Determining if someone is in the Family Glitch

Are you unable to get MaineCare?  
Yes

Were you or a spouse offered health insurance through an employer?  
Yes

Does the employer offer health insurance coverage to other family members in addition to the employee?  
No  
Yes

Then the other family members are not in the family glitch and may be able to get subsidized plans on the Marketplace.  
Go to HealthCare.gov.

Is the cost of the cheapest health insurance for the employee only over 9.83% of the full household taxable income?  
No  
Yes

Your employer offered insurance passed the affordability test. You and your family may not be eligible for a Health Insurance Marketplace subsidy, called an Advanced Premium Tax Credit.

Does the insurance offered by the employer cover at least 60% of costs?  
(You may need to ask the HR department at your employer about this)

No  
Yes

Your employer offered insurance failed the minimum value test. You and your family may be eligible for a Health Insurance Marketplace subsidy, called an Advanced Premium Tax Credit. Go to HealthCare.gov.

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Are you unable to get MaineCare?

👍 If yes, are you or your spouse offered health insurance through an employer?

👍 If yes, does the employer offer health insurance coverage to other family members in addition to the employee?

👎 If no, then the other family members are not in the family glitch and may be able to get subsidized plans on the Marketplace. Go to HealthCare.gov.

👍 If yes, is the cost of the cheapest health insurance for the employee only is OVER 9.83% of the full household taxable income?

👎 If no, your employer offered insurance passed the affordability test and your family may not be eligible for a Health Insurance Marketplace subsidy, called an Advanced Premium Tax Credit.

👍 If yes, the cost of the cheapest health insurance for the employee only is UNDER 9.83% of the full household taxable income, then the plan has failed the affordability test and you may be eligible for a Health Insurance Marketplace subsidy or Advanced Premium Tax Credit. Go to HealthCare.gov.

⚠️ Find out if the insurance offered by the employer covers at least 60% of costs? You may need help from your employers HR department.

👍 If yes, the plan does cover at least 60% of costs, then your employer offered insurance has passed the minimum value test. This means you may be not be eligible for a Health Insurance Marketplace subsidy, called an Advanced Premium Tax Credit.

👎 If no, the plan does not cover at least 60% of costs, then your employer offered insurance has failed the minimum value test. You and your family may be eligible for a Health Insurance Marketplace subsidy, called an Advanced Premium Tax Credit. Go to HealthCare.gov