



No Health Coverage? Find Out if You'll Owe a Fee

Am I required to have health coverage?

Yes, the law requires that you have qualifying health coverage, like job-based or Marketplace coverage, if you can afford it.

If you can afford health insurance, but don't have it, you may have to pay a fee with your federal tax return. If you can't afford health coverage, you're not required to buy it. You can apply for an exemption so you won't have to pay a fee for going without coverage. You don't need to apply if you live in a state that didn't expand Medicaid and your Marketplace eligibility notice says you have an exemption.

If you didn't qualify for Medicaid or Children's Health Insurance Program (CHIP) coverage, and you aren't eligible for lower costs through the Health Insurance Marketplace, you still have options that could help, like getting low cost care at a community health center.

How do I find out if I owe a fee?

Unless you qualify for an exemption, you owe the fee for any month you, your spouse, or your tax dependents don't have qualifying health coverage (sometimes called "minimum essential coverage"). You pay the fee when you file your federal tax return for the year you don't have coverage.

For 2016, the fee is 2.5% of income or \$695 per person in your household, whichever is higher. The fee for uninsured children under 18 is \$347.50 per child. After 2016, the fee will be adjusted for inflation.

For more information:

- Visit [HealthCare.gov/fees](https://www.healthcare.gov/fees) to learn more about the fee for not having health insurance.
- Visit [HealthCare.gov/exemptions](https://www.healthcare.gov/exemptions) to answer a few questions to see health coverage exemptions that may apply to you.
- Visit [findahealthcenter.hrsa.gov](https://www.findahealthcenter.hrsa.gov) to locate a community health center near you.
- Visit [HealthCare.gov/lower-costs](https://www.healthcare.gov/lower-costs) to see if you qualify for lower costs on health coverage.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.

