

For the Health Insurance Marketplace, a household usually includes the tax filer, their spouse if they have one, and their tax dependents.

## Tax filer + spouse + tax dependents = household

Follow these basic rules when including members of your household:

- Include your spouse if you're legally married.
- If you plan to claim someone as a tax dependent for the year you want coverage, **do** include them on your application.
- If you won't claim them as a tax dependent, **don't** include them.
- Include your spouse and tax dependents **even if they don't need health coverage**.

See the limited exceptions to these basic rules in the chart below.

Learn more about [who you can claim as a tax dependent from the IRS](#).

### Who to include in your household

Relationship	Include in household?	Notes
Dependent children, including adopted and foster children	Yes	Include any child you'll claim as a tax dependent, regardless of age.
Children, shared custody	Sometimes	Include children whose custody you share <b>only</b> during years you claim them as tax dependents.
Non-dependent child under 26	Sometimes	Include them <b>only</b> if you want to cover them on your Marketplace plan.

Relationship	Include in household?	Notes
Children under 21 you take care of	Yes	Include any child under 21 you take care of and who lives with you, even if not your tax dependent.
Unborn children	No	Don't include a baby until it's born. You have up to 60 days after the birth to enroll your baby.
Non-dependent child or other relative living with you	No	Include them <b>only</b> if you'll <a href="#">claim them as tax dependents</a> .
Dependent parents	Yes	Include parents <b>only</b> if you'll <a href="#">claim them as tax dependents</a> .
Dependent siblings and other relatives	Yes	Include them <b>only</b> if you'll <a href="#">claim them as tax dependents</a> .
Spouse	Yes	Include your legally married spouse, whether opposite sex or <a href="#">same sex</a> . <a href="#">In most cases, married couples must file taxes jointly to qualify for savings</a> .
Legally separated spouse	No	Don't include a legally separated spouse, even if you live together.
Divorced spouse	No	Don't include a former spouse, even if you live together.

Relationship	Include in household?	Notes
Spouse, living apart	Yes	Include your spouse unless you're legally separated or divorced. (See next row for an important exception.)
Spouse, if you're a victim of domestic abuse, domestic violence, or spousal abandonment	Not required	In these cases, you don't have to include your spouse. <a href="#">See rules for victims of domestic abuse, domestic violence, or spousal abandonment.</a>
Unmarried domestic partner	Sometimes	Include an unmarried domestic partner <b>only</b> if you have a child together or you'll claim your partner as a tax dependent.
Roommate	No	Don't include people you just live with — unless they're a spouse, tax dependent, or covered by another exception in this chart.