



## Frequently Asked Questions (FAQs)

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Quick answers to frequent questions to help you choose the best health insurance coverage for you, your family and your budget.

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### On the Application Form

**Question: Whom should I include on the application?**

Answer: Include every person in your household on this application, even if the person already has health coverage. The amount of assistance and the type of program you qualify for is based on the number of people in your household and your household income. If you don't include someone, even if they already have health coverage, your eligibility results could be affected.

**Question: Do I need to include someone else?**

Answer: Add every person in your household, even if the person already has health coverage. The amount of assistance and the type of program you qualify for is based on the number of people in your household and your household income. If you don't include someone, even if they already have health coverage, your eligibility results could be affected.

**Question: Why do you ask for my Social Security number?**

Answer: Please provide your Social Security number (SSN). If no Social Security number is provided, you will be required to provide additional documentation at the end of the application and may risk losing eligibility for coverage. Providing a Social Security number can help verify your eligibility to enroll in health coverage through Your Health Idaho. If you do not have a Social Security number, please visit [ssa.gov/ssnumber](https://ssa.gov/ssnumber) to apply.

**Question: Is DACA an eligible immigration status?**

Answer: No. Deferred Action Status (Deferred Action for Childhood Arrivals (DACA)) is NOT an eligible immigration status for applying for health coverage.

**Question: How do I know if I have eligible immigration status?**

Answer: Deferred Action Status (Deferred Action for Childhood Arrivals (DACA)) is NOT an eligible immigration status for applying for health coverage. Eligible immigration status is defined by any of the following:

- Lawful permanent resident (LPR/Green Card holder)
- Asylee
- Applicants for asylum or for withholding of deportation or removal under the immigration laws or under CAT are eligible for Marketplace coverage only if employment authorization has been granted, OR the person is under 14 and has had an application pending for at least 180 days.
- Refugee
- Cuban/Haitian entrant
- Paroled into the U.S.
- Conditional entrant granted before 1980
- Battered spouse, child, or parent
- Victim of trafficking and his or her spouse, child, sibling, or parent
- Special Immigrant Visa holders from Iraq or Afghanistan
- Granted Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT)
- Individual with nonimmigrant status (including worker visas, student visas, and citizens of Micronesia, the Marshall Islands, and Palau)
- Temporary Protected Status (TPS)
- Deferred Enforced Departure (DED)
- Lawful temporary resident
- Member of a federally recognized Indian tribe
- American Indian born in Canada
- Resident of American Samoa
- Special Immigrant Juvenile Status
- Cancellation of Removal or Suspension of Deportation with approved employment authorization
- Legalization under Immigration Reform and Control Act (IRCA) with approved employment authorization
- Individuals with approved employment authorization and one of these statuses:
  - Registry applicants
  - Order of supervision
  - Legalization under the LIFE Act
  - Applicant for Temporary Protected Status
  - Applicant for Cancellation of Removal or Suspension of Deportation
  - Applicant for Legalization under IRCA

Visit [uscis.gov/tools/glossary](https://uscis.gov/tools/glossary) to learn more about these statuses.

**Question: What if I need more help?**

Answer: You can find help and information either online at [www.yourhealthidaho.org](http://www.yourhealthidaho.org), or by calling 1-866-YHI-IDAHO.

## The Application Process

**Question: I started an application with DHW prior to June 23 and have not received a determination. What should I do?**

Answer: DHW will continue to process your application. If it's determined that you're eligible for Medicaid, you'll be notified by DHW via U.S. Mail. If you are determined to be ineligible for Medicaid programs because of your income, you'll be referred to Your Health Idaho and you'll receive a notification from Your Health Idaho. If you don't want to wait for your application to be processed at DHW, you can apply at Your Health Idaho after June 30.

**Question: I applied at DHW and have submitted documents or reported a change. What now?**

Answer: If you reported a change in family or household circumstances, go to [yourhealthidaho.org](http://yourhealthidaho.org), log into your account and click "View Application," then "View & Print Application Summary." Review the application to make sure it reflects the changes you reported. If not, report the change by returning to your Dashboard and clicking "Edit Application." If you have submitted documentation about your income, Your Health Idaho will let you know your eligibility status within 10 days. If more information is needed, you'll receive an email saying you have a secure email from Your Health Idaho. You can then log into your secure inbox to review what documentation is needed.

**Question: I don't have an account at Your Health Idaho, but I received an email that said I have an access code?**

Answer: This means that you've been referred to Your Health Idaho by DHW and that you may be eligible for a tax credit or other cost-savings. Go to [YourHealthIdaho.org](http://YourHealthIdaho.org), create your account using your access code and complete your application to find out what savings you're eligible for.

**Question: I was notified by Your Health Idaho that I have been opted-in to a program where my income will be electronically verified with the IRS. I don't want anything to do with the IRS.**

Answer: You can update your opt-in preferences at any time by logging into your account at [yourhealthidaho.org](http://yourhealthidaho.org) and clicking on "Edit Application." NOTE: Once you opt out of the automatic redetermination program, your tax credit will not be auto-renewed each year and you'll need to re-apply for a tax credit every year with Your Health Idaho.

**Question: I have a qualifying life event to report and I'm seeking an August 1 or later effective date.**

Answer: Log in to your account at [YourHealthIdaho.org](http://YourHealthIdaho.org) on or after June 30 and go to "Special Enrollment" to apply.

