

What is the “family glitch?”

Family Glitch

The family glitch, also known as the family loophole, affects you if your employer offers health insurance to you (the employee) and to your family (spouse, children, partners or dependents).

If your share of the employee-only health insurance costs less than a certain percentage of your family’s total income, the insurance is considered “affordable” under the health law. The employer-sponsored insurance for your family is also considered affordable, no matter how much it costs you.

Here’s the problem with this glitch

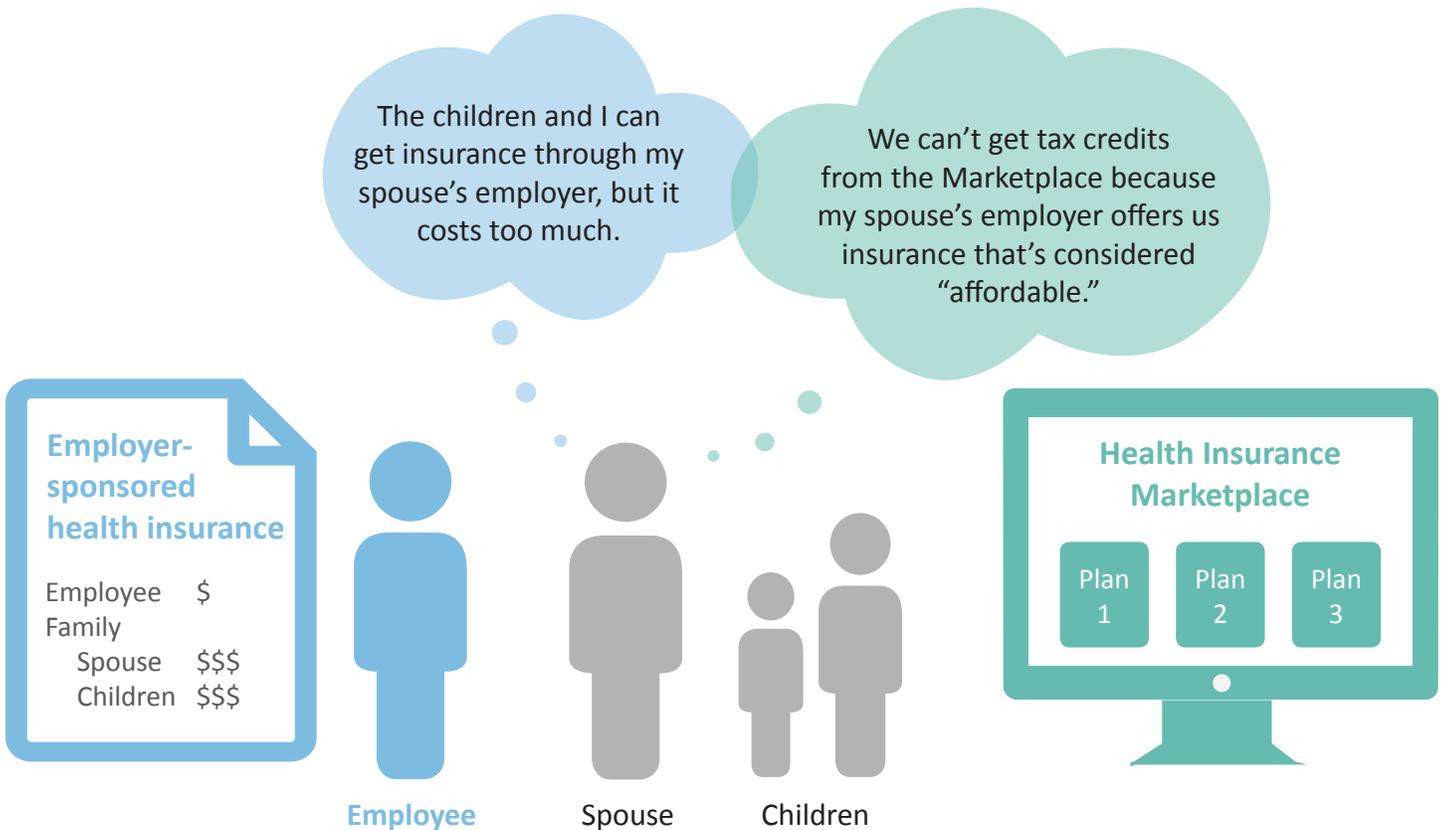
Let’s say your family is offered employer-sponsored health insurance, but it costs too much. Your family can enroll in a Health Insurance Marketplace plan instead — but they won’t qualify for any tax credits. A tax credit is money the government pays to help cover the cost of Marketplace plans.

Why won’t your family qualify for tax credits? Because the government gives tax credits to people who don’t have access to “affordable” health insurance — and under the law, your family does have access to affordable health insurance through your employer.

How do I find out if my employer-sponsored health insurance is “affordable” for me?

Health insurance affordability is based on your family’s income. To find out what amount is considered affordable for you and your family:

- Call a trained assister for free help at 1-800-466-3213
- Visit the Marketplace online at www.healthcare.gov/glossary/affordable-coverage/



What if my employer doesn't offer family health insurance?

If your employer doesn't offer family health insurance, then your family can buy insurance on the Marketplace and get tax credits if they qualify. If your employer offers insurance for your children but not your spouse, then your children cannot qualify for tax credits but your spouse may qualify.

What should we do if the family glitch affects us?

You can do 1 of these 4 things to get health insurance:

- Enroll in the employer-sponsored health plan
- Enroll in a Health Insurance Marketplace plan without tax credits to help pay for it
- Contact an agent, broker or insurance company to explore health plan options outside of the Marketplace or
- See if your children (up to age 19) qualify for health insurance through MOHealthNet for Kids, which is a health insurance program for children in families with low incomes

Will we have to pay a fee if some of us don't have health insurance?

It depends. Your family might qualify for an exemption to the fee (also called a penalty) based on "affordability." Talk to an assister to see if you'll pay a fee if your family doesn't have health insurance.

The Internal Revenue Service (IRS) collects the fee at tax time. You'll be asked to show proof of health insurance when you file your federal income taxes. If you have to pay a fee:

- The IRS will take the amount out of any tax refund you are owed
- Depending on your income and how many people in your family were uninsured, the fee may be hundreds of dollars

To learn more about the fee and see how much you would pay, visit the IRS website at:

www.irs.gov/affordable-care-act/individuals-and-families/aca-individual-shared-responsibility-provision-calculating-the-payment

Have questions?



Find free, in-person help

Find free in-person help from trained assisters near you. Visit covermissouri.org or call **1-800-466-3213** to set up an appointment to learn more or enroll.



Contact the Marketplace

The Marketplace Call Center is open 24 hours a day, 7 days a week. Call **1-800-318-2596 (TTY 1-855-889-4325)**. You can also have a live online chat at healthcare.gov.



Para El Español

Encuentre ayuda gratuita de personas capacitadas cerca de usted llamando **1-855-Cuidado (855-284-3236)** o visitando cuidadodesalud.gov.



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