



# A Guide to Household Composition

When helping consumers apply for health insurance through the online application, or paper ACA-3 application, it is important to understand who should be included as part of the household. For Health Connector eligibility, a household's tax-filing household will always determine household composition. MassHealth eligibility uses tax-filing status, familial relationships, and living arrangements to determine household composition.

## Who to include on the application?

Complex household relationships can make it difficult to know who to include in one application. It can be difficult to determine whether members should apply together or separately. The good news is that the application is designed to ask questions that will separate individuals and provide a proper determination based on their household composition.

Here is a breakdown of who to include in an application to determine proper household composition and eligibility determination:

<b>Must Include</b>	<b>Can be Included (but not required)</b>
<ul style="list-style-type: none"> <li>• The applicant and spouse (if legally married)</li> <li>• The applicant's natural, adoptive, or step children younger than age 19</li> <li>• The applicant's unmarried partner, if they live together and have children together who are younger than age 19               <ul style="list-style-type: none"> <li>○ If unmarried partner is included, also must include:                   <ul style="list-style-type: none"> <li>▪ Any of the unmarried partner's children who live with the applicant and unmarried partner (younger than age 19)</li> <li>▪ Anyone the unmarried partner includes on their tax return (even if they do not live with the applicant and unmarried partner)</li> </ul> </li> </ul> </li> <li>• Anyone the applicant includes on their tax return (even if they do not live with the applicant)</li> <li>• Anyone else younger than age 19 who the applicant lives with and takes care of</li> </ul>	<ul style="list-style-type: none"> <li>• The applicant's unmarried partner, if no children together younger than age 19               <ul style="list-style-type: none"> <li>○ If unmarried partner is included, also include:                   <ul style="list-style-type: none"> <li>▪ Any of the unmarried partner's children who live with the applicant and unmarried partner (younger than age 19)</li> <li>▪ Anyone the unmarried partner includes on their tax return (even if they do not live with the applicant and unmarried partner)</li> </ul> </li> </ul> </li> <li>• The applicant's parent(s), if they live together and file taxes separately (not as dependents)</li> <li>• Other adult relatives who the applicant lives with but does not claim as tax dependents</li> </ul>

## How to calculate a household's size?

An application's household size may be different for Health Connector and MassHealth eligibility. The application is designed to automatically generate both a Health Connector and MassHealth household and provide a correct program determination based off household composition. The following will help you understand who is included as part of the household for both Health Connector and MassHealth eligibility determinations.

## **Who is included in a Health Connector household?**

A Health Connector household composition is based solely on how taxes will be filed. Since eligibility for ConnectorCare or Advanced Premium Tax Credits (APTCs) requires an applicant to file taxes, tax-filers and their dependents make up this household. In other words, anyone claimed on an applicant's taxes, either as a tax-filer or dependent, should be included in the application even if they are not looking for health insurance.

### **Health Connector Example 1: Ann, David, and Paul**

Ann, her husband David, and 24-year-old son Paul, are all looking for health insurance. Ann and David are filing taxes jointly as a married couple. They claim Paul and Ann's mother as dependents on their taxes. Ann's mother lives in Florida and is already insured.

What is the Health Connector household size for this family?

<b>Applicant</b>	<b>Counted in Household</b>				<b>Household Size for Health Connector</b>
	Ann	David	Paul	Ann's Mother	
Ann	✓	✓	✓	✓	4
David	✓	✓	✓	✓	4
Paul	✓	✓	✓	✓	4

### **Health Connector Example 2: Meghan, Mark, Tony, and Daisy**

Meghan and Mark are unmarried partners who live together with their son Tony. Mark has a daughter (Daisy) from a previous relationship that doesn't live with him but that he claims on his taxes. Meghan files taxes on her own and doesn't claim any dependents. Mark files taxes and claims both Tony and Daisy as dependents.

What is the Health Connector household size for these applicants?

<b>Applicant</b>	<b>Counted in Household</b>				<b>Household Size for Health Connector</b>
	Meghan	Mark	Tony	Daisy	
Meghan	✓				1
Mark		✓	✓	✓	3
Tony		✓	✓	✓	3
Daisy		✓	✓	✓	3

More Information and Resources on Household Composition:

[Determining Households and Income for Premium Tax Credits and Medicaid](#), Center on Budget and Policy Priorities

[Advocate's Guide to MAGI](#), National Health Law Program

## Who is included in a MassHealth household?

Generally, a MassHealth household will be the same as a Health Connector household, consisting of tax-filers and their dependents. However, since tax-filing isn't a requirement for MassHealth eligibility, MassHealth does have special rules to calculate household size for non-tax filers and non-dependents. These MassHealth rules (in the chart below) also apply when a child is claimed as a dependent on only one parent's taxes and for dependent relatives.

MassHealth Rules for Non-Filers/Non-Dependents (also applies for children claimed on one parent's taxes and for dependent relatives)
<p><i>For adults, the MassHealth household consists of:</i></p> <ul style="list-style-type: none"> <li>• the applicant;</li> <li>• the applicant's spouse (if living with the applicant); and</li> <li>• the applicant's children younger than age 21 (if living with applicant).</li> </ul> <p><i>For children younger than age 21, the MassHealth household consists of:</i></p> <ul style="list-style-type: none"> <li>• the child;</li> <li>• the child's parent(s) (if living with the child);</li> <li>• the child's sibling(s) (if living with the child);</li> <li>• the child's spouse (if living with the child); and</li> <li>• the child's children (if living with the child).</li> </ul>

### **MassHealth Example 1: Ann, David and Paul**

Ann, her husband David, and son Paul are all looking for health insurance and they live together in Pittsfield. Ann and David are filing taxes jointly as a married couple. They claim Ann's 62 year old mother, as a tax dependent on their taxes. Paul is 24 years old and will not be filing taxes and will not be claimed as a dependent on anyone's taxes.

What is the MassHealth household size for this family?

Applicant	Counted in Household				Household Size for MassHealth
	Ann	David	Paul	Ann's Mother	
Ann	✓	✓		✓	3
David	✓	✓		✓	3
Paul			✓		1
Ann's Mother				✓	1

### **MassHealth Example 2: Meghan, Mark, and Tony**

Meghan and Mark are unmarried partners who live together with their son Tony. Meghan doesn't plan to file taxes. Mark files taxes and claims Tony as a dependent.

What is the MassHealth household size for these applicants?

Applicant	Counted in Household			Household Size for MassHealth
	Meghan	Mark	Tony	
Meghan	✓		✓	2
Mark		✓	✓	2
Tony	✓	✓	✓	3