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How to Estimate Your Income

Any financial help you get is based on what you expect your household income will be for the coverage year, not last year's income. When you calculate your income, you'll need to include the incomes of you, your spouse, and anyone you claim as a dependent when you file taxes.

You can start by using your adjusted gross income (AGI) from your most recent federal income tax return, located on line 8b on the Form 1040 (2019). Add any foreign income, Social Security benefits and interest that are tax-exempt. Then, add or subtract any income changes you expect in the next year.

Some people, especially those who are self-employed or unemployed, have unpredictable incomes. In that situation, it's best to estimate as accurately as possible, and then report changes in income throughout the year in your account.

If you file taxes the following year and you collected financial help you shouldn't have, the amount you owe will need to be paid then.

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