

You may qualify for financial help

 marylandhealthconnection.gov/shop-and-compare/financial-help/

When you apply through Maryland Health Connection, you'll find out if you qualify to get lower costs for a private health plan, or if you qualify for free coverage through Medicaid.

Last year, nine in 10 people who enrolled through us qualified for financial help.

Tax credits: Only Maryland Health Connection offers them. If you qualify, you can use tax credits to help pay your monthly health insurance premiums.

[How tax credits work](#)

Cost-sharing reductions: You may qualify for lower out-of-pocket costs such as your copays or deductibles.

[How cost-sharing works](#)

Being eligible for Medicaid or the Maryland Children's Health Program (MCHP). You or members of your family may qualify and receive [free or low-cost health care](#). Enrollment in these programs is year-round.

When you apply for health coverage, you'll be asked questions about your household and income to see what financial help you can get.

Look up your family size and income below to see if you may qualify for financial help with a private plan, or for Medicaid. If you're pregnant or your family has children, [you may be able to earn more \(PDF\)](#) and still qualify for Medicaid or MCHP.



If your household size is this:	You may be eligible for Medicaid if your income is up to approximately:	You may be eligible for reduced premiums and/or lower insurance costs if your income is up to approximately:	
		For Plans in 2016	For Plans in 2017
1	\$16,394	\$47,080	\$47,520
2	\$22,108	\$63,720	\$64,080
3	\$27,821	\$80,360	\$80,640
4	\$33,534	\$97,000	\$97,200
5	\$39,247	\$113,640	\$113,760
6	\$44,960	\$130,280	\$130,320
7	\$50,687	\$146,920	\$146,920
8	\$56,428	\$163,560	\$163,560

Generally, your household includes the people you put on your tax form: you, your spouse, and any children or relatives you financially support.

When filling out your application, do include:

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

When filling out your application, don't include:

- Your unmarried partner who doesn't need health coverage and is not your dependent;
- Your unmarried partner's children if they are not your dependents;
- Your parents who live with you, but file their own tax return and are not your dependents;
- Other relatives who file their own tax return and are not your dependents; or
- Roommates and other unrelated people who are not your dependents.

To learn about who qualifies as a dependent, refer to [IRS Publication 501](#).

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 during years you claim them as tax dependents.
Non-dependent child under 26	Sometimes	Include them only if you want to cover them on your Maryland Health Connection plan.
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. In most cases, married couples must file taxes jointly to qualify for savings.

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.

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Whether you qualify will depend on your income level and family size. In general, single Maryland residents without children with household incomes less than \$16,394 are eligible. There are [higher income limits \(PDF\)](#) for pregnant women and children.

Maryland residents above these income levels may be eligible for financial help with a qualified health plan purchased through Maryland Health Connection.

When you fill out an application with Maryland Health Connection, you'll learn if you or your children qualify for free or low-cost coverage through Medicaid, MCHP, or MCHP Premium.

If you require nursing home care, have high or recurring medical bills, or have special health care needs, you may be eligible for Medicaid on a different basis. To apply for Medicaid based on these needs, call 1-800-332-6347 or apply for benefits using myDHRbenefits.dhr.state.md.us (formerly SAIL) or by going to your local [Department of Social Services \(DSS\)](#).

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Yes, if you meet the following criteria:

1. You are not eligible for qualifying health coverage, such as affordable employer-sponsored coverage, or a government program, such as Medicaid.
2. You are a Maryland resident and a citizen or lawful resident of the United States, and not incarcerated (other than pending final disposition of charges).

3. Your household income is between 100% and 400% of the federal poverty level (for an individual, between \$11,770 and \$47,080; for a family of four, between \$24,250 and \$97,000, in 2016).
4. You enroll in coverage through Maryland Health Connection.

