



## Don't Have Health Insurance?

### You may have to pay a fee

#### Why is there a fee for not having health insurance?

The Affordable Care Act, also called Obamacare, says that taxpayers and their household members should have health insurance. If you don't have insurance, you may have to pay a fee known as the "individual mandate" or "individual shared responsibility payment."

The fee started in 2014, goes up for 2015 and will be even higher in 2016.

#### Will I have to pay a fee?

You'll probably owe a fee if:

- You make enough income that you need to file an income tax return, and
- You or any other member of your household (anyone on your tax return) doesn't have health insurance coverage or a coverage exemption (permission not to have coverage because of low income or a hardship) for any month.

#### How will I pay a fee, if I owe one?

You'll pay the fee when you file your federal income taxes.

#### How much will I pay?

For 2015, you will pay the higher of these two amounts:

- 2 percent of your household income, or
- \$325 for each adult plus \$162.50 for each child.

For 2016, you will pay 2.5 percent of your income, or \$695 for each adult and \$347.50 for each child, whichever costs more. You can estimate the fee you could owe for 2016 using the worksheet on the next page.

Estimate your 2015 fee using the  
online IRS Estimator Tool:  
[www.taxpayeradvocate.irs.gov/estimator/isrp/](http://www.taxpayeradvocate.irs.gov/estimator/isrp/)

My estimated 2015 fee:

\$ \_\_\_\_\_

## 2016: You pay the higher of...

### Flat amount fee

Write in the number of adults, and children under 18 in your household, then multiply and add the amounts up to figure out your flat amount

\$695 x ___ adults	\$ _____
\$347.50 x ___ children (under 18)	+ \$ _____
Flat amount fee	= \$ _____

The highest flat fee amount is \$2,085 per household.

### Income-based fee (2.5 percent of income)

Write in your household income and then subtract one of the amounts below, and then multiply by 0.025 to figure out your income-based fee:

Yearly household income	\$ _____
Subtract	- \$ _____
\$10,450 if you are single...	= \$ _____
\$20,900 if you are married...	
Multiply by	<b>x .025</b>
Income-based fee	= \$ _____

**Your fee is either the flat amount fee, or the income-based fee, whichever costs more!**



### What if some people in my household have insurance, and some don't?

You must pay the fee for any month that even one member of your household didn't have insurance or an exemption, even if the rest of your household did.

### What if I have coverage for part of the year?

If everyone in your household has health insurance or a coverage exemption for one or more months in a calendar year, the fee you owe will be reduced. You can estimate your reduced fee as follows:

<i>Write in the annual fee (from the worksheet above)</i>	<i>Multiply this by the number of months that anyone in the household did not have either coverage or an exemption. Then divide by 12:</i>	The fee you owe if you have partial coverage is estimated to be ...
\$ _____	x _____ ÷ 12	= \$ _____

### How can I get a coverage exemption?

You may get a coverage exemption if:

- You don't make enough money to file taxes.
- The cost of health insurance is a little more than 8 percent of your income.
- You have a hardship such as getting evicted, being homeless, having a death in your close family or being a victim of domestic violence, for instance.
- Other circumstances.

Some exemptions are only available through the Marketplace at [www.healthcare.gov](http://www.healthcare.gov). Other exemptions can be requested on your tax return. Contact the Marketplace or an enrollment assister as soon as possible to get your exemption in place, so you won't owe the fee.

## Learn more

### Talk to someone in person:

- Assisters are trained people who can answer questions and help you fill out your Marketplace application in person, at no cost. Find help near you at <https://localhelp.healthcare.gov/>.

### Find more information at the Health Insurance Marketplace:

- Online: [www.healthcare.gov](http://www.healthcare.gov) for English or <https://cuidadodesalud.gov> for Spanish
- Call the toll-free Marketplace call center open 24 hours a day, seven days a week. Call **1-800-318-2596** (TTY 1-855-889-4325).

### Read about exemptions:

- Health Insurance Marketplace: [www.healthcare.gov/fees-exemptions/exemptions-from-the-fee/](http://www.healthcare.gov/fees-exemptions/exemptions-from-the-fee/)
- IRS (Internal Revenue Service): [www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions)