

Desk Reference Tool

Examples: Constructing the MAGI Household

Annie's Household

Annie (35), Annie's son Jacob (10) and Annie's daughter Miley (7) are in the household. Annie does not expect to file taxes or be claimed as a tax dependent.

1. Annie's household

Does Annie expect to file taxes? **No.**

Does Annie expect to be claimed as a tax dependent? **No**

Annie's Household is established using the non-filer rules: Annie, Jacob, and Miley

2. Jacob's household

Does Jacob expect to file taxes? **No.**

Does Jacob expect to be claimed as a tax dependent? **No**

Jacob's household: Jacob, Annie and Miley (non-filer rules)

3. Miley's household

Does Miley expect to file taxes? **No**

Does Miley expect to be claimed as a tax dependent? **No**

Miley's household: Miley, Annie and Jacob (non-filer)

Household Determination

	MAGI Household	Annie	Jacob	Miley	Family Size
Applicant	Annie	x	x	x	3
	Jacob	x	x	x	3
	Miley	x	x	x	3

Mary's household

Mary (51), Mary's son Bill (22), Mary's Nephew Ned (10) and Mary's niece Nancy (10) are in the household. Mary claims all as tax dependents.

1. Mary's household

Does Mary expect to file taxes? **Yes**

Does Mary expect to be claimed as a tax dependent? **No**

Mary's Household is her tax household: Mary, Bill, Ned and Nancy

2. Bill's household

Does Bill expect to file taxes? **No**

Does Bill expect to be claimed as a tax dependent? **Yes**

Does Bill meet any of the tax dependent exceptions? **No**

Bill is over the age limit and not eligible for coverage unless he wants to apply for eligibility on basis of disability (non-MAGI) or for Family Planning Program (FPP). Bill's household for FPP: Mary, Bill, Ned and Nancy (the tax household of the filer who claims him as a dependent)

3. Ned's household

Does Ned expect to file taxes? **No**

Does Ned expect to be claimed as a tax dependent? **Yes**

Does Ned meet any of the tax dependent exceptions? **Yes**

Ned expects to be claimed by someone other than a spouse or a biological, adopted, or stepparent. The household consists of himself and his sibling.

Non-filer rules apply.

Ned's Household: Ned and Nancy

(Continuation: Mary's household)

4. Nancy's household

Does Nancy expect to file taxes? **No**

Does Nancy expect to be claimed as a tax dependent? **Yes**

Does Nancy meet any of the tax dependent exceptions? **Yes**

Nancy expects to be claimed by someone other than a spouse or a biological, adopted, or stepparent. The household consists of herself and her sibling. Non-filer rules apply.

Nancy's Household: Nancy and Ned

Household determination

Applicant	MAGI Household	Mary	Bill	Ned	Nancy	Family Size
	Mary		x	x	x	x
Bill		x	x	x	x	4
Ned				x	x	2
Nancy				x	x	2

Carol's Household

Carol (49), Carol's daughter Marcia (17), Marcia's daughter, Lily (2), are in the household. Carol claims all as tax dependents.

1. Carol's household

Does Carol expect to file taxes? **Yes**

Does Carol expect to be claimed as a tax dependent? **No**

Carol's Household is her tax household: Carol, Marcia, and Lily

2. Marcia's household

Does Marcia expect to file taxes? **No**

Does Marcia expect to be claimed as a tax dependent? **Yes**

[Type here]

(Continuation: Carol's household)

Does Marcia meet any of the tax dependent exceptions? **No**

Marcia's Household is the tax household of the person who claims her as a dependent: Marcia, Carol, and Lily

3. Lily's household

Does Lily expect to file taxes? **No**

Does Lily expect to be claimed as a tax dependent? **Yes**

Does Lily meet any of the tax dependent exceptions? **Yes**

Lily expects to be claimed by someone other than a spouse, or biological, adopted, or stepparent. Lily is being claimed by her grandmother. Non-filer rules apply.

Lily's Household: Lily and Marcia

Household Determination

Applicant	MAGI Household	Carol	Marcia	Lily	Family Size
Carol		x	x	x	3
Marcia		x	x	x	3
Lily			x	x	2

Rose's household

Rose (48), Rose's daughter Alice, (17), Alice's daughter Kitty (1), are in the household. Rose claims Alice as a tax dependent. Kitty is claimed by her father Dennis (20), who does not reside in the household.

1. Rose's household

Does Rose expect to file taxes? **Yes**

Does Rose expect to be claimed as a tax dependent? **No**

Rose's Household is the tax household: Rose and Alice

2. Alice's household

Does Alice expect to file taxes? **No**

[Type here]

(Continuation: Rose's household)

Does Alice expect to be claimed as a tax dependent? **Yes**

Does Alice meet any of the tax dependent exceptions? **No**

Alice's Household is the tax household of the person who claims her as a dependent: Alice and Rose

3. Kitty's household

Does Kitty expect to file taxes? **No**

Does Kitty expect to be claimed as a tax dependent? **Yes**

Does Kitty meet any of the tax dependent exceptions? **Yes**

Kitty expects to be claimed by a non-custodial parent. Non-filer rules apply.

Kitty's Household: Kitty and Alice

Household Determination

Applicant	MAGI Household	Rose	Alice	Kitty	Family Size
	Rose	x	x		2
	Alice	x	x		2
	Kitty			x	2

Dennis' Household

Dennis (20) and Dennis' daughter Lynn (3) are in the household. Dennis claims Lynn as a tax dependent. Dennis also claims his other daughter Kitty (1) who lives in the household with her mother.

1. Dennis' household

Does Dennis expect to file taxes? **Yes**

Does Dennis expect to be claimed as a tax dependent? **No**

Dennis' Household is his tax household: Dennis, Lynn and Kitty.