**Question: I don't have a Social Security number. How can I apply for an Advance Premium Tax Credit?**

Answer: You will need to call Your Health Idaho at 1-855-YHI-IDAHO to have an account created. You will then be able to complete a tax credit application without a social security number. You will be required to provide proof of lawful presence in the U.S. to keep your coverage and be eligible for a tax credit. You will be notified in your secure inbox of the required documentation

**Question: My Advance Premium Tax Credit was conditionally approved. What does that mean?**

Answer: Conditional approval for a tax credit means that you may be eligible for a tax credit but more information is needed to confirm your eligibility. You will receive an email in your secure inbox requesting any documentation needed to finalize your eligibility. You will have a specific timeframe to provide verification and will lose your tax credit and may lose your insurance coverage if you fail to do so.

**Question: On June 30, 2022, should agents log into their own account or their consumer account?**

Answer: Connectors should log into their Agent account to assist clients.

**Question: I have a change to report on my application. How can I do that?**

Answer: Log into yourhealthidaho.org and click "Edit Application." Once you've made the changes, you'll need to "Sign and Submit" your finished application again.

**Question: Can I submit a paper application?**

Answer: Yes, you can access our paper application either online at [www.yourhealthidaho.org](http://www.yourhealthidaho.org), or by calling 1-866-YHI-IDAHO.

## Medicare/Medicaid

**Question: I (or someone in my household) was referred to Medicaid, but I don't want it.**

Answer: If you or a member of your household don't want to complete your Medicaid application, you can shop for a full-priced plan with Your Health Idaho. However, you will be ineligible for an Advance Premium Tax Credit (APTC). You may want to consider completing the Medicaid application; if your Medicaid application is denied, you would then be evaluated for an APTC. If you decide not to pursue your Medicaid application after being referred by Your Health Idaho, call the Department of Health & Welfare at 1-877-456-1233 and request that your application be withdrawn.

**Question: I'm 65+ but not Medicare eligible. How can I get a tax credit?**

Answer: Your application will be sent to DHW for evaluation for other programs. If you are ineligible for other programs, your application will then be evaluated for an Advance Premium Tax Credit. DHW will notify Your Health Idaho if your referral is accepted or rejected. If it's rejected, Your Health Idaho will process your APTC application and you would receive an eligibility determination at that time.

**Question: My spouse aged into Medicare. What should I do?**

Answer: You can now report the change by logging into your account at [YourHealthIdaho.org](http://YourHealthIdaho.org) and going to "Edit Application" to report that your spouse has access to other coverage. You will then need to confirm your plan and process the change.

## Income Questions

**Question: What if I don't know how much I or my household are going to make next year?**

Answer: To the best of your ability, report what you think you will make. If circumstances change, log back into your account and update your income accordingly. If your income changes from month to month, don't worry, the goal is to estimate as closely as you can your earnings for the year. If you have additional concerns or questions, we recommend working with a tax professional.

**Question: Do I have to include gambling winnings when applying for an Advance Premium Tax Credit?**

Answer: Yes if your winnings are above the taxable threshold. If you have additional questions, please speak to a tax professional.

**Question: Do I have to include capital gains as income?**

Answer: Yes, you need to add the taxable portion of capital gains.

**Question: Do I need to include monetary gifts I receive as income?**

Answer: If your monetary gifts surpass the taxable threshold, they must be included as income.

**Question: Do I need to include life insurance proceeds as income?**

Answer: Yes if the insurance proceeds are over a taxable threshold.

**Question: Do I need to report student scholarships or grants as part of my income?**

Answer: Yes, but only the portion that is not used for qualifying educational expenses.

**Question: My child has a summer job. Do I need to add their earnings to my income?**

Answer: Only if the amount is more than the taxable threshold.

**Question: Where can I find a list of documents that are acceptable for income verification?**

Answer: Look at the Your Health Idaho Policy Manual at [www.yourhealthidaho.org/resources/](http://www.yourhealthidaho.org/resources/)

## Tax Questions

**Question: I don't file taxes. Can I still get a tax credit?**

Answer: No. Filing taxes is a requirement of receiving an Advance Premium Tax Credit.

**Question: My wife and I file separately. Why can't we get a tax credit?**

Answer: This is based on an IRS rule that married tax filers must file jointly to take advantage of the Advance Premium Tax Credit.

## Miscellaneous

**Question: My employer offers me health coverage. Am I still eligible for an Advance Premium Tax Credit?**

Answer: It depends on the cost and type of coverage being offered by your employer. If the coverage is both affordable and meets a minimum value, neither you nor your family will be eligible for an Advance Premium Tax Credit (APTC). Affordable is defined as the employee's share of the premium being less than 9.56% of the household income. Minimum value means that the plan covers at least 60% of out-of-pocket costs.

**Question: I'm designated as a consumer's agent or enrollment counselor at DHW but I can't find the designation at Your Health Idaho.**

Answer: Work with your client to log into their yourhealthidaho.org account and designate you as their agent or enrollment counselor. You will then receive a notification to accept the designation.

**Question: Why is Your Health Idaho moving the Advance Premium Tax Credit determination process from DHW?**

Answer: DHW has been a great partner for the past eight years and has been instrumental in helping to create the foundation upon which Idaho's healthcare marketplace has been built. We now hope this new system will make the consumer experience easier and more efficient.

**Question: I looked at the Federal Poverty Level (FPL) chart and the outcome I/my client received is different than expected. What should I do?**

Answer: If the outcome you received is not what you expected, first check your application to ensure your information is accurate. The calculations for both Medicaid and the Advance Premium Tax Credit are based on federal regulations. If you feel the outcome is incorrect you are welcome to file an appeal.