

# The Affordable Care Act and You

## A Guide to the Health Insurance Requirement

Starting in 2014, you and your family may be required to have health insurance or pay a penalty. This requirement is often called “the individual mandate.” This guide will provide you with important information about what the law requires for you and your family.

### What does the law require about health insurance?

Anyone who is “lawfully present” in the United States is required to have health insurance that covers basic medical services (including routine medical visits, emergency care, prescription drugs and chronic disease management). Those who cannot show they have health insurance may have to pay a tax penalty. In 2014, the penalty for not having health insurance is \$95/person (\$47.50/child) or 1% of your household income, whichever amount is greater.

### Who is lawfully present?

You are lawfully present if you are:

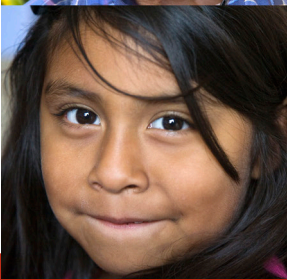
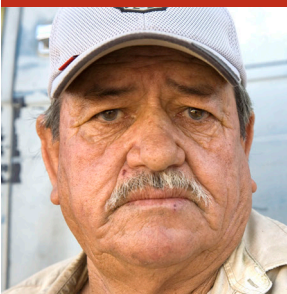
- A U.S. citizen
- A lawful permanent resident (green card holder)
- A survivor of trafficking (with a T-visa)
- A survivor of domestic violence (with a U-visa)
- A non-immigrant visa holder (with an H-2A or H-2B visa)
- A refugee or asylee
- Granted Temporary Protected Status (TPS)

**When you fill out your federal income tax form in 2015, you will be asked to provide proof of health insurance or that you qualify for an exception to the penalty.**

### Are there exceptions to the penalty?

If you do not have health insurance in 2014, you may not have to pay a penalty if:

- ☐ You are a member of an Indian tribe
- ☐ You do not file taxes
- ☐ You are experiencing a hardship that prevents you from obtaining health insurance, such as a natural disaster
- ☐ You are not lawfully present in the U.S.



- ☐ Health insurance is unaffordable (your payments will cost more than 8% of your household's income)
- ☐ You are in jail
- ☐ You are without health insurance for less than 3 continuous months

## How do I apply for an exception?

Depending on the exception, you will either apply with your state marketplace or you will claim it when you file your federal income taxes in 2015.

## How else can I get healthcare?

You do not need to have health insurance to receive primary medical care at community and migrant health centers. All health centers have a "sliding-scale fee" where the price you pay depends on your income and family size. In order to qualify for the sliding-scale fee, you will need to provide information about your income and family size to assist in determining what the charge will be for the services provided.

## Where can I get more information?



**Community Health Centers** or  
**Community-Based Organizations**



**800-318-2596**  
Assistance is available  
in Spanish and other  
languages



**www.healthcare.gov**  
(English)  
--or--  
**www.cuidadodesalud.gov**  
(Español)

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