1. Although Robert is eligible for Medicaid, he did not enroll at all during 2015. Must he pay a SRP?
2. Martine and James are married and have a child. James’ employer offered him self-only coverage that would have cost 7.5% of James’ household income or family coverage which would have been 9.0% of James’ household gross income.
   1. Can James buy coverage through the Marketplace and get PTC?
   2. If they don’t get any MEC, are they eligible for the affordability exemption(s)?
3. Willy, Katey and their two young children have recently immigrated to the US, and while lawfully present, are not eligible for Medicaid. Their combined income is $23,000 and Willy and Katey believe they cannot afford health coverage. Are they eligible for an exemption from the SRP?
4. Joe and Jackie are legally separated. Their child, Marcie, lives with Jackie. So long as Joe makes the child support payments, he is entitled to claim Marcie as his tax dependent. Joe is current on all the child support payments so he will claim Marcie as his dependent. Jackie provides coverage for herself and Marcie through her employer’s plan. Joe purchases a full-year policy for himself through the Marketplace.
   1. Who is responsible for Marcie’s health coverage under ACA?
   2. Since Joe did not provide Marcie’s health coverage, will Joe need an exemption from the shared responsibility payment with respect to Marcie?
   3. In computing his premium tax credit, what is Joe’s family size?
   4. Is the policy that Jackie has through her employer a “shared policy” subject to allocation?
5. Joanne and Marty file jointly and claim their child, Tommy. Tommy is the beneficiary of a trust from his grandparents and has interest income of $1,200. Will Joanne and Marty include Tommy’s $1,200 as part of their Household Income (MAGI) for ACA purposes?
6. Bobby was in the military until his discharge on May 12, 2015. He started his new employer’s health coverage for himself and his son, Benny, on July 1, 2015. Bobby is not married and provides all the support for Benny, who lived with him since he got out of the military.
   1. Is there an exemption that covers Bobby for the months before his employer coverage started?
   2. Assuming that Benny is ineligible for Medicaid, is Bobby eligible for the Marketplace affordability exemption with respect to Benny for the first 6 months of the year when he was uninsured?
7. Alex’s employer offered him self-only coverage. Alex’s share of the cost would be 8.5% of his income.
   1. If Alex does not accept his employer’s plan and does not get other health coverage, is he entitled to an exemption from the shared responsibility payment?
8. Sergio purchased coverage through the Marketplace and was given APTC of $1,800. Unfortunately, Sergio became ill and had to stop working. His income fell below 100% of the FPL for the year.
   1. Is Sergio an applicable taxpayer for ACA purposes?
   2. Will Sergio have to repay all the APTC?
9. Alex received medical treatments through workers’ compensation throughout 2015. In October he married Lisa. Lisa had coverage through her employer and added Alex to her policy effective October until the end of the year. For which months do Alex and Lisa have MEC?
10. George and Estelle have been divorced for several years. They have two minor children and share custody. Their divorce grants each George and Estelle one child’s dependency exemption deduction for income tax purposes and that is how they file their returns. Estelle’s employer offers her family health coverage for herself and the two children, which Estelle accepts and pays for from her paycheck.
    1. Is Estelle entitled to a premium tax credit?
    2. Is this a shared policy for purposes of Form 8962?
11. You are completing the joint return for David and Lily, who purchased health coverage on the exchange and received APTC. In completing form 8962, you note that their MAGI is 301% of the FPL and the calculation shows that they have to repay a lot of APTC. Lily made an allowable contribution to her Roth IRA during 2015; had it been a traditional IRA contribution, it would have been deductible. Can she recharacterize that contribution as made to a traditional IRA so that they can reduce their 2015 MAGI for the PTC? (Hint: Pub 590)
12. Cindy’s ex-husband, Scott, purchased a policy on the exchange covering himself and their two young children and received an advance premium tax credit subsidy. Their divorce calls for each to claim one child as a dependent for income tax purposes.
    1. Since Cindy did not provide coverage for the child she is claiming, is she liable for a shared responsibility payment with respect to that child?
    2. Is the policy that Scott bought through the exchange a shared policy subject to the allocation rules?
    3. Generally, who should take the three attributes (bronze plan cost, SLCSP and APTC) shown on Form 1095-A when there is a shared policy?
13. Jack and Jill got married during the year. Jack’s job pays him $20,000 and Jill’s income is $23,000. They both purchased their health coverage on the exchange and received APTC of $4,000 each. Jack got very lucky and won $30,000 in the lottery, which puts their MFJ return’s total income over 400% of the FPL. They live in a separate property state.
    1. Is the one-time lottery income part of Jack and Jill’s MAGI for Form 8962 purposes?
    2. Does the repayment limitation (the cap) apply to limit the amount of APTC that must be repaid if Jack and Jill file a joint return?
    3. Would Jack and Jill be eligible for the alternative calculation for the year of marriage?
    4. If Jack and Jill each file married filing separately, would that reduce the APTC repayment?
14. Frank purchased coverage through the exchange covering himself and his two children, whom he claims as his dependents. Frank is lawfully present in the U.S., but his children are not. In computing his PTC, will Frank include the cost of the policy with respect to his children?
15. Alex resided in the U.S. the entire year, but received his lawful status on May 24, 2015. His income level requires that he file a return. If he does not have health coverage, will he be liable for SRP for the whole year or for what months?
16. Thomas and Julie are married and are on Medicare. Their young grandson Hector came to live them two years ago, after his parents were tragically killed in an auto accident. Thomas and Julie properly claim Hector as their tax dependent. Hector is the beneficiary of a sizeable trust set up by his parents and is ineligible for Medicaid.
    1. Are Thomas and Julie responsible for Hector’s health coverage under ACA?
    2. In determining whether Marketplace coverage is affordable for Hector:
       1. The cost of coverage for which individual(s) is included in line 1 of the marketplace affordability worksheet of Form 8965?
       2. The SLCSP cost for which individual(s) is included in line 10 of the marketplace affordability worksheet of Form 8965 instructions?
    3. Would the answer to b(i) and b(ii) be different if Hector was eligible for, but not enrolled in, Medicaid under his state’s laws?
17. Wally had employer-sponsored coverage until he lost his job in April. He was offered COBRA but did not take it because he thought it cost too much. While unemployed, Wally would have been eligible for Medicaid, but failed to apply.
    1. Does Wally need to complete the affordability worksheet with respect to the employeroffered COBRA? Would that help avoid the SRP?
    2. Is Wally entitled to any exemption for the months during which he could have had Medicaid coverage? Why or why not?