ _____ every _____ How often _____

How much would John Doe have to pay in premiums for the lowest-cost plan that meets the minimum value standard? Please provide the cost to cover the members selected above under the family health plan.

Plan Premium Cost: *

\$ _____ every _____ How often _____

[Add Another](#)

Medicare

[Save and Continue](#)

Members and applicants that are not sure if the health insurance offered by their employer is considered affordable can use the **'Job-based Insurance Affordability Calculator'** found on the mahealthconnector.org website to find out. [Job-based Insurance Affordability Calculator – Massachusetts Health Connector \(mahealthconnector.org\)](#)