

# MDHIP - Metro Detroit Health Insurance Program

## 2017 Participant Qualifications Guide

To be a participant in MDHIP, you must meet all of these 6 requirements:

- 1) be an individual or family who has no health insurance now (or has a "Bronze" plan), has no family member who has health insurance offered through their job, and does not earn enough or have the savings to buy and use any Silver health insurance plans.
- 2) have a job or be older than age 54 and on a pension.
- 3) you will file a 2017 federal income tax return, not file your return with a status of "Married Filing Separately", and not be claimed as a dependent on somebody else's tax return
- 4) have a total estimated 2017 yearly family gross (pre-tax) income that meets our requirements (see table below). (This includes your income plus the income of your spouse and all the other dependents that you claim on your Federal income tax form. You must also include any income from interest, pensions, unemployment comp, alimony, dividends, tips, disability payments, etc . . **This is income that you will report on your 2017 Federal income tax Form 1040**). You may qualify with an income below our limit if you have a Medicaid denial letter.
- 5) Buy a **Silver** health insurance plan and use all of your advanced tax credits when purchasing your insurance through the Marketplace.
- 6) have read and understand this Guide and the Participant's Guide and freely sign the MDHIP forms needed to participate in MDHIP.

### Insuring Only Yourself

<u>* Family Size</u>	<u>** Estimated 2017 Gross Family Income Limits For MDHIP</u>
1	\$16,460 to \$24,000
2	\$22,100 to \$29,000
3	\$27,700 to \$33,500
4	\$33,300 to \$38,000
5	\$38,900 to \$42,500

### Insuring Yourself and Your Spouse

<u>* Family Size</u>	<u>** Estimated 2017 Gross Family Income Limits For MDHIP</u>
2	\$22,100to \$33,000
3	\$27,700 to \$38,000
4	\$33,300 to \$43,000
5	\$38,900 to \$46,800
6	\$44,500 to \$51,000

\* Family Size is the number of dependents you claim on your IRS Form 1040 including yourself

\*\* Combined gross estimated 2016 income of all family members included in Family Size.