

Understanding the Employer Affordability Estimator

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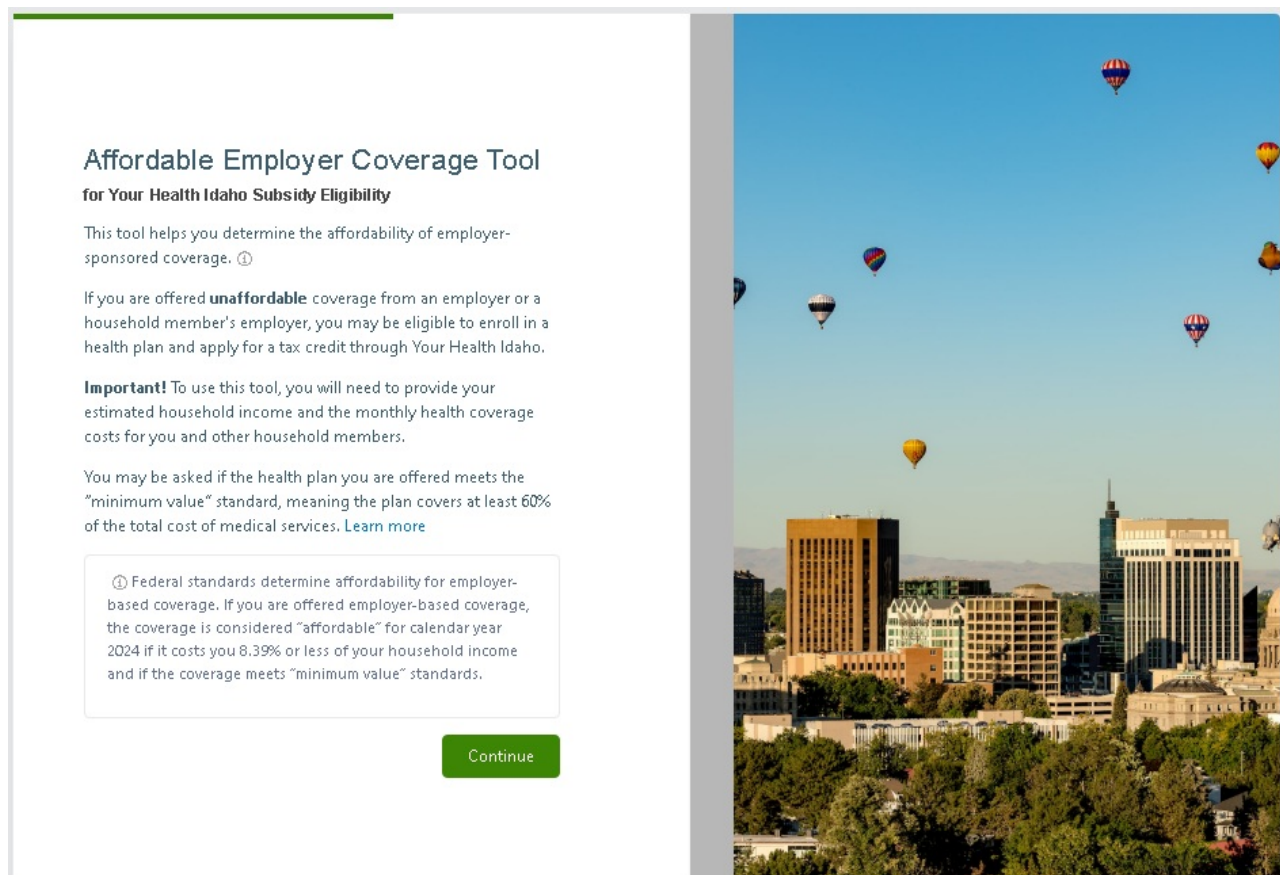
How to Use the Employee Affordability Estimator

You can use the Employee Affordability Estimator to determine the affordability of if your employer's coverage. It is considered affordable if the amount of the monthly premium of the lowest-cost plan offered is less than the percentage set by the IRS of your total household income. This estimator help you assess if you may be eligible for a tax credit and coverage through Your Health Idaho.

<https://affordability.yourhealthidaho.org/#/>

Landing Page

The estimator's landing page provides basic information and the information you will need to answer a few questions.



Affordable Employer Coverage Tool
for Your Health Idaho Subsidy Eligibility

This tool helps you determine the affordability of employer-sponsored coverage. ⓘ

If you are offered **unaffordable** coverage from an employer or a household member's employer, you may be eligible to enroll in a health plan and apply for a tax credit through Your Health Idaho.

Important! To use this tool, you will need to provide your estimated household income and the monthly health coverage costs for you and other household members.

You may be asked if the health plan you are offered meets the "minimum value" standard, meaning the plan covers at least 60% of the total cost of medical services. [Learn more](#)

ⓘ Federal standards determine affordability for employer-based coverage. If you are offered employer-based coverage, the coverage is considered "affordable" for calendar year 2024 if it costs you 8.39% or less of your household income and if the coverage meets "minimum value" standards.

Continue

Household Members Page

You will first be asked to provide general information about yourself, including your first name, age, and whether you are employed or pregnant.

You can then add other household members, including and dependents.

The estimator displays helpful tips along the way. For instance, it reminds you to only add family members who are claimed on your taxes even if they do not need coverage, or to contact Your Health Idaho customer service if you or a household member has two or more jobs that offer health coverage.

Household Members

[+ Add Dependent](#)

Add all the members of your household. Your household includes you, your spouse (if applicable), and all dependents claimed on your tax returns, even if they don't need coverage.

