

## ARE YOU EXEMPT FROM THE FEE FOR NOT HAVING HEALTH INSURANCE?

Most people must have health coverage or pay a fee (the “individual shared responsibility payment”). You can get an exemption in certain cases.

The fee in 2014 is one percent of your yearly income or \$95 per person for the year, whichever is higher. The fee increases every year. In 2016, it’s 2.5 percent of income or \$695 per person, whichever is higher.

If you’re paying under the \$95 per person method, the payment for uninsured children is \$47.50 per child in 2014. The most a family would have to pay under this method in 2014 is \$285.

You make the payment when you file your 2014 taxes, which are due in April 2015.

## WHO IS EXEMPT FROM PAYMENT?

Under certain circumstances, you won’t have to make the individual responsibility payment. This is called an “exemption.”

You may qualify for an exemption if:

- You’re uninsured for less than three months of the year
- The lowest-priced coverage available to you would cost more than eight percent of your household income
- You don’t have to file a tax return because your income is too low
- You are a member of a recognized health care sharing ministry
- You are a member of a recognized religious sect with religious objections to insurance, including Social Security and Medicare
- You are incarcerated (either detained or jailed), and not being held pending disposition of charges
- You are not lawfully present in the United States
- **You are a member of a federally recognized tribe or eligible for services through an Indian Health Services provider; HOWEVER, THE IRS DOES NOT KNOW YOU ARE NATIVE AMERICAN. SO YOU NEED TO FILE YOUR HEALTH CARE (ACA) EXEMPTION NOW TO PREVENT TAX PENALTIES.**

If you are applying for an exemption based on coverage being unaffordable, membership in a health care sharing ministry, membership in a federally-recognized tribe or being incarcerated:

You have two options:

1. You can claim these exemptions when you fill out your 2014 federal tax return, which is due in April 2015 or;
  2. You can apply for the exemptions using the right form that applies to the reason for your exemption circumstance.
- For Native Americans and others who are eligible for services from the Indian Health Care provider, contact (<http://marketplace.cms.gov/applications-and-forms/tribal-exemption.pdf>).

Kanza Health Center is happy to help any of our Native Americans apply for their exemption. Please contact **Benefits Coordinator Jackie Bannister at (580) 362-1039**. GET YOUR EXEMPTION NUMBER TODAY TO AVOID THE LAST-MINUTE RUSH OR HAVING TO PAY PENALTIES.

*Submitted by  
Jackie Dodson, Health and Human Services Director*