



Appendix A: Definitions

1. Definition of "Household"

Tax filer+ spouse+ tax dependents = household

Follow these basic rules when including members of your household:

- Include your spouse if you're legally married.
- If you plan to claim someone as a tax dependent for the year you want coverage, **do** include them on your application.
- If you won't claim them as a tax dependent, **don't** include them.
- Include your spouse and tax dependents **even if they don't need health coverage.**

See the limited exceptions to these basic rules in the chart below.

Who to include in your household

Relationship	Include in Household?	Notes
Dependent children, including adopted and foster children	Yes	Include any child you'll claim as a tax dependent, regardless of age.
Children, shared custody	Sometimes	Include children whose custody you share only if you claim them as tax dependents.
Non-dependent child	No	Don't include children if they are not dependents.
Children under 21 you take care of	Yes	Include any child under 21 you take care of and who lives with you, even if not your tax dependent.
Unborn children	No	Don't include a baby until it's born. You have up to 60 days after the birth to enroll your baby.
Dependent parents	Yes	Include parents only if you'll claim them as tax dependents.
Dependent siblings and other relatives	Yes	Include them only if you'll claim them as tax dependents.
Spouse	Yes	Include your legally married spouse, whether opposite sex or same sex.
Legally separated spouse	No	Don't include a legally separated spouse, even if you live together.
Divorced spouse	No	Don't include a former spouse, even if you live together.
Spouse, living apart	Yes	Include your spouse unless you're legally separated or divorced. (See next row for an important exception.)

Spouse, if you're a victim of domestic abuse, domestic violence, or spousal abandonment	Not required	In these cases, you don't have to include your spouse .
Unmarried domestic partner	Sometimes	Include an unmarried domestic partner only if you have a child together or you'll claim your partner as a tax dependent.
Roommate	No	Don't include people you just live with - unless they're a spouse, tax dependent, or covered by another exception in this chart.

2. Definition of "Income"

Types of Income to include

Income type	Include as income?	Verification										
IRS document showing total annual income	Yes	Most recent Form 1040 Line 22, most recent W2(s) Box 1. Most recent 1099s (for self-employed - note, you will be asked to describe the type of work you do). These forms should be no older than one year.										
Pay stubs from your job showing Federal Taxable Wages	Yes	Your pay stub should say "federal taxable wages," or "gross income." Pay stubs more than two months old are not accepted. <table border="1" data-bbox="662 1003 1356 1150"> <thead> <tr> <th>Pay Frequency</th> <th>Number of Stubs</th> </tr> </thead> <tbody> <tr> <td>Weekly</td> <td>4</td> </tr> <tr> <td>Bi-Weekly (every 2 weeks)</td> <td>2</td> </tr> <tr> <td>Semi-Monthly (1st and 15th)</td> <td>2</td> </tr> <tr> <td>Monthly</td> <td>1</td> </tr> </tbody> </table>	Pay Frequency	Number of Stubs	Weekly	4	Bi-Weekly (every 2 weeks)	2	Semi-Monthly (1 st and 15 th)	2	Monthly	1
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Tips	Yes	Self-verification										
Unemployment compensation	Yes	One month's worth of unemployment check stubs. Checks more than two months old are not accepted.										
Social Security	Yes	Include both taxable and non-taxable Social Security income. Enter the full amount before any deductions. One month's worth of social security checks or current year annual benefit letter. Checks more than two months old are not accepted.										
Social Security Disability Income (SSDI)	Yes	One month's worth of checks. But do not include Supplemental Security Income (SSI). Checks more than two months old are not accepted.										
Retirement or pension income	Yes	Include IRA and 401k withdrawals. Note: Don't include qualified distributions from a designated Roth account as income. One month's worth of checks. Checks more than two months old are not accepted.										
Alimony	Yes	One month's worth of checks. Checks more than two months old are not accepted.										

Child support	No	
Rental or investment income	Yes	Include any rental, interest and dividends earned on investments, including tax-exempt interest, earned in the past 12 months.
Rental of investment income	Yes	Include any capital gains income received in the past 12 months.
Gifts	No	
Supplemental Security Income (SSI)	No	But do include Social Security Disability Income (SSDI).
Veterans ' disability payments	No	
Worker's Compensation	No	
Proceeds from loans (like student loans, home equity loans, or bank loans)	No	
Food stamps, WIC payments	No	