The Family Glitch: What Happens to Coverage for Kids?

Start

- Is there an offer of employer sponsored insurance (ESI)?
  - Yes
    - Is family income less than or equal to 138% FPL?
      - Yes
        - Medicaid
      - No
        - Is the ESI affordable for the EMPLOYEE? (Premium less than 9.5% income)
          - No
            - Medicaid or CHIP, if kids are eligible
          - Yes
            - Marketplace tax credits for all dependents (if income under 400% FPL)
    - No
      - Is family income between 138% and 400% FPL?
        - Yes
          - Medicaid or CHIP, if kids are eligible
        - No
          - Whole family can buy plans on marketplace, but not eligible for tax credits

FAMILY GLITCH:
Dependents can buy plans on marketplace, but not eligible for tax credits

If not

Marketplace tax credits for all family members

Medicaid

If not

Marketplace tax credits for all dependents (if income under 400% FPL)

Medicaid or CHIP, if kids are eligible

Medicaid or CHIP, if kids are eligible