



# Preparing your Federal Tax Return: Claiming and Reporting Health Coverage Exemptions

**Affordable Care Act**  
Individuals and Families

...what you need to know.

Under the Affordable Care Act, you and everyone on your tax return must have qualifying [health coverage](#) throughout the year, qualify for a coverage [exemption](#), or make an [individual shared responsibility payment](#) with your tax return.

## Coverage Exemptions

You or your dependents may qualify for an exemption for any month in which you:

- Did not have access to coverage that is considered affordable.
- Were without coverage for less than three consecutive months.
- Experienced a hardship that prevented you from obtaining coverage.
- Were a member of a group explicitly exempt from the coverage requirement.

How you get an exemption depends on the type of exemption. You can obtain some exemptions only from the [Health Insurance Marketplace](#) in the area where you live while others only may be claimed on your tax return. Some exemptions may be obtained from the Marketplace or claimed on your tax return.

For those exemptions that do not require Marketplace approval, all you need to do is claim the exemption when you file your federal tax return – you do not need to call or obtain it in advance.

## Claiming and Reporting an Exemption

Complete [Form 8965](#), *Health Coverage Exemptions*, and submit it with your tax return to claim an exemption or report an exemption granted by the Marketplace. If you were granted an exemption by the Marketplace you will enter your exemption certificate number on the form.

You can electronically file Form 8965, Health Coverage Exemptions. Filing electronically is the best way to file a complete and accurate return.

To find out more about exemptions and how to obtain one, visit [IRS.gov/aca](https://www.irs.gov/aca).