The purpose of this document is to present twelve distinct examples of Household Composition calculation scenarios, as well as the answers for each, to help educate counties about the principles of Household Composition under the Affordable Care Act (ACA). Counties can use this quiz in conjunction with the "DHCS Guide for Calculating MAGI Medi-Cal Individual Household Size".

Assessment of household composition is an important step towards building an income calculation for each household member to be used for a Medi-Cal eligibility determination. The answers to each of the questions include a diagram of the household as well as a tabular accounting of the household composition for each person on an application. The diagrams do not reflect a rigorous modeling method and instead are reflective of simple relationship models to aid in visualizing the household composition results.

This process is based on § 435.603(f) of the final Medicaid regulations. It is completed for each individual in an application, since there could be different household compositions within the same applicant family.

It must be noted that the application for Insurance Affordability Programs (IAPs) (e.g., the Single Streamlined Application) is designed to capture all of the parameters that support an automated determination of:

- the household composition for each person,
- the related household income relevant to each person, and
- a determination of eligibility for IAP's (including Medi-Cal).

This automated determination is accomplished via the Business Rules Engine in the CalHEERS system, which is used by each of the SAWS systems to adjudicate an application for IAPs.

1. Mom (M) and Dad (D) are married, filing jointly, with two children (C1 & C2) under 19 claimed as tax dependents.

2. Mom (M) and Dad (D) are married, filing jointly, with two children claimed as tax dependents; one under 19 (C1) and one 20 year old (C2) attending college.

3. Mom (M) and Dad (D) are married, filing jointly with two children claimed as tax dependents; one under 19 (C1) and one 20 year old (C2) attending college out of state.

4. Mom (M) and Dad (D) are unmarried, residing separately and filing taxes separately. Mom has a separate child (MC) under 19 and Dad has a separate child (DC), each is claiming his/her own separate child as a tax dependent.

5. Mom (M) and Dad (D) are married, residing together and filing taxes separately. Mom has a separate child under 19 (MC) and Dad has a separate child (DC), each is claiming his/her own separate child as a tax dependent.

6. Mom and Dad are married, filing jointly. Grandma (GM) and Grandpa (GP) are married and filing jointly but live with Mom (M) and Dad (D) who are claiming Grandma and Grandpa as tax dependents. Mom and Dad are also claiming as tax dependents two children (C1 & C2) over 19 attending college in state but living in dorms.

7. Mom (M) and Dad (D) are unmarried. Their daughter (C3) who is 19 and pregnant with twins (UB1 & UB2) and the daughter's boyfriend (BF) reside with Mom and Dad. Mom and Dad have two other children under 19 (C1 & C2) living at home. None expect to file taxes.

8. Mom (M) and Dad (D) are married and have another common child (C1) living in the home and they do not expect to file taxes. Their daughter (C2), who is under 19 years old and the daughter's boyfriend (BF) have a common child (C3). All reside in the same home together. The boyfriend expects to file taxes claiming their child (C3) and the child's Mom (C2) as tax dependents.

9. Mom (M) and Dad (D) are married, filing jointly with two common children, twins under 19 years old (C1 & C2) claimed as tax dependents. Dad's ex-wife (EW) also lives in the home with two children under 19 years old (C3 & C4) that she has had in common with Dad. The ex-wife does not expect to file taxes. Dad also expects to claim the ex-wife and their two common children as tax dependents.

10. Mom (M) and Dad (D) are married, filing jointly with two common children (C1 & C2) claimed as tax dependents. Mom's separate child (C3) lives with them, but her non-custodial ex-husband (EH) is claiming the separate child as a tax dependent because of the child support he pays.

11. Mom (M) and Dad (D) are married, filing jointly with two common children (C1 & C2) claimed as tax dependents. Mom equally shares custody of her separate child (C3) with her ex-husband (EH). Mom and Dad claimed the separate child as a tax dependent last year but the ex-husband expects to claim the separate child as a tax dependent next year.

