**Documentation for FP Sequencing collections R1.4**

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# Overview

Purpose of this document is to help clients understand the different scenario they can simulate using AiVante API to predict retirement healthcare expenses for individual or family. Four most common scenarios are identified in following sections. Current collections include the data for all Medicare supplement plans (Plan N, F, G) IRRMA surcharge, Long-term care expenses. This document is used in conjunction with four postman collection provided. We have used the term MAGI or Magi several times and it means Modified Adjusted Gross Income. User of this collection is expected to be familiar with Medicare terminology such as supplement plans, MAGI, IRRMA, long-term care, etc.

This document should be used in conjunction with four postman json collections provided by AiVante and server environment collection. Collections have been tested with provided environment, however it should run in any AiVante FP environment.

# IndividualTotalExpensesR3\_Sequencing\_FP\_R1.4:

Collection Name: Individual Total Expenses R3 Sequencing FP R1.4

Objective of this collection is to calculate retirement healthcare expenses for an Individual total expenses R3. Collection runs and calculates total retirement healthcare expenses (pre-Medicare and Medicare), present value at retirement of total retirement healthcare expenses, total IRMAA surcharge, present value at retirement of IRMAA surcharge, long term care expenses, present value at retirement of long-term care expenses.

Following fields must be specified to run the collection:

1. Birthdate (example 05-1955 - Field format must be “MM-YYYY”)
2. RetirementYear (05-2020 - Field format must be “MM-YYYY”)
3. LifeExpectancy (68 - Valid value for this field is between 1-120)
4. HealthProfile (2 – Valid value for this field is between 1-5 based on health status where 1 is best)
5. State (Colorado – It can be from any 51 states)
6. Zipcode (80111 – zipcode must be related to state field)
7. SingleVsMultipleMagi (True - If true it is Multiple Magi and if false then single Magi)
8. MagiTierVsDollarAmount (True – If true it will consider Dollar Amount and if false then it will consider Magi Tier)
9. MagiTier (1 - Valid value for this field is between 1-6, this field will be used only if magiTierVsDollarAmount is false)
10. MagiDollarAmount(80000 - This field will be used if magiTierVsDollarAmount is true. Default value of this field is 0)
11. YearWiseMagiDetailList('[{"year":2020, "magiTier": 1, "taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2021, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2022, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"},{"year":2023, "magiTier": 4,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"140000"}]');

# FamilyTotalExpensesR3\_Sequencing\_FP\_R1.4:

Collection Name: Family Total Expenses R3 Sequencing FP R1.4

Objective of this collection is to calculate retirement healthcare expenses for a family total expenses R3 that includes primary and spouse. Collection calculates total retirement healthcare expenses for each of them, present value at retirement of total retirement healthcare expenses, total retirement IRMAA surcharge, present value at retirement of IRMAA surcharge, long term care expenses, present value at retirement of long-term care expenses.

Following fields must be specified for Primary to run the collection:

1. PrimaryBirthdate (example 05-1955 - Field format must be “MM-YYYY”)
2. PrimaryRetirementYear (05-2020 - Field format must be “MM-YYYY”)
3. PrimaryLifeExpectancy (68 - Valid value for this field is between 1-120)
4. PrimaryHealthProfile (2 – Valid value for this field is between 1-5 based on health status where 1 is best)
5. PrimaryState (Colorado – It can be from any 51 states)
6. PrimaryZipcode (80111 – zipcode must be related to state field)
7. PrimarySingleVsMultipleMagi (True - If true it is Multiple Magi and if false then single Magi)
8. PrimaryMagiTierVsDollarAmount (True – If true it will consider Dollar Amount and if false then it will consider Magi Tier)
9. PrimaryMagiTier (1 - Valid value for this field is between 1-6, this field will be used only if magiTierVsDollarAmount is false)
10. PrimaryMagiDollarAmount(80000 - This field will be used if magiTierVsDollarAmount is true. Default value of this field is 0)
11. PrimaryYearWiseMagiDetailList('[{"year":2020, "magiTier": 1, "taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2021, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2022, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"},{"year":2023, "magiTier": 4,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"140000"}]');

Following fields must be specified for Spouse to run the collection:

1. SpouseBirthdate (example 05-1955 - Field format must be “MM-YYYY”)
2. SpouseRetirementYear (05-2020 - Field format must be “MM-YYYY”)
3. SpouseLifeExpectancy (68 - must be between 1-120)
4. SpouseHealthProfile (2 – Valid value for this field is between 1-5 based on health status where 1 is best)
5. SpouseState (Colorado – It can be from any 51 states)
6. SpouseZipcode (80111 – zipcode must be related to state field)
7. SpouseSingleVsMultipleMagi (True - If true it is Multiple Magi and if false then single Magi)
8. SpouseMagiTierVsDollarAmount (True – If true it will consider Dollar Amount and if false then it will consider Magi Tier)
9. SpouseMagiTier (1 - Valid value for this field is between 1-6, this field will be used only if magiTierVsDollarAmount is false)
10. SpouseMagiDollarAmount(80000 - This field will be used if magiTierVsDollarAmount is true. Default value of this field is 0)
11. SpouseYearWiseMagiDetailList('[{"year":2020, "magiTier": 1, "taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2021, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2022, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"},{"year":2023, "magiTier": 4,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"140000"}]');

# Individual & Family\_Sequencing\_FP\_R1.4:

Collection Name: Individual & Family Sequencing FP R1.4

Objective of this collection is to calculate retirement healthcare expenses for individual and family. Unlike other collections specified above that show either individual or family expenses, this collection will show healthcare expense for individual as well as for family. This makes it easy to compare individual expenses with family expenses. This collection will use the individual total expenses API to show expenses for Primary and spouse as well as Family total expense API to show family expenses that include primary and spouse separately. Collection runs and calculates total retirement healthcare expenses, present value at retirement of retirement healthcare expenses, total retirement IRMAA surcharge, present value at retirement of total retirement IRMAA surcharge, long term care expenses, present value at retirement of long-term care expenses.

