



# Modified Adjusted Gross Income under the Affordable Care Act

November 2013

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Under the Affordable Care Act, eligibility for employer-based health and individual health insurance through the Exchanges will be calculated using a household's Modified Adjusted Gross Income (MAGI). The Affordable Care Act defines MAGI under the following "Revenue Code" and terms it "household income."<sup>1</sup> "Household income" is shown below. For most individuals who will apply for health coverage under the Affordable Care Act, MAGI will be equal to Adjusted Gross Income. This document summarizes relevant federal regulations. It is not comprehensive law or legal advice. Consult the Health Insurance Marketplace for your state, your local Medicaid agency, or a legal or tax advisor for assistance in determining your MAGI.

## Modified Adjusted Gross Income (MAGI) =

### Adjusted Gross Income (AGI)

Line 9 on a  
Form 1040/1041

Line 20 on a  
Form 1040/1041

Line 27 on a  
Form 1040/1041

#### Include:

- Wages, salaries, tips, etc.
- Taxable interest
- Taxable amount of pension, annuity or IRA distributions and Social Security benefits<sup>2</sup>
- Spousal income, farm income, rental gain, other gains for loss
- Unemployment compensation
- Ordinary dividends
- Alimony received
- Net capital gains, royalties, partnerships, S corporations, trusts, etc.
- Taxable refunds, credits, or offsets of state and local income taxes
- Other income

#### Deduct:

- Certain self-employed expenses<sup>3</sup>
- State and local income deduction
- Educational expenses
- IRA deduction
- Moving expenses
- Penalty on early withdrawal of savings
- Health savings account deduction
- Roth IRA
- Certain production activities deduction
- Certain business expenses of ministers, performing artists, and freelance government officials

Note: Circle the 80 percent for dependent exemptions for the income and partner categories above. Do not include: Income: Alimony payments, annuities, compensation or other income received from a partnership, such as those for your firm, partnership, employee-owned health insurance, health savings accounts and retirement plans, such as 401(k) and 457(k), are not included in MAGI but are not listed since because they are already subtracted on a 1040 using exclusions.

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### Add back certain income

- Nonexempt Social Security benefits<sup>4</sup> (Line 20a on a Form 1040/1041)
- Tax-exempt interest from an 800 on a Form 1040/1041
- Foreign earned income or housing expenses for Americans living abroad calculated on a Form 2555/2555-EZ

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### For Medicaid eligibility Exclude from income

- Scholarship, awards, or fellowship grants used for education purposes and not for living expenses
- Certain AmeriCorps and State Native income derived from distributions, payments, contracts, interests, real property usage rights, and student financial assistance
- An amount received on a long-term is counted as income only in the month received

<sup>1</sup> MAGI is generally based on MAGI for parents and primary child under age 19, children and pregnant women but not for individual eligible for the home energy efficiency credit, or student.

<sup>2</sup> Federal Revenue Code Section 8603(b)(2)

<sup>3</sup> Health, death, and Medical Care Section 8603(b)(3)

<sup>4</sup> "Social Security benefits" includes disability payments (SSDI), but does not include Supplemental Security Income (SSI), which should be excluded.

<sup>5</sup> Deductible part of unemployment pay, 80% (80%L), and qualified plan, health insurance deduction.

# Modified Adjusted Gross Income Under The Affordable Care Act

**White House, United States Congress**



## **Modified Adjusted Gross Income Under The Affordable Care Act:**

Modified Adjusted Gross Income Under the ACA, 2016      **Examining the Implications of the Affordable Care Act on VA Health Care** United States. Congress. House. Committee on Veterans' Affairs, 2014      *Obamacare: Complete Law, Latest Statistics & Republican's Counterproposal* White House, United States Congress, 2017-03-20 This e book contains the complete text of The Patient Protection and Affordable Care Act which is formatted for your eReader with a functional and detailed table of contents The edition also includes the latest data on health coverage and health care expenses as well as the Republicans counter arguments and their proposed bill Patient Protection and Affordable Care Act or Obamacare is a United States federal statute which at the same time represents the complete reform of the American health care system conducted by the former president Barack Obama The main goal of this act was to drive better health outcomes lower costs and improve accessibility to health services The whole system was designed to increase health insurance quality and affordability lower the uninsured rate by expanding insurance coverage and reduce the costs of healthcare In March 2017 the Republican Party which opposed Obamacare released its plan to replace it      Providing for Consideration of the Senate Amendments to the Bill (H.R. 3590) to Amend the Internal Revenue Code of 1986 to Modify the First-time Homebuyers Credit in the Case of Members of the Armed Forces and Certain Other Federal Employees, and for Other Purposes, and Providing for Consideration of the Bill (H.R. 4872) to Provide for Reconciliation Pursuant to Section 202 of the Concurrent Resolution on the Budget for Fiscal Year 2010 United States. Congress. House. Committee on Rules, 2010      *The Patient Protection and Affordable Care Act (Obamacare) w/full table of contents* ,      **Public Law** United States. Office of the Federal Register,      **United States Statutes at Large** United States, 2012 Volumes for 1950 19 contained treaties and international agreements issued by the Secretary of State as United States treaties and other international agreements      *Journal of the House of Representatives of the United States* United States. Congress. House, 2012 Some vols include supplemental journals of such proceedings of the sessions as during the time they were depending were ordered to be kept secret and respecting which the injunction of secrecy was afterwards taken off by the order of the House      **"Code of Massachusetts regulations, 2014"** , 2014 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020      *US Healthcare Sector - Organization, Management and Payment Systems Handbook Volume 1 Strategic Information, Developments, Reforms* IBP, Inc., 2015-09-30 United States Healthcare Sector Organization Management and Payment Systems Handbook Strategic Information Programs and Regulations      Tax-Smart Early Retirement Morgan S. Brooks, 2025-10-08 Are you ready to retire early but terrified of the tax consequences You ve worked hard to build your wealth and the thought of watching it shrink due to taxes can be downright frustrating But what if you could keep more of your money while retiring sooner Imagine not worrying about tax season or unexpected tax bills eating into your savings Tax Smart Early Retirement How to Plan Invest and Retire Without Tax Worries is your key to

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