12. Mom (M) and Dad (D) are married and do not expect to file a tax return. They live with the Mom's separate child (C1). The child's non-custodial father (NCF) expects to file taxes and claim the separate child as a tax dependent.

1. Mom (M) and Dad (D) are married, filing jointly, with two children (C1 & C2) under 19 claimed as tax dependents.

    M+D
    |
    C1
 |
    C2

    HH Size = 4 for Mom, Dad, and both Children
    Mom   = Mom + Dad + Child 1 + Child 2
    Dad   = Mom + Dad + Child 1 + Child 2
    Child 1 = Mom + Dad + Child 1 + Child 2
    Child 2 = Mom + Dad + Child 1 + Child 2

2. Mom (M) and Dad (D) are married, filing jointly, with two children claimed as tax dependents; one under 19 (C1) and one 20 year old (C2) attending college.

    M+D
    |
    C1
 |
    C2
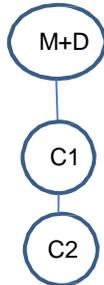
    HH Size = 4 for Mom, Dad, and both Children
    Child attending college does not impact HH
    Mom   = Mom + Dad + Child 1 + Child 2
    Dad   = Mom + Dad + Child 1 + Child 2
    Child 1 = Mom + Dad + Child 1 + Child 2
    Child 2 = Mom + Dad + Child 1 + Child 2

3. Mom (M) and Dad (D) are married, filing jointly with two children claimed as tax dependents; one under 19 (C1) and one 20 year old (C2) attending college out of state.

    M+D
    |
    C1
    |
    C2
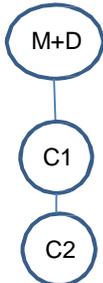
    HH Size = 4 for Mom, Dad, and both Children
    Child attending college and out of state college does not impact HH
    Mom   = Mom + Dad + Child 1 + Child 2
    Dad   = Mom + Dad + Child 1 + Child 2
    Child 1 = Mom + Dad + Child 1 + Child 2
    Child 2 = Mom + Dad + Child 1 + Child 2

4. Mom (M) and Dad (D) are unmarried, residing separately and filing taxes separately. Mom has a separate child (MC) under 19 and Dad has a separate child (DC) under 19, each is claiming his/her own separate child as a tax dependent.

    M   D
    | |
    MC   DC
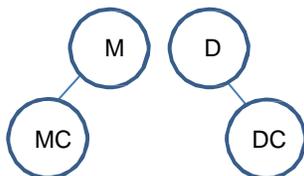
    HH Size = 2 for Mom and Mom's Child
    Mom   = Mom + Mom's Child
    Mom's Child = Mom + Mom's Child

    HH Size = 2 for Dad and Dad's Child
    Dad   = Dad + Dad's Child
    Dad's Child = Dad + Dad's Child

5. Mom (M) and Dad (D) are married, residing together and filing taxes separately. Mom has a separate child under 19 (MC) and Dad has a separate child (DC), each is claiming his/her own separate child as a tax dependent.
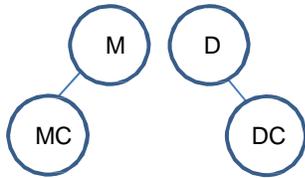
HH Size = 3 for Mom and Dad
    Mom = Mom + Mom's Child + Dad (spouse)
    Dad = Mom (spouse) + Dad's Child + Dad

HH Size = 4 for Dad's Child (DC) and Mom's Child (MC)
    DC = DC + Dad + Mom (Step-mom) + MC (step-sibling)
    MC = MC + Mom + Dad (Step-dad) + DC (step-sibling)

