

# How does marriage change your **HEALTHCARE?**



Spouses can usually include each other on an employer-sponsored health plan.



**Eligibility for premium tax credits and cost sharing subsidies under the Affordable Care Act (ACA) will consider the joint income of both members of a married couple.**



**Coverage for one spouse who hasn't accumulated the 40 quarters needed to qualify for Medicare can be based on the other's work history.**

Flexible Spending Accounts, Health Reimbursement Arrangements, or Health Savings Accounts can be used by a spouse for qualified healthcare expenses.



## #talkB4Uwalk

**Everyone needs a financial plan.** The sooner you take control of your finances, the better your chances are of realizing your financial goals and being prepared for retirement.



The best thing you can do is **meet with an LGBT-friendly lawyer** to discuss your situation. She or he will help you interpret the laws in your state, and they can create wills and other documents to protect you and your spouse.



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