1. Self

First Name **Age**

Pregnant Employed

2. Spouse

First Name **Age**

Pregnant Employed

3. Dependent

First Name **Age**

Pregnant Employed

4. Dependent

First Name **Age**

Pregnant Employed

Special Cases - If one of the following scenarios applies to you or your household, find no-cost assistance from a [Your Health Idaho-certified Connector](#) or call 1-855-944-3246 to speak to a Customer Advocate:

- You have two or more jobs that offer health coverage
- Another household member has two or more jobs that offer health coverage

All set? We'll use this info to check whether or not you are offered affordable coverage from an employer.

[Next Step](#)

Income Page

Next, you will be asked to provide your estimated household income. Here, you can click a dropdown to indicate the income's frequency. You can select annually, monthly, bi-weekly, or weekly.

Income

Edit Household

What is your estimated household income?

Ex. \$28,000

Annual

Next Step

Coverage Details Page

For each household member you indicated is employed, you will be asked if that member's employer:

1. Doesn't offer health coverage
2. Offers health coverage to the employee only
3. Offers health coverage to the employee and dependent children—but not the spouse
4. Offers health coverage to the employee, spouse and children

If you answer that any family member's employer offers coverage to at least that member, you will then be asked questions regarding the monthly premium amount paid for the family member employed and then for the others looking for coverage.

Coverage Details

Tell us about the employer coverage offered to members of the household.

John (Self, 39)

Jane (Spouse, 35)

1. John is employed. Does the employer offer health insurance coverage to John and all household members?

Tell us if the employer offers coverage, even if John or other household members are covered by another program such as Medicaid or CHIP

- The Employer does not offer any health coverage
- The Employer offers health coverage to the Employee only
- The Employer offers health coverage to the Employee and dependent children, but coverage is not offered to spouses
- The Employer offers health coverage to the Employee, the spouse, and dependent children

2. If John enrolls in a health plan offered by John's employer, what would the cost of coverage be?

If multiple health plans are offered by the employer, enter the cost of the lowest priced plan.

- More than \$699.17 per month
- Less than \$699.17 per month

Continue to Jane

Selecting "Less than..."

- By selecting the less than option, the estimator will then ask if the plan meets the minimum value standard. If you are not sure, you can click "click here" to visit the Your Health Idaho Help Center with information about the Minimum Value Standard or contact your company's HR or benefits specialist to get more information.
- After indicating "Yes" or "No," you can continue to the next employed member or see the results if the questions were answered for all employed family members.

Selecting "More than..."

- After indicating "More than...," you can continue to the next employed member or check the results if there are no more employed family members.

Coverage Details

Tell us about the employer coverage offered to members of the household.

1. Jane is employed. Does the employer offer health insurance coverage to Jane and all household members?
Tell us if the employer offers coverage, even if Jane or other household members are covered by another program such as Medicaid or CHIP.

The Employer does not offer any health coverage

The Employer offers health coverage to the Employee only

The Employer offers health coverage to the Employee and dependent children, but coverage is not offered to spouses

The Employer offers health coverage to the Employee, the spouse, and dependent children

2. If **only** Jane enrolls in a health plan offered by Jane's employer, what would the cost of coverage be?
If multiple health plans are offered by the employer, enter the cost of the lowest priced plan.

More than \$699.17 per month

Less than \$699.17 per month

3. If Jane, Jaden and Josephine enroll in a health plan offered by Jane's employer, what would the cost of coverage be for all 3 family members?
If multiple health plans are offered by the employer, enter the cost of the lowest priced plan.

More than \$699.17 per month

Less than \$699.17 per month

Results Page

The estimator provides an eligibility result for each member based on the information you provided. You will receive a result for each family member.

1

John (Self)	
	John is offered affordable employer coverage
Coverage available through:	
John's Employer	Because John <u>is offered</u> "affordable" coverage from an employer, John is not likely eligible to enroll in coverage and apply for a tax credit through Your Health Idaho.

1. **(Member) is offered affordable employer coverage – Not Your Health Idaho eligible**

- a. Displays if the employer health plan offered to that member is considered affordable

2

Jane (Spouse)	
	Jane is not offered affordable employer coverage
Coverage available through:	
Your Health Idaho	Because Jane <u>is not offered</u> "affordable" coverage from an employer, Jane may be eligible to enroll in coverage and apply for a tax credit through Your Health Idaho.

2. **(Member) is not offered affordable employer coverage – may be Your Health Idaho eligible**

- a. Displays if the employer health plan offered to that member is considered unaffordable and the member's household income is above Medicaid/CHIP thresholds.

3

Jaden (Dependent)	
	Jaden is not offered affordable employer coverage
Coverage available through:	
CHIP	We estimate that Jaden qualifies for free or low-cost coverage through CHIP.

3. **(Member) is not offered affordable employer coverage – CHIP eligible**

- a. Displays if the employer health plan offered to that member is considered unaffordable and the member's household income is within CHIP thresholds.

4

Josephne (Dependent)

Josephne **is not offered affordable employer coverage**

Coverage available through:

Medicaid

We estimate that Josephne qualifies for free or low-cost coverage through **Medicaid**.

4. **(Member) is not offered affordable employer coverage – Medicaid eligible**

- a. Displays if the employer health plan offered to that member is considered unaffordable and the member's household income is within Medicaid thresholds.

5

John (Self)

John **is offered affordable employer coverage**

Coverage available through:

John's Employer

Medicaid

We estimate that John qualifies for free or low-cost coverage through **Medicaid**.

5. **(Member) is offered affordable employer coverage – Medicaid eligible**

- a. Displays if the employer health plan offered to that member is considered affordable and the member's household income is within Medicaid thresholds.