Following fields must be specified for Primary to run the collection.

1. PrimaryBirthdate (example 05-1955 - Field format must be “MM-YYYY”)
2. PrimaryRetirementYear (05-2020 - Field format must be “MM-YYYY”)
3. PrimaryLifeExpectancy (68 - Valid value for this field is between 1-120)
4. PrimaryHealthProfile (2 – Valid value for this field is between 1-5 based on health status where 1 is best)
5. PrimaryState (Colorado – It can be from any 51 states)
6. PrimaryZipcode (80111 – zipcode must be related to state field)
7. PrimarySingleVsMultipleMagi (True - If true it is Multiple MAGI and if false then single MAGI)
8. PrimaryMagiTierVsDollarAmount (True – If true it will consider Dollar Amount and if false then it will consider Magi Tier)
9. PrimaryMagiTier (1 - Valid value for this field is between 1-6, this field will be used only if magiTierVsDollarAmount is false)
10. PrimaryMagiDollarAmount(80000 - This field will be used if magiTierVsDollarAmount is true. Default value of this field is 0)
11. PrimaryYearWiseMagiDetailList('[{"year":2020, "magiTier": 1, "taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2021, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2022, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"},{"year":2023, "magiTier": 4,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"140000"}]');

Following fields must be specified for Spouse to run the collection.

1. SpouseBirthdate (example 05-1955 - Field format must be “MM-YYYY”)
2. SpouseRetirementYear (05-2020 - Field format must be “MM-YYYY”)
3. SpouseLifeExpectancy (68 - must be between 1-120)
4. SpouseHealthProfile (2 – Valid value for this field is between 1-5 based on health status where 1 is best)
5. SpouseState (Colorado – It can be from any 51 states)
6. SpouseZipcode (80111 – zipcode must be related to state field)
7. SpouseSingleVsMultipleMagi (True - If true it is Multiple Magi and if false then single Magi)
8. SpouseMagiTierVsDollarAmount (True – If true it will consider Dollar Amount and if false then it will consider Magi Tier)
9. SpouseMagiTier (1 - Valid value for this field is between 1-6, this field will be used only if magiTierVsDollarAmount is false)
10. SpouseMagiDollarAmount(80000 - This field will be used if magiTierVsDollarAmount is true. Default value of this field is 0)
11. SpouseYearWiseMagiDetailList('[{"year":2020, "magiTier": 1, "taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2021, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2022, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"},{"year":2023, "magiTier": 4,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"140000"}]');

# Surcharge\_PartB\_PartD\_Sequencing\_FP\_R1.4:

Collection Name: Surcharge PartB PartD Sequencing FP R1.4

Objective of this collection is to calculate retirement surcharge expenses. This collection will use the individual total expenses API to show expenses for Primary and spouse as well as Family total expense API to show family expenses that include primary and spouse separately. Collection runs and calculates total retirement IRMAA surcharge, present value at retirement of surcharge.

Following fields must be specified for Primary to run the collection.

1. PrimaryBirthdate (example 05-1955 - Field format must be “MM-YYYY”)
2. PrimaryRetirementYear (05-2020 - Field format must be “MM-YYYY”)
3. PrimaryLifeExpectancy (68 - Valid value for this field is between 1-120)
4. PrimaryHealthProfile (2 – Valid value for this field is between 1-5 based on health status where 1 is best)
5. PrimaryState (Colorado – It can be from any 51 states)
6. PrimaryZipcode (80111 – zipcode must be related to state field)
7. PrimarySingleVsMultipleMagi (True - If true it is Multiple Magi and if false then single Magi)
8. PrimaryMagiTierVsDollarAmount (True – If true it will consider Dollar Amount and if false then it will consider Magi Tier)
9. PrimaryMagiTier (1 - Valid value for this field is between 1-6, this field will be used only if magiTierVsDollarAmount is false)
10. PrimaryMagiDollarAmount(80000 - This field will be used if magiTierVsDollarAmount is true. Default value of this field is 0)
11. PrimaryYearWiseMagiDetailList('[{"year":2020, "magiTier": 1, "taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2021, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2022, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"},{"year":2023, "magiTier": 4,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"140000"}]');

Following fields must be specified for Spouse to run the collection.

1. SpouseBirthdate (example 05-1955 - Field format must be “MM-YYYY”)
2. SpouseRetirementYear (05-2020 - Field format must be “MM-YYYY”)
3. SpouseLifeExpectancy (68 - must be between 1-120)
4. SpouseHealthProfile (2 – Valid value for this field is between 1-5 based on health status where 1 is best)
5. SpouseState (Colorado – It can be from any 51 states)
6. SpouseZipcode (80111 – zipcode must be related to state field)
7. SpouseSingleVsMultipleMagi (True - If true it is Multiple Magi and if false then single Magi)
8. SpouseMagiTierVsDollarAmount (True – If true it will consider Dollar Amount and if false then it will consider Magi Tier)
9. SpouseMagiTier (1 - Valid value for this field is between 1-6, this field will be used only if magiTierVsDollarAmount is false)
10. SpouseMagiDollarAmount(80000 - This field will be used if magiTierVsDollarAmount is true. Default value of this field is 0)
11. SpouseYearWiseMagiDetailList('[{"year":2020, "magiTier": 1, "taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2021, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"}, {"year":2022, "magiTier": 1,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"85000"},{"year":2023, "magiTier": 4,"taxFilingStatus":"FILING\_INDIVIDUALLY", "magiDollarAmount":"140000"}]');