



# Commonwealth Health Insurance Connector Authority

## Affordability Information Sheet

Most Massachusetts adults age 18 and older are now required to have health insurance.

If you are considered able to buy health insurance but didn't buy it by December 31, 2007, you *may* lose your personal exemption on your state income taxes - - worth \$219.

This information sheet will tell you how much you should be able to afford to pay for a monthly premium. It will also help you see if low or no-cost health insurance is available for you and your family. It will help you predict if you will keep your personal exemption when you pay your 2007 state income taxes.

**Caution:** This form is for information purposes only. The results are not official. Your answers to questions on your 2007 Massachusetts income tax return will determine if you will keep your personal exemption.

### Getting Ready to Use This Information Sheet:

√ *Estimate your income for 2007:* Look at your 2006 federal income tax return or use your best estimate.

√ *Learn about your employer's health insurance benefits:* Does your employer offer you health insurance? How much would it cost you to enroll? Can you be covered by December 31st?

### QUESTION 1: Will you have health insurance coverage on December 31, 2007?

**Yes**—If you are still insured on December 31, 2007, you will not lose your personal exemption. The 2007 Massachusetts tax forms will provide a space to report that you had health insurance as of December 31, 2007.

**No**—Go to Question 2

### QUESTION 2: What can you afford to pay for health insurance?

Using this chart, find your income in the "Annual Income" column (include your spouse's income if you are married and file taxes jointly).

Now look to the right to find the column that describes your household: individual, couple (married couple without children), or family (at least one adult and at least one child).

According to state regulations, this is the amount you are able to spend on insurance.

2A. Please write this number down:

\$ \_\_\_\_\_

Annual Income	Affordable Monthly Premium		
	Individual	Couple	Family
0 to 15,315	0	0	0
15,316 to 20,420	35	0	0
20,421 to 20,535	70	0	0
20,536 to 25,525	70	70	0
25,526 to 25,755	105	70	0
25,756 to 27,380	105	70	70
27,381 to 30,360	105	140	70
30,631 to 34,225	150	140	70
34,226 to 34,340	150	210	70
34,341 to 35,000	150	210	140
35,001 to 40,000	200	210	140
40,001 to 41,070	300	210	140
41,071 to 42,925	300	270	140
42,926 to 50,000	300	270	210
50,001 to 51,510	affordable	360	210
51,511 to 60,000	affordable	360	320
60,001 to 70,000	affordable	500	320
70,001 to 80,000	affordable	500	500
80,001 to 90,000	affordable	affordable	500
90,001 to 110,000	affordable	affordable	720
110,001 or more	affordable	affordable	affordable

If the box for your income and family type says "0" you will not be considered able to afford health insurance and will not lose your personal exemption. **This is not an official result.**

If the box for your income and family type says "Affordable" that means you should be able to afford health insurance. You will lose your personal exemption if you do not have health insurance as of December 31, 2007. If you believe you won't be able to afford health insurance due to financial hardship, you can apply for a waiver when you file your state income taxes. If you are eligible for insurance through your employer, you should think about signing up. If not, you can buy insurance from a private insurer or through the Health Connector.

**Commonwealth Health Insurance Connector Authority — Affordability Information Sheet (continued)**

**QUESTION 3: Can you buy health insurance through your employer or your spouse's employer that would cost you *the same or less* than the monthly premium amount you found in Question 2A?**

- Yes**—According to state regulations you can get affordable health insurance. You will lose your personal exemption if you stay uninsured. You can sign up for the health insurance your employer offers OR if you believe you won't be able to afford health insurance due to financial hardship, you can apply for a waiver when you file your state income taxes.
- No**—Go to Question 4

**QUESTION 4: Are you eligible for state-subsidized health insurance?**

Look at the table to the right. Find the annual income amount that is listed next to your family size (include yourself, spouse and any children).

*Is your family's income less than or equal to the amount listed?*

- Yes**—You may be eligible for Commonwealth Care or other state-subsidized health insurance options. To find out if you may be eligible call 1-877-MA-ENROLL or visit [www.macommonwealthcare.com](http://www.macommonwealthcare.com).

You will lose your personal exemption if you are eligible for Commonwealth Care or other state-subsidized health insurance plans and do not enroll.

- No (and I am not disabled\*)**—Go to Question 5

Income at 300% of the Federal Poverty Level	
Family Size	Income
1	\$30,636
2	\$41,076
3	\$51,516
4	\$61,956
5	\$72,396
6	\$82,836
7	\$93,276
8	\$103,716
9	\$114,156
10	\$124,596
11	\$135,036
12	\$145,476
13	\$155,916

\*If you are disabled, you may still be eligible for state-subsidized health insurance even if your income is above the amount listed in this table. Call 1-877-MA-ENROLL or visit [www.MAhealthconnector.org](http://www.MAhealthconnector.org) to get more information.

**QUESTION 5: Can you buy affordable health insurance?**

Find the table below for the county where you live:

Region 1—Berkshire, Franklin and Hampshire Counties				Region 2—Bristol, Essex, Hampden, Middlesex, Norfolk, Suffolk and Worcester				Region 3—Barnstable, Dukes, Nantucket and Plymouth Counties			
Age	Individual	Couple	Family	Age	Individual	Couple	Family	Age	Individual	Couple	Family
Up to 26	\$150	\$300	\$720	Up to	\$150	\$300	\$570	Up to 26	\$150	\$300	\$750
27-29	\$210	\$420	\$720	27-29	\$185	\$370	\$570	27-29	\$210	\$420	\$750
30-34	\$225	\$450	\$800	30-34	\$185	\$370	\$760	30-34	\$220	\$440	\$800
35-39	\$240	\$480	\$820	35-39	\$185	\$370	\$750	35-39	\$260	\$520	\$850
40-44	\$260	\$520	\$830	40-44	\$235	\$470	\$750	40-44	\$300	\$600	\$820
45-49	\$285	\$570	\$830	45-49	\$235	\$470	\$780	45-49	\$355	\$710	\$820
50-54	\$370	\$740	\$900	50-54	\$280	\$560	\$880	50-54	\$410	\$820	\$890
55-59	\$380	\$760	\$1030	55-59	\$370	\$740	\$1020	55-59	\$410	\$820	\$1020
60+	\$380	\$760	\$1240	60+	\$370	\$740	\$1230	60+	\$410	\$820	\$1230

Find your age in the "Age" column. Use your spouse's age if you are married and your spouse is older. Then look across this row to the column that corresponds with your family type (individual, married couple or family).

5A. Please write this number down: \$ \_\_\_\_\_

*Is the number in Question 5A less than or equal to the number in Question 2A?*

- Yes**—According to state regulations you should be able to afford health insurance. You will lose your personal exemption if you stay uninsured. You can purchase health insurance from a private insurer or through the Health Connector (by phone at 1-877-MA-ENROLL or online at [www.MAhealthconnector.org](http://www.MAhealthconnector.org)) If you have believe you won't be able to afford health insurance due to financial hardship, you can apply for a waiver when you file your state income taxes.
- No**—Based on your answers, you are *unable* to afford health insurance and will not lose your personal exemption. **This is not an official result.** When you file your Massachusetts income tax return for 2007, you will be asked questions similar to the ones on this form. If the information is the same, you will not lose your personal exemption.