

Training Notes for Charts

Client Question	Discounts Possible	No Discounts	TennCare
A. Compare income & # in family to chart: For any household ABOVE 100% FPL	Continue with q's 1-8	Continue with q's 1-8	
B. Compare income & # in family to chart: for any household LESS than 100% FPL			Go to q's 9-12
1. How will you file your taxes?	Single (or divorced), head of household, or married filing jointly	Married but separated; Married but filing seperately	
2. Who is receiving income in HH?	All tax filers report income; dependents must report if income counts for MAGI and is over \$6,100 earned or \$1,000 unearned (SS benefits are considered unearned); use the MAGI chart to see what income is included to calculate discounts. Application provides answers as you enter, as well.		
3. Does your or spouse's employer offer insurance for employee?	If employer coverage is more than 9.5% of household income (counting only employee premiums), or is not adequate (doesn't cover at least 60% of covered services)	If offer is available, even if employee is not using, no discounts are avaiuable unless employee cost is >9.5% of income, or it is not adequate coverage	
4. Does any employer offer insurance For employee family?	If employer coverage is more than 9.5% of household income (counting only employee premiums), or is not adequate (doesn't cover at least 60% of covered services)	If offer is available, even if employee is not using, no discounts are avaiuable unless employee cost is >9.5% of income, or it is not adequate coverage	

5. How many people need insurance?	Note: all who are listed on tax form must be listed on application, but choose who wants insurance. Undocumented immigrants may be listed but NO information is given to immigration service; not is any of their personal information needed		
6. Are the adults citizens or lawfully present in US?	Eligibility for discounts, same as citizens		May be TC eligible, if here longer than five years
7. Are children citizens or lawfully present in US?	Eligibility for discounts, same as citizens		May be TC eligible
8. Is any lawfully present person here less than 5 years and BELOW 100% FPL and meeting a TennCare category?	Eligible for discounts		Will be denied TennCare
9. Are adults parents and living with children under 19 (< 100% FPL)?			Depending on income, may be eligible
10. Is either parent a legally present immigrant but here less than 5 years (< 100% FPL)? (this is duplicate of qu 8)	Eligible for discounts		Will be denied TennCare
11. Is anyone considered disabled & receiving income for it?	Answer 'no' even if applying for disability. Only answer 'yes' if receiving disability check		If SSI income, should already have TennCare; if SSDI income, should get Medicare after two years
12. If a U.S. citizen, under 100% FPL, NO children, NOT pregnant, NO SSI, and DOESN'T need help with activities of daily living		No discounts; can shop in the Marketplace; Medicaid gap	

