

MARYLAND LOCAL HEALTH DEPARTMENT – BILLING MANUAL

<https://www.marylandhealthconnection.gov/health-coverage/who-to-include-in-household/>

Maryland Health Connection

Generally, your household includes the people you put on your tax form: you, your spouse, and any children or relatives you financially support.

Adults who need coverage

Include these people even if they aren't applying for health coverage themselves:

- Any spouse
- Any son or daughter under age 21 they live with, including stepchildren
- Any other person on the same federal income tax return, including any children over age 21 who are claimed on a parent's tax return. You don't need to file taxes to get health coverage.

Children under age 21 who need coverage

Include these people even if they aren't applying for health coverage themselves:

- Any parent (or stepparent) they live with
- Any sibling they live with
- Any son or daughter they live with, including stepchildren
- Any other person on the same federal income tax return. You don't need to file taxes to get health coverage.

To learn about who qualifies as a dependent, refer to [IRS Publication 501](#).

Relationship	Include in household?	Notes
Dependent children, including adopted and foster children	Yes	Include any child you'll claim as a tax dependent, regardless of age.
Children, shared custody	Sometimes	Include children whose custody you share only during years you claim them as tax dependents.
Non-dependent child under 26	Sometimes	Include them only if you want to cover them on your Maryland Health Connection plan.
Unborn children	Sometimes	Don't include a baby until it's born. You have up to 60 days after the birth to enroll your baby. Unborn children are included in the household for some programs. The

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		application will guide you in answering pregnancy related questions.
Dependent parents	Yes	Include parents only if you'll <u>claim them as tax dependents</u> .
Dependent siblings and other relatives	Yes	Include them only if you'll <u>claim them as tax dependents</u> .
Spouse	Yes	Include your legally married spouse. In most cases, married couples must file tax returns jointly to qualify for savings.
Separated spouse	Yes	Include a separated spouse, even if you don't live together, unless you're legally divorced.
Divorced spouse	No	Don't include a former spouse, even if you live together.
Spouse, living apart	Yes	Include your spouse, even if you're separated, unless you're legally divorced. (See next row for an important exception.)
Spouse, if you're a victim of domestic abuse, domestic violence, or spousal abandonment	Not required	In these cases, you don't have to include your spouse and you can still qualify for a premium tax credit and other savings.
Unmarried domestic partner	Sometimes	Include an unmarried domestic partner only if you have a child together or you'll claim your partner as a tax dependent.
Roommate	No	Don't include people you just live with — unless they're a spouse, tax dependent, or covered by another exception in this chart.