

Affordability Worksheet

Is health insurance affordable through my job?

Can I get financial help for a Marketplace plan?

1. Ask your job for this information

1. Is the employee eligible for coverage now or in the next 3 months?

yes, eligible now

yes, eligible ___/___/___

no → Stop here, employee goes to step 4

2. Does the plan offered meet the **minimum value standard**?

(The plan covers at least 60% of the total allowed benefit costs.)

yes, plan meets the standard

no → Stop here, employee goes to step 4

Date ___/___/___

3. How much would the employee pay in premiums for the lowest-cost plan that meets the minimum value standard **offered only to the employee?** (don't include family plans)

\$ _____
monthly premium

use this number below

2. Find 9.56% of your household monthly income before taxes

(add together all incomes from your **household**)

\$ _____ monthly income job #1
+ \$ _____ monthly income job #2
+ \$ _____ monthly income job #3
+ \$ _____ monthly income job #4
+ \$ _____ monthly income job #5

\$ _____
total monthly income (multiply total monthly income by 0.0956)

× 0.0956 =
(times)

\$ _____
9.56% of income

3. Check if the plan is affordable

\$ _____
monthly premium

\$ _____
9.56% of income

Is the monthly premium less than 9.56% of your monthly income?

yes The plan is affordable and I can't get financial help for a Marketplace plan.

no This plan is **not** affordable. Go to step 4.

4. Apply for a Marketplace plan

Choose how you want to apply:

- Online: www.healthcare.gov
- By Phone: 1-800-318-2596
- In person: **Call 2-1-1 for local help**

Household

anyone you file taxes with

