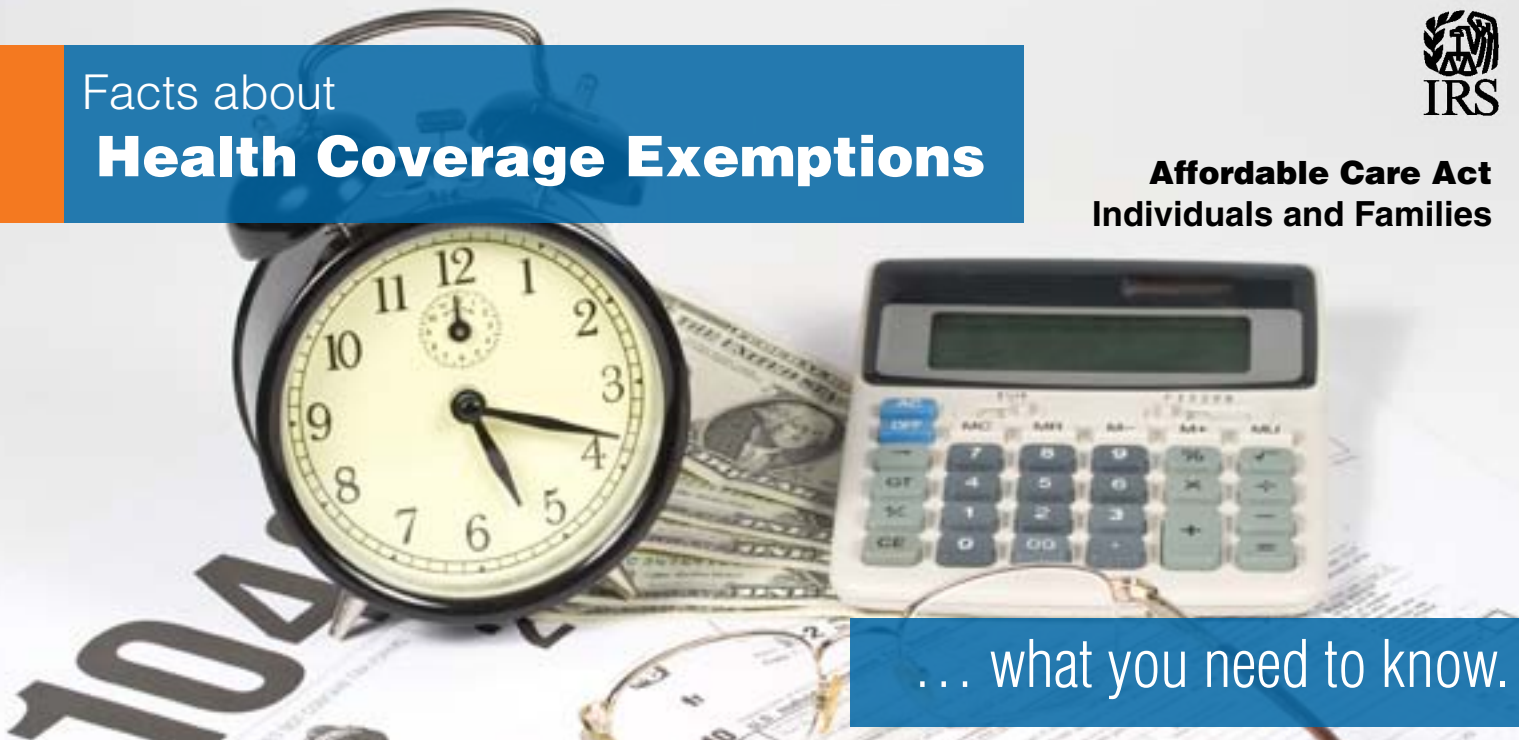




# Facts about Health Coverage Exemptions

**Affordable Care Act  
Individuals and Families**



... what you need to know.

For tax years 2017 and 2018, the [individual shared responsibility provision](#) of the Health Care Law requires you to:

- have qualifying health care coverage, also called minimum essential coverage,
- qualify for a coverage exemption, or
- make a shared responsibility payment when filing your federal income tax return.

## Exemptions

If you meet certain criteria, you will be exempt from the individual shared responsibility provision and will not have to obtain coverage or make a shared responsibility payment when you file your federal income tax return.

You obtain [exemptions](#) from either the Marketplace or IRS depending on the type. All exemptions are reported on the tax return. If you don't have to file a return, because your income is below your filing threshold, you are automatically exempt. Here are the types of exemptions available along with information about how to obtain them:

| Exemption:                                     | Available Through:  |
|--|---|
| Members of Certain Religious Sects             | Marketplace   |
| Short Coverage Gap                             | IRS   |
| Certain Noncitizens                            | IRS   |
| Coverage is Considered Unaffordable            | IRS   |
| Income Below the Return Filing Threshold       | IRS   |
| Members of Federally-recognized Indian Tribes* | IRS   |
| Members of Health Care Sharing Ministries*     | IRS   |
| Incarceration*                                 | IRS   |
| Hardships                                      | Marketplace or IRS - depending which hardship exemption you claim |

\* As of September 1, 2016, these exemptions are no longer available through the Marketplace, except in Connecticut.

For information about exemptions and the [individual shared responsibility provision](#), go to [IRS.gov/aca](https://www.irs.gov/aca).