You must also file taxes to get the tax credit, even if you would not usually file (for example, if your income is lower than the amount in which people are required to file taxes). You can file taxes this year, even if you didn't file taxes last year. You can also claim tax dependents on your taxes this year that you may not have previously claimed. Anyone in your household who is not claimed as a tax dependent this year must file taxes to receive a tax credit. If you do not need health coverage but your tax dependents do, you can get a tax credit for them if you file taxes.

If you are married and want to get the tax credit, you must file taxes using the "married filing jointly" tax status for this year, unless you qualify to file taxes as the "Head of Household" or you meet special circumstances, including if you are the victim of domestic violence. If you think you meet special circumstances, you should contact Maryland Health Connection at 1-855-642-8572 (TTY: 1-855-642-8573) to proceed with your application.

Additionally, you must not have failed to reconcile tax credits you received from a previous year in your annual tax filing.

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Your tax credits will be paid monthly, directly to the health insurance company that you enrolled with through Maryland Health Connection. You may also choose to receive them at the end of the year through your annual tax filing.

During the year, it's important to report changes in your income or household size to Maryland Health Connection as soon as possible. You can adjust your tax credit so you don't wind up owing money or getting a big refund on your next tax return.

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When you apply for financial help with health coverage through Maryland Health Connection, you'll need to estimate your income for the year you want health coverage to see if you qualify for lower costs.

Start by adding up the following items for:

- You and your spouse, if you are married and will file a joint tax return
- Any dependents who make enough money to be required to file a tax return. It's important to include income information for everyone in your household, even if not all those people are applying for coverage.

Whose income should you include?

Include these sources of income:

- Wages, salaries, and tips
- Net income from any self-employment or business (generally the amount of money you take in from your business minus your business expenses)
- Unemployment compensation

- Social Security benefits, including Social Security Disability (even if the payments are not taxed by the IRS), Retirement (including Railroad retirement), or Survivor's Benefits each month. These do **not** include Supplemental Security Income (SSI)
- Alimony
- Retirement income
- Investment income
- Pension income
- Rental income
- Other taxable income such as prizes, awards, and gambling winnings.

Don't include these:

- Child support
- Gifts
- Supplemental Security Income (SSI)
- Veterans' disability payments
- Workers' compensation
- Proceeds from loans (like student loans, home equity loans, or bank loans)
- Scholarship and fellowship payments for tuition and fees and course-related expenses required of all students

Income deductions you may claim:

You also may subtract these deductions from your household income, if they are not already subtracted from the amount you list as income. (There may be [limits on the amount you can claim](#).):

- Alimony you pay
- 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
- Moving expenses if you're moving to live much closer to your job
- Tuition costs for school if you pay for the costs out-of-pocket and deduct them on your tax return on line 34

For more information on reporting your income, see IRS [Publication 525](#).

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When you apply for financial assistance through Maryland Health Connection, you will be asked to estimate your expected income for the upcoming year. Often a good place to start is to consider what your income is this year, or what income you reported on your tax return last year.

However, if your circumstances have changed since then, for example, if you recently lost your job, you should make your best estimate of what your income will be next year.

Maryland Health Connection will compare your estimated income against records at the Internal Revenue Service, Social Security Administration and other sources. If your estimate and official records don't match, but you meet all other eligibility requirements, you will be asked to provide documentation to support your income projections.

If you are eligible for Medicaid or eligible for enrollment in a qualified health plan, you may enroll in health coverage through Maryland Health Connection for up to 90 days while you gather and submit your income documentation for verification. You may also receive the premium tax credit and cost-sharing reductions during the 90 day period. It is very important that you provide any documentation requested by Maryland Health Connection in a timely manner; if you don't your coverage may change or be terminated.

If you experience a change in income during the year, you should report it to Maryland Health Connection. Keep in mind that if you are eligible for premium tax credit and if you estimate your income incorrectly and end up claiming more help than you are eligible for, you may have to pay back some or all of the premium tax credit you received. If you over-estimate your income and end up claiming less help than you are entitled to, the difference will be refunded to you when you file your income taxes the following year.

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