

WHO DO I INCLUDE IN MY HOUSEHOLD?

Your household size is an important part of your CoverME.gov application. Getting it right could save you thousands of dollars a year.

Why? Your household size (and income) helps us know if you qualify for financial savings. If you qualify for savings, we use your household size to calculate the size of your discount.



“Household” isn’t just about who lives in your house. Sorry, roommates! It’s about how you file taxes. Here’s a simple rule: if they won’t be included on your federal tax return, don’t include them in your CoverME.gov household.

START WITH THIS EQUATION: TAX FILER + SPOUSE + TAX DEPENDENTS = HOUSEHOLD

Include your spouse and tax dependents in your CoverME.gov household, even if they don’t need health coverage. You need to include everyone in your tax household on your CoverME.gov application because we use that number to calculate your financial savings. We won’t ask you to add everyone to your insurance plan. Who you cover is up to you!

If you won’t include someone on your federal tax return, don’t include them in your CoverME.gov household. Don’t include them just because they’re living in your house (like an older parent who files their own taxes).

For the full list of who you should and shouldn’t include, [visit Healthcare.gov](https://www.healthcare.gov).¹
To learn who can qualify as a dependent on your tax return, [visit IRS.gov](https://www.irs.gov).²

Remember: On CoverME.gov, “household” does not mean who you want to cover on your insurance plan.

Keep reading for common examples and exceptions.

YOUR COVERME.GOV HOUSEHOLD

WHAT ABOUT MY...



DEPENDENT CHILDREN, INCLUDING ADOPTED AND FOSTER CHILDREN

Yes. Include any child you'll claim as a tax dependent, regardless of age.



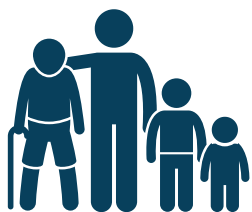
CHILDREN, SHARED CUSTODY

Sometimes. Include children whose custody you share **only** during years you claim them as tax dependents.



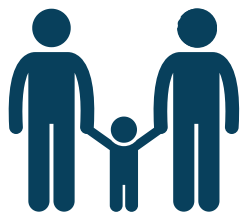
NON-DEPENDENT CHILD UNDER 26

Sometimes. Include them **only** if you want them covered on your plan **and** understand you will pay full price. You cannot get tax credit savings to lower your plan costs if you include a non-dependent child under 26.³



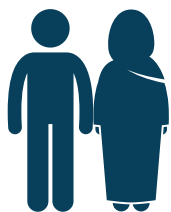
DEPENDENT PARENTS, SIBLINGS, AND OTHER RELATIVES

Sometimes. Include them **only** if you'll claim them as tax dependents.



UNMARRIED DOMESTIC PARTNER

Sometimes. Include them **only** if you have a child together or you'll claim your partner as a tax dependent.



SPOUSE

Sometimes. Include your legally married spouse even if you live apart. Do **not** include a legally separated or divorced spouse, even if you live together. In most cases, married couples must file taxes jointly to qualify for Marketplace savings.

Remember: with a few exceptions,⁴ your CoverME.gov household should match your tax household.

WHAT ABOUT RELATIVES WHO LIVE WITH ME?



It depends on your situation. Only include relatives who live with you and who are also your tax dependent. Relatives must meet [rules for dependents](#)⁵ to be your tax dependent. They can't be claimed as a dependent by anyone else, must have gross income under \$5,050, and get more than half their financial support from you.

[See full rules for qualifying relatives from the IRS.](#)⁶

WHAT ABOUT ADULT CHILDREN?

It depends on your situation. To claim adult children as tax dependents, they must meet all IRS requirements. This includes being under age 19, under 24 if a full-time student, or any age if permanently and totally disabled. They must get more than half their financial support from you. They must have lived with you for more than half the year, with some exceptions, [including education.](#)⁷



[See full rules for qualifying children from the IRS.](#)⁸

It can be difficult to know who to include as a dependent on your taxes.

There is [a free online quiz from the IRS](#)⁹ to help you know who should be in your tax household. CoverME.gov can't give tax advice or answer questions on how to file your tax return. If you need assistance completing your tax return, we encourage you to consult a qualified tax preparer. The IRS has [a free tax preparation help directory](#)¹⁰ for individuals who qualify. More information on the program is available [on the IRS website](#).¹¹ CA\$H Maine also offers [free tax prep for qualified Mainers](#).¹²

QUESTIONS?

CoverME.gov is here to support Mainers.

Call our Consumer Assistance Center with questions:

1-866-636-0355 TTY: 711

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REFERENCED LINKS

- 1 Healthcare.gov: Who to include in your household**
<https://www.healthcare.gov/income-and-household-information/household-size/>
- 2 IRS: Dependents**
<https://www.irs.gov/credits-deductions/individuals/dependents>
- 3 Healthcare.gov: People under 30**
<https://www.healthcare.gov/young-adults/children-under-26/>
- 4 IRS: Dependents**
<https://www.irs.gov/credits-deductions/individuals/dependents>
- 5 IRS: General rules for dependents**
<https://www.irs.gov/credits-deductions/individuals/dependents#rules>
- 6 IRS: Publication 501 (2025), Qualifying Relative**
<https://www.irs.gov/publications/p501>
- 7 IRS: Publication 501 (2025), Residency Test**
<https://www.irs.gov/publications/p501>
- 8 IRS: Publication 501 (2025), Qualifying Child**
<https://www.irs.gov/publications/p501>
- 9 IRS: Whom may I claim as a dependent?**
<https://www.irs.gov/help/ita/whom-may-i-claim-as-a-dependent>
- 10 IRS: Free Tax Prep Help Site Locator**
<https://freetaxassistance.for.irs.gov/s/sitelocator>
- 11 IRS: Free tax return preparation for qualifying taxpayers**
<https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>
- 12 CA\$H Maine: Free Tax Prep for Qualified Mainers**
<https://www.cashmaine.org/free-tax-prep/>