



# Facts about the **Individual Shared Responsibility Provision**

# Health Insurance Policy



... what you need to know.

The [individual shared responsibility provision](#) of the Health Care Law requires you and each member of your family to have qualifying health insurance (called minimum essential coverage), have an exemption, or make a shared responsibility payment when filing a federal income tax return. Many people already have minimum essential coverage and don't need to do anything more than maintain that coverage.

## **Do I have minimum essential coverage?**

You have minimum essential coverage if you have employer-sponsored coverage, coverage obtained through a Health Insurance Marketplace, coverage through most government-sponsored programs, as well as certain other plans. You must maintain this coverage for each month of the calendar year. For information about additional types of coverage that qualify, check our [minimum essential coverage chart](#) on [IRS.gov/aca](#).

## **Am I eligible for an exemption?**

You may be exempt from the requirement to maintain minimum essential coverage if you're a member of certain religious sects, a federally recognized Indian tribe, or a health care sharing ministry. You may also be eligible if you are suffering a hardship, meet certain income criteria, or are uninsured for less than three consecutive months of the year. For more information, check our [exemptions chart](#) on [IRS.gov/aca](#).

## **Will I have to make a payment?**

If you or any of your dependents don't have minimum essential coverage or an exemption, you will need to make an individual shared responsibility payment on your tax return.

For 2014, the annual shared responsibility payment amount is the greater of:

- 1 percent of your household income that is above your tax return filing threshold, or
- Your family's flat dollar amount, which is \$95 per adult and \$47.50 per child, limited to a family maximum of \$285 for 2014.

The maximum amount you pay cannot be more than the cost of the national average premium for a bronze level health plan available through the Marketplace in 2014.

For more information about the [individual shared responsibility provision](#), visit [IRS.gov/aca](#).