

## Marketplace Coverage Affordability Worksheet

Use this worksheet to figure an individual's required contribution for any month in which the individual is not eligible for employer-sponsored coverage. Complete a separate worksheet for each part of the year in which either the individual resided in different geographic rating areas served by the Marketplace or for which the number of people in your tax household who are neither exempt nor eligible for employer-sponsored coverage was different.

<p><b>Links</b>            Lowest cost bronze plan: <a href="https://www.healthcare.gov/taxes/tools/bronze/">https://www.healthcare.gov/taxes/tools/bronze/</a>            Second lowest cost silver plan: <a href="https://www.healthcare.gov/taxes/tools/silver/">https://www.healthcare.gov/taxes/tools/silver/</a>            Instructions for Form 8962: <a href="http://www.irs.gov/pub/irs-pdf/i8962.pdf">http://www.irs.gov/pub/irs-pdf/i8962.pdf</a></p>	
1. Enter the monthly premium for the lowest cost bronze plan that covers everyone in your tax household for whom a personal exemption deduction is claimed, who is not eligible for employer coverage, and who does not qualify for another coverage exemption for the month. To find the <a href="#">lowest cost bronze plan</a> go to the Marketplace for your area	
2. Enter your household income See Household income in the instructions for Form 8965.	
3. Enter the total of all nontaxable social security benefits received by you, your spouse, and each claimed dependent who must file a tax return	
4. Add lines 2 and 3	
5. Enter the federal poverty line for the number of individuals in your tax household less any dependents not claimed. See the <a href="#">instructions for Form 8962</a> , line 4	
6. Divide line 4 by line 5. If the result (without rounding) is less than 1.0 or more than 4.0, skip lines 7 through 10 and enter -0- on line 11	
7. Multiply line 6 by 100 and round to the nearest whole number. _____ Enter the <b>applicable figure</b> from the table in the <a href="#">instructions for Form 8962</a> , line 7	
8. Multiply line 4 by line 7	
9. Divide line 8 by 12.0	
10. Enter the monthly premium for the <a href="#">second lowest cost silver plan</a> premium that covers everyone in your tax household for whom a personal exemption deduction is claimed, who is not eligible for minimum essential coverage (other than coverage in the individual market), and who does not qualify for another coverage exemption for the month. To find the second lowest cost silver plan go the Marketplace for your area	
11. Subtract line 9 from line 10	
12. Subtract line 11 from line 1. If zero or less, enter -0-. This is the individual's required contribution for the month	
13. Is the individual eligible for this coverage for every month of the year? <input type="checkbox"/> Yes. Multiply line 12 by 12.0. This is the annualized premium. Enter this amount in the space for every month on the Affordability Worksheet <input type="checkbox"/> No. Use the Annualized Premium Worksheet to determine what the annualized premium would be for each month the individual was eligible for the coverage being tested. Enter the annualized premium in the space for the appropriate months on the Affordability Worksheet	
Compare with 8% of Household income on the Affordability Worksheet.	