6. Mom and Dad are married, filing jointly. Grandma (GM) and Grandpa (GP) are married and filing jointly but live with Mom (M) and Dad (D) who are claiming Grandma and Grandpa as tax dependents. Mom and Dad are also claiming as tax dependents two children (C1 & C2) over 19 attending college in state but living in dorms.
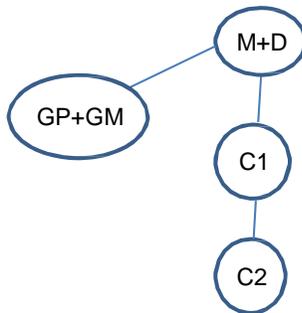
HH Size = 6 for Mom, Dad, and both Children
    Mom   = Mom + Dad + Child 1 + Child 2 + GP+ GM
    Dad   = Mom + Dad + Child 1 + Child 2 + GP+ GM
    Child 1 = Mom + Dad + Child 1 + Child 2 +GP+ GM
    Child 2 = Mom + Dad + Child 1 + Child 2 + GP + GM

HH Size = 2 for Grandma and Grandpa
    Grandma = Grandma + Grandpa
    Grandma = Grandma + Grandpa

7. Mom (M) and Dad (D) are unmarried. Their daughter (C3) who is 19 and pregnant with twins (UB1 & UB2) and the daughter's boyfriend (BF) reside with Mom and Dad. Mom and Dad have two other children under 19 (C1 & C2) living at home. None expect to file taxes.
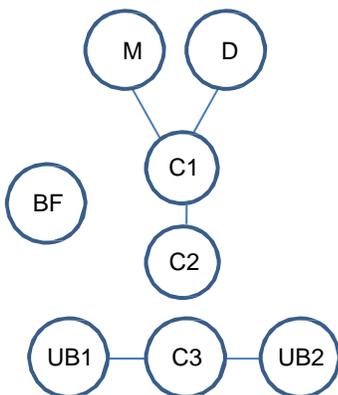
HH Size = 3 for Mom, Dad, Child 3 and Unborn 1&2.
HH Size = 4 for Child 1&2
    Mom   = Mom + Child 1 + Child 2
    Dad   = Dad + Child 1 + Child 2
    Child 1 = Mom + Dad + Child 1 + Child 2
    Child 2 = Mom + Dad + Child 1 + Child 2
    Child 3 = Child 3 + Unborn 1 + Unborn 2
    Unborn 1 = N/A
    Unborn 2 = N/A

HH Size = 1 for Boyfriend
   Boyfriend = Boyfriend

8. Mom (M) and Dad (D) are married and have another common child (C1) living in the home and they do not expect to file taxes. Their daughter (C2), who is under 19, and the daughter's boyfriend (BF) have a common child (C3). All reside in the same home together. The boyfriend expects to file taxes claiming their child (C3) and the child's Mom (C2) as tax dependents.
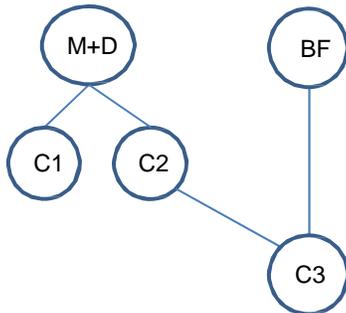
HH Size = 4 for Mom, Dad, Child 1, and Child 2 (Daughter)
     Mom   = Mom + Dad + Child 1 + Child 2
     Dad   = Mom + Dad + Child 1 + Child 2
     Child 1 = Mom + Dad + Child 1 + Child 2

HH Size = 3 for Boyfriend and his child (Child 3)
     Boyfriend = Boyfriend + Child 2 + Child 3
     Child 3 = Boyfriend + Child 2 + Child 3

HH Size = 5 for Daughter (Child 2)
   Child 2 = Mom + Dad + Child 1 + Child 2 + Child 3 (NF Rules)