[Type here]

(Continuation: Dennis' household)

2. Lynn's household

Does Lynn expect to file taxes? **No**

Does Lynn expect to be claimed as a tax dependent? **Yes**

Does Lynn meet any of the tax dependent exceptions? **No**

Lynn's Household is the tax household of the person who claims her as a dependent: Lynn, Dennis and Kitty.

Household Determination

Applicant	MAGI Household	Dennis	Lynn	Kitty	Family size
	Dennis		x	x	x
Lynn		x	x	x	3

Jan's household

Jan (45), her boyfriend Phil, (49), Jan's son Mike (16), Phil's Son Brett (14), Jan and Phil's daughter, Emma (4) are in the household. Jan claims Mike as a tax dependent. Phil claims Brett and Emma as tax dependents.

1. Jan's household

Does Jan expect to file taxes? **Yes**

Does Jan expect to be claimed as a tax dependent? **No**

Jan's Household is her tax household: Jan and Mike. Jan and Phil are not married, so Phil is not included in Jan's household.

2. Phil's household

Does Phil expect to file taxes? **Yes**

Does Phil expect to be claimed as a tax dependent? **No**

Phil's Household is his tax household: Phil, Brett, and Emma. Phil and Jan are not married, so Jan is not included in Phil's household

[Type here]

(Continuation: Jan’s household)

3. Mike’s household

Does Mike expect to file taxes? **Yes**

Does Mike expect to be claimed as a tax dependent? **Yes**

Does Mike meet any of the tax dependent exceptions? **No**

Mike’s Household is the tax household of the person who claims him as a dependent: Mike and Jan

4. Brett’s household

Does Brett expect to file taxes? **No**

Does Brett expect to be claimed as a tax dependent? **Yes**

Does Brett meet any of the tax dependent exceptions? **No**

Brett’s Household is the tax household of the person who claims him as a dependent: Brett, Phil, and Emma

5. Emma’s household

Does Emma expect to file taxes? **No**

Does Emma expect to be claimed as a tax dependent? **Yes**

Does Emma meet any of the tax dependent exceptions? **Yes**

Emma is living with two parents, but the parents do not expect to file a joint tax return. See IV.A.3.b. above. Non-filer rules apply.

Emma’s Household: Emma, Jan, Phil, Mike and Brett

Household Determination

Applicant	MAGI Household	Jan	Phil	Mike	Brett	Emma	Family Size
	Jan	x		x			2
	Phil		x		x	x	3
	Mike	x		x			2
	Brett		x		x	x	3

[Type here]

	Emma	x	x	x	x	x	5
--	------	---	---	---	---	---	---

Patsy's household

Patsy (45), Patsy's daughter Cindy (20), and Patsy's son Greg (16), are all in the household. Patsy does not expect to file taxes or be claimed as a tax dependent.

1. Patsy's household

Does Patsy expect to file taxes? **No**

Does Patsy expect to be claimed as a tax dependent? **No**

Patsy's household is established using the non-filer rules: Patsy and Greg. Cindy is not included in the household because she is not a Medicaid age child or sibling under age 19.

2. Cindy's household

Does Cindy expect to file taxes? **No**

Does Cindy expect to be claimed as a tax dependent? **No**

Cindy's household: Cindy

3. Greg's Household

Does Greg expect to file taxes? **No**

Does Greg expect to be claimed as a tax dependent? **No**

Greg's Household: Greg and Patsy. Cindy is not included in the household because she is not a Medicaid age child or sibling under age 19.

Household Determination

Applicant	MAGI Household	Patsy	Cindy	Greg	Family size
Patsy		x		x	2
Cindy			x		1
Greg		x		x	2

Whitney's Household

Whitney (45), Whitney's sons, Paul (15) and Jason (12) are in the household. Jason receives SSI benefits. Whitney claims both her sons as tax dependents.

1. Whitney's household

Does Whitney expect to file taxes? **Yes**

Does Whitney expect to be claimed as a tax dependent? **No**

Whitney's household is her tax household: Whitney, Paul and Jason

2. Paul's household

Does Paul expect to file taxes? **No**

Does Paul expect to be claimed as a tax dependent? **Yes**

Does Paul meet any of the tax dependent exceptions? **No.**

Paul's household is the tax household of the person who claims him as a dependent: Paul, Whitney and Jason.

Although Jason is an SSI recipient and MAGI methodology does not apply when determining his eligibility, he is included in the family size when determining eligibility for another applicant/beneficiary.

Household Determination

Applicant	MAGI Household	Whitney	Paul	Jason	Family Size
Whitney		x	x	x	3
Paul		x	x	x	3
Jason					(SSI recipient)

Sandy's Household

Sandy (45), her husband Ben (46), and their pregnant daughter Samantha (17) are in the household. Sandy, Ben and Samantha do not expect to file taxes nor be claimed as tax dependents.

1. Sandy's household

Does Sandy expect to file taxes? **No**

(Continuation: Sandy's household)

Does Sandy expect to be claimed as a tax dependent? **No**

Sandy's household is established using non-filer rules: Sandy, Ben and Samantha.

2. Ben's household

Does Ben expect to file taxes? **No**

Does Ben expect to be claimed as a tax dependent? **No**

Ben's Household is established using non-filer rules: Ben, Sandy and Samantha

3. Samantha's household

Does Samantha expect to file taxes? **No**

Does Samantha expect to be claimed as a tax dependent? **No**

Samantha's Household is established using non-filer rules: Samantha, her unborn, Sandy and Ben. Since she is pregnant, the unborn is counted in her household.

Household Determination

Applicant	MAGI Household	Sandy	Ben	Samantha	Family Size
	Sandy	x	x	x	3
	Ben	x	x	x	3
	Samantha	x	x	x +1	4