

Tax Penalty (Fine)

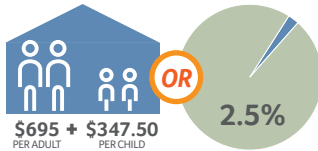
Avoid having to pay a potential tax penalty for **not** having health care coverage. Here is what you need to know:

WHO WILL PAY THE PENALTY?



U.S. citizens and those lawfully present in the U.S. who have a single gap in coverage of 3 or more months, or who have multiple gaps in coverage during a year.

WHAT IS THE PENALTY?



In 2016, the tax penalty is **\$695 per adult***

* (\$347.50 per child under 18), up to a maximum of three people in your tax household or up to 2.5% of your family's Modified Adjusted Gross Income (or MAGI) if that amount is higher.

CAN I AVOID THE PENALTY?

You can avoid a tax penalty if you...

- Have a single gap in coverage that is less than 3 consecutive months in a year, or
- Apply for and are given an exemption from Access Health CT, or
- Have a household income that below the amount that you need to make to be required to file taxes, or
- Have other coverage like Medicaid, Medicare or an employer plan.

(See healthcare.gov/exemptions for a full list).

To apply for most exemptions, fill out an exemption form, which you can find by clicking the “Can I opt out?” tab on the bottom right corner of the home page at AccessHealthCT.com.

WHAT HEALTH CARE COVERAGE COUNTS?

- Any individual plan purchased since January 1, 2014
- Any Minimum Value employer-sponsored plan, including COBRA and retiree plans
- TRICARE/Veterans health coverage administered by the Veterans Administration
- Any plan you get through Access Health CT (other than standalone dental plans)
- Medicare (Part A or Medicare Advantage)/Medicaid/HUSKY Health/The Children's Health Insurance Program (CHIP)
- Peace Corps Volunteer Plans

IF I lose my coverage during the year, will I be fined?

Not if you enroll in or change your coverage within **60 days** of experiencing one of the following:



Just married



Divorce or Legal Separation



Having or adopting a child



Just moved to Connecticut



Job change



Aging off parents' plan

HAVE QUESTIONS? NEED HELP?



FREE In-Person Help:

To find a Certified Broker, a Community Enrollment Partner, a Certified Application Counselor, or an Enrollment Center:

- Visit: Learn.AccessHealthCT.com/Locations
- Call: 1-855-392-2428