

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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