

## **Sample article for organizations to use to reach customers (392 word count)**

*Post the following article on your websites and/or use in other communication vehicles to help your customers learn about individual shared responsibility payments.*

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### **What you need to know about individual shared responsibility payments**

For tax year 2018, the IRS will not consider a return complete and accurate if you do not report full-year coverage, claim a coverage exemption, or report a shared responsibility payment on the tax return. Most taxpayers have qualifying health coverage or a coverage exemption for all 12 months in the year and will check the box on the front of their tax return.

Check the box on page 1 of Form 1040 if you had qualifying health care coverage or a coverage exemption that covered all of 2018 or a combination of qualifying health care coverage and coverage exemption(s) for yourself, your spouse (if filing jointly), and anyone you can or do claim as a dependent.

If you can check the box, you don't have to file Form 8965, Health Coverage Exemptions, to claim any coverage exemptions, including the coverage exemption for household income below the filing threshold in Part II of Form 8965. If you did not have coverage and your income was below the tax filing threshold for your filing status, you qualify for a coverage exemption, and you should not make a shared responsibility payment.

For any month during the year that you or anyone on your return does not have minimum essential coverage or an exemption from the coverage requirement, you are required to make an individual shared responsibility payment when you file your tax return.

If you are responsible for the individual shared responsibility payment, you'll pay it with your tax return. You must report a shared responsibility payment on Schedule 4, Other Taxes, line 61, for each month that you, your spouse (if filing jointly), or someone else you can or do claim as a dependent didn't have qualifying health care coverage or a coverage exemption.

You only make a payment for the months you or your dependents did not have coverage or qualify for a coverage exemption.

See the instructions for Form 8965 and Schedule 4, line 61, for information about the individual shared responsibility payment.

To learn more, visit [IRS.gov/aca](https://www.irs.gov/aca) or use our [Interactive Tax Assistant](#).

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