1. Joe is 26 years old and on his own. He has a part-time job while he finishes his master’s degree. He earns $17,000 for the year. Is Joe required to have health coverage?
2. Hank has retiree health coverage from his old employer. His wife, Sara is in good health and has a dental policy only. Do both Hank and Sara have MEC?
3. Alejandro and Maria have a child. Alejandro’s employer offered him family coverage which costs Alejandro 8.5% of his gross income. If Alejandro takes the family coverage for the full year, how would he report that on his tax return?
4. Jennice is 26 years old, going to school full-time and earned $8,500 in a part-time job. Jennice still lives with her parents who provide more than half of Jennice’s support. Who is responsible for Jennice’s health coverage under ACA?
5. Johnny was covered by Medicaid until February 23 of last year when he got a job. His employer-sponsored health coverage started after his probationary period ended on May 23.
   1. Does Johnny have full-year coverage so that he can check the box on his 1040 line 61?
   2. Will Johnny be liable for a shared responsibility payment? If yes, for what months? If no, why not?
6. Ralph and Martha have retired and are covered by Medicare Parts A, B and D. Their grandchild, Charlie, who is 20 years old, comes to stay with them while he is going to a nearby college. Ralph and Martha provide all of Charlie’s support. Charlie’s parents’ home is in another state where Charlie still has his room. Charlie’s parents are employed and have much more income than Ralph and Martha.
   1. Who is responsible for Charlie’s health insurance coverage?
   2. Whether or not Charlie is eligible for Medicaid, who would be responsible for Charlie’s health coverage if Charlie was 26 years old?
7. Richard is employed and earns $30,000 during the year. He is a member of a recognized Indian tribe and does not have health coverage. Is Richard liable for a shared responsibility payment?
8. Rachael has had difficulties with the law and was in jail for the first six months of the year having been released on July 3, 2015. Upon her release, she found a job and got health coverage through her employer that started October 1 and still continues. Is Rachael liable for a shared responsibility payment? If so, for the whole year or for what months?
9. Sheryl’s mother, Marion age 67, lives with her. Marion gets $16,000 of social security and a $2,000 survivor’s pension. Sheryl earns $45,000 and pays for more than half of Marion’s support and for more than half of the cost of the household. If Sheryl has no health coverage for the whole year and is not entitled to an exemption, what it the total amount of household modified adjusted gross income used to compute the shared responsibility payment?
10. Mark and Katrina adopted a child in June 2015. This qualified them for a special enrollment period to enroll in private health insurance coverage, and they sign up for a plan that covered them starting June 25. They keep this coverage for the rest of the year, but before they signed up for it in June, Mark and Katrina were uninsured. For which months do Mark and Katrina have MEC?
11. Vicki’s husband died three years ago, after he had started to receive social security. Vicki and each of her two teenage children are receiving social security survivor benefits of $12,000 each. Vicki also won $15,000 in a lottery, which she used to pay off an old student loan. That is all their income and together they pay for all the costs of their support and of the household (1/3 each).
    1. May Vicki claim the two children as dependents?
    2. Who is responsible under ACA for health coverage for the children?
    3. Assuming none had any health coverage and no exemption applies to them, will Vicki have to pay a shared responsibility payment? Will it be just for herself or will she also have to pay the SRP with respect to her children?
    4. You have been asked to prepare the necessary tax returns – do the children need to file? Should they file?
12. Alex’s employer offered him self-only coverage. Alex’s share of the cost would be 8.5% of his income.
    1. Must Alex accept his employer’s plan?
13. Beth is 66 years old and covered by Medicare Part A and pays for Part B coverage. Is Beth eligible for a premium tax credit?
14. Jason graduated from college in June. From January 1 to August 12, he was enrolled in a student health plan through his university. On September 1, Jason started a new job that offered health coverage. He enrolled in this coverage from September 1 through December. For which months does Jason have MEC?
15. Jerry, now 64 years old, took early retirement and is collecting social security of $6,000 and a pension of $20,000.
    1. If Jerry has no health coverage for the whole year and is not entitled to an exemption, how much income will he show as MAGI to calculate his shared responsibility payment?
    2. If Jerry bought coverage on the exchange, how much income will he show as MAGI to calculate his premium tax credit?
16. Henry has been covered under a policy he purchased through the exchange with an APTC subsidy. In late July, Henry changed employers and is covered by his new employer’s MEC plan starting September 15. Is Henry eligible to claim PTC for the full year?
17. Kathy and Mike live together but are not married. Kathy’s income is $40,000 for the year, while Mike makes $28,000.
    1. Since Kathy’s income is higher, is she responsible for Mike’s health coverage?
    2. If Kathy’s employer offers her family coverage that could cover Mike, is Kathy responsible for Mike’s coverage?
    3. If Kathy takes her employer’s offer and covers herself and Mike, is Mike liable for a shared responsibility payment since he did not get his own coverage?
    4. If Kathy and Mike decide to not take her employer’s offer for Mike’s coverage, can Mike purchase a policy on the exchange and be eligible for PTC?
18. Jerry and Jessie were married during the year. They each had their own marketplace policies before they got married. Once married, they switched to a single policy covering both of them through the marketplace and received APTC. They will file a joint return.
    1. Is the joint policy a Shared Policy subject to allocation?
    2. In reconciling their APTC, how many forms 8962 will Jerry and Jessie include in their joint tax return?
    3. Assuming the policy change was effective timely, do Jerry and Jessie have to make a special calculation of the SLSCP for PTC purposes?
19. Stephanie’s son Roger is 20 years old and in college with scholarships and grants. They have decided that Roger should show $4,000 of his grants as taxable income so that the maximum American Opportunity Education credit can be claimed on Stephanie’s return. Roger has no other income. Stephanie buys health coverage for herself and Roger on the exchange and receives an APTC. Will Stephanie include Roger’s $4,000 of taxable grants as part of her household MAGI for Form 8962 purposes?