

# What to Include as Income for Individual Health Insurance

Source: [healthcare.gov/income-and-household-information/income/](https://www.healthcare.gov/income-and-household-information/income/)

Include		Don't Include	
Federal Taxable Wages	✓	Child Support	✗
Tips	✓	Economic Impact/ Stimulus Payments (Come from the IRS as a result of the COVID-19 emergency)	✗
Self Employment Income	✓	Gifts	✗
Unemployment Compensation	✓	Supplemental Security Income (SSI)	✗
Social Security	✓	Veterans' Disability Payments	✗
Social Security Disability Income (SSDI)	✓	Worker's Compensation	✗
Retirement or pension income	✓	Proceeds from loans (Like student loans, home equity loans, or bank loans)	✗
Alimony (depends on date)	✓ ✗		
Excluded Foreign Income	✓		
Capital Gains	✓		
Investment Income	✓		
Rental and royalty income	✓		

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## Unemployment Compensation

Include all unemployment compensation, including unemployment compensation as a result of the coronavirus disease 2019 (COVID-19) emergency.

*Note: If you're receiving federal pandemic unemployment compensation include the additional \$300 you get each week in your estimate.*

## Social Security

Include both taxable and non-taxable Social Security income. Enter the full amount before any deductions.

## Self-employment income

Include "net self-employment income" you expect - what you'll make from your business minus business expenses.

*Note: You'll be asked to describe the type of work you do. If you have farming or fishing income, enter it as either "farming or fishing" income or "self-employment" but not both.*

## Retirement or Pension Income

Include most IRA and 401k withdrawals. Don't include qualified distributions from designated Roth account as income.

## Federal Taxable Wages

If your pay stub lists "federal taxable wages" use that. If not, use "gross income" and subtract the amounts your employer takes out of your pay for child care, health insurance, and retirement plans.

## Investment Income

Include expected interest and dividends earned on investments, including tax-exempt interest.

## Supplemental Security Income (SSI)

Include Social Security Disability Income (SSDI)

## Rental and Royalty income

Use net rental and royalty income.

## Alimony

Divorces and separations finalized **before** January 1, 2019: **Include** as income. Divorces and separations finalized **on or after** Jan 1, 2019: **Don't include** as income.

## Social Security Disability Income (SSDI)

But **do not include** Supplemental Security Income (SSI)