9. Mom (M) and Dad (D) are married, filing jointly with two common children twins under 19 (C1 & C2) claimed as tax dependents. Dad's ex-wife (EW) also lives in the home with two under 19 children (C3 & C4) that she has had in common with Dad. The ex-wife does not expect to file taxes. Dad also expects to claim the ex-wife and their two common children as tax dependents.
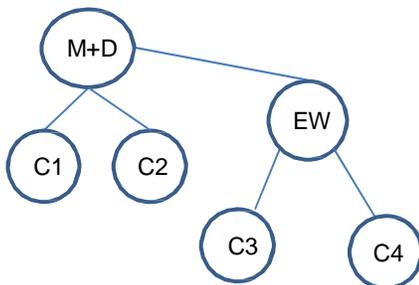
HH Size = 7 for Mom, Dad, Child 1, and Child 2, Child 3, and Child 4
     Mom   = Mom + Dad + Child 1 + Child 2 + ExWife + Child 3 + Child 4
     Dad   = Mom + Dad + Child 1 + Child 2 + ExWife + Child 3 + Child 4
     Child 1 = Mom + Dad + Child 1 + Child 2 + ExWife + Child 3 + Child 4
     Child 2 = Mom + Dad + Child 1 + Child 2 + ExWife + Child 3 + Child 4

HH Size = 3 for ExWife
   ExWife = ExWife + Child 3 + Child 4

10. Mom (M) and Dad (D) are married, filing jointly with two common children (C1 & C2) claimed as tax dependents. Mom's separate child (C3) lives with them, but her non-custodial ex-husband (EH) is claiming the separate child as a tax dependent because of the child support he pays.
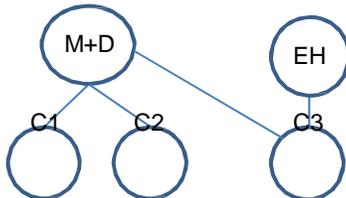
HH Size = 4 for Mom, Dad, Child 1, and Child 2
    Mom   = Mom + Dad + Child 1 + Child 2
    Dad   = Mom + Dad + Child 1 + Child 2
    Child 1 = Mom + Dad + Child 1 + Child 2
    Child 2 = Mom + Dad + Child 1 + Child 2

HH Size = 5 for Child 3
    Child 3 = Mom + Dad + Child 1 + Child 2 + Child 3

NOTE: ExHusband is not part of Application

11. Mom (M) and Dad (D) are married, filing jointly with two common children (C1 & C2) claimed as tax dependents. Mom equally shares custody of her separate child (C3) with her ex-husband (EH). Mom and Dad claimed the separate child as a tax dependent last year but the ex-husband expects to claim the separate child as a tax dependent next year.
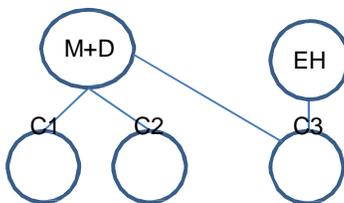
HH Size = 4 for Mom, Dad, Child 1, and Child 2
    Mom   = Mom + Dad + Child 1 + Child 2
    Dad   = Mom + Dad + Child 1 + Child 2
    Child 1 = Mom + Dad + Child 1 + Child 2
    Child 2 = Mom + Dad + Child 1 + Child 2

HH Size = 5 for Child 3
    Child 3 = Mom + Dad + Child 1 + Child 2 + Child 3

NOTE: ExHusband is not part of Application

12. Mom (M) and Dad (D) are married and do not expect to file a tax return. They live with the Mom's separate child (C1). The child's non-custodial father (NCF) expects to file taxes and claim the separate child as a tax dependent.
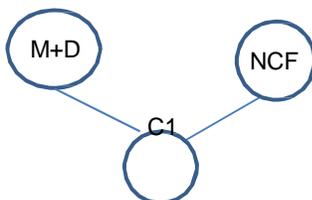
HH Size = 3 for Mom, Dad, Child 1
    Mom   = Mom + Dad + Child 1
    Dad   = Mom + Dad + Child 1
    Child 1 = Mom + Dad + Child 1

NOTE: Non-Custodial Father is not part of Application