

Information about Health Coverage in 2014 and What to Do at Tax Time

Under the Affordable Care Act (ACA), most people are required to have health coverage that meets certain “Minimum Essential Coverage” standards **or pay a penalty** when you file your federal taxes. Minimum essential coverage (MEC) includes all health plans purchased through the Marketplace, most job-based coverage, Medicare, Medicaid (HFS Medical Programs including All Kids), TRICARE and more. Individuals who did not have coverage for 2014 may qualify for an exemption from the penalty.

Exemptions from the Penalty: There may be a good reason why someone did not enroll in health coverage. If you did not have health coverage for some or all of 2014, you may be able to claim an exemption from paying any penalties.

The chart below provides information on situations where exemptions from penalties may apply. Follow the instructions for the situation that applies to you in order to confirm that you had MEC or to claim an exemption. If members of your tax household are in different situations, follow all of the situations that apply for each person.

If you or someone in your family did not have health coverage in 2014 and have to pay a penalty, also known as a “shared responsibility payment,” you may be able to buy health insurance on the Marketplace through a Special Enrollment Period (SEP). There will be a Tax Season SEP from March 15 to April 30, 2015. This means that if you did not enroll in health coverage in 2014 and, only in the process of filing your 2014 taxes, became aware of the penalty for not having health coverage, you will have an opportunity to enroll in coverage March 15, 2015 and April 30, 2015 to avoid a penalty for 2015. You may be eligible for help to lower the cost of your coverage.

Need Help?

To make an appointment for in-person help with exemptions or the tax season SEP or for more information, call the Get Covered Illinois (GCI) Helpdesk at 1-866-311-1119 or visit the [Marketplace Coverage and Tax Filing web page](#). This includes help for people who received or were eligible to receive an Advanced Premium Tax Credit on the Federal Health Insurance Marketplace.

Information and IRS tax forms are also available at www.Healthcare.gov or by calling 1-800-318-2596.

Health coverage information to help you file your 2014 taxes

	Situation	What to do
#1	Everyone in your tax household had an HFS Medical Program (Medicaid or All Kids) for all of calendar year 2014	Check box 61 on tax form 1040, 1040A or 1040 EZ. No additional documents or “proof” are necessary
#2	You were uninsured for less than three (3) months in a row and you are filing taxes.	Use IRS Form 8965- Health Coverage Exemptions (pdf) , to claim the Exemption on your federal tax return
#3	Your yearly income is below the federal tax filing level which is about \$10,000 each year as an individual.	If you do not file taxes, you will not be penalized. If you DO file taxes, use IRS Form 8965 –Health Coverage Exemptions (pdf) , to claim the Exemption for being below the filing threshold
#4	<p>You were uninsured for more than three (3) months because you faced a Hardship. Hardships can include:</p> <ul style="list-style-type: none"> • Homelessness, eviction or foreclosure, receiving a utility “shut-off notice”, domestic violence, death in the family, natural or human-caused disaster, bankruptcy, debt from medical expenses, care of a family member, and more; • You are a member of a recognized religious sect with religious objections; • You were in AmeriCorps State and National, VISTA, or NCCC programs and had coverage through these programs. <p><i>See the Hardship Exemption application for a complete list of acceptable hardships reasons.</i></p>	<p>To request a Hardship Exemption from the Marketplace:</p> <ol style="list-style-type: none"> 1) Fill out the Hardship Exemption application (pdf); refer to the Hardship Exemption application instructions (pdf). 2) Mail a completed Hardship Exemption application and supporting documents to: Health Insurance Marketplace- Exemption Processing 465 Industrial Blvd. London, KY 40741 3) The Marketplace will send you a letter. If you qualify, it will have an Exemption Certificate Number (ECN) that you’ll put on IRS form 8965 (pdf) and file with your federal tax return. If you don’t qualify, you can appeal.
#5	You were uninsured for more than three months because of a delay in processing an application that you submitted during Open Enrollment, on or before March 31, 2014.	Use IRS Form 8965-Health Coverage Exemptions to claim the Exemption on your federal tax return. Use Reason Code “G”.
#6	<p>You were uninsured for more than three (3) months because:</p> <ul style="list-style-type: none"> • Health coverage was unaffordable (the lowest priced coverage was more than 8 percent of household income); • You are a member of a recognized health care sharing ministry • You are a member of a federally recognized tribe or eligible for services through an Indian Health Service provider. • You were eligible for a job-based plan that started in 2013 and ended in 2014 but you did not enroll (only available for 2014) 	Use IRS Form 8965-Health Coverage Exemptions (pdf) to claim the Exemption on your federal tax return.