Form 1040

Your eligibility for help with premiums and out-of-pocket costs depends on the size of your “household” and your “modified adjusted gross income” or MAGI.

Both of these have specific definitions based on your tax returns. We’ve highlighted the important parts.

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**Your “household” consists of everyone for whom an exemption is claimed on an individual’s tax return. That includes the “head of household,” spouse, dependent children, and other family members who live with you and you support financially. It does not include roommates who file their own tax returns, or a domestic partner to whom you’re not married.**

**If you report income here, you must add it to your Adjusted Gross Income (line 37) to get your MAGI.**

**All Social Security benefits count towards MAGI, not just the taxable amount.**

**For most households, MAGI will be the “adjusted gross income” reported on Line 37 of your Form 1040 tax return. On Form 1040EZ, “adjusted gross income” is reported on line 4.**