



HCTT-2015-09: Obtaining and Claiming a Health Coverage Exemption

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Issue Number: HCTT-2015-09 Inside This Issue

Obtaining and Claiming a Health Coverage Exemption

The [Affordable Care Act](#) requires you and each member of your family to have [minimum essential coverage](#), qualify for an insurance coverage exemption, or make an individual shared responsibility payment when you file your federal income tax return.

If you meet certain criteria, you may be [exempt](#) from the requirement to have qualifying health coverage. If you are exempt, you will not have to make a shared responsibility payment when you file your 2014 federal income tax return this year. For any month that you do not qualify for a coverage exemption, you will need to have minimum essential coverage or make a shared responsibility payment.

How you get a coverage exemption depends upon the type of exemption for which you are eligible. You can obtain some exemptions only from the [Marketplace](#), while others may be claimed when you file your tax return.

You [may be exempt](#) if:

- The minimum amount you must pay for the annual premiums is more than eight percent of your

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[Taxpayer Advocate](#)
[Where to File](#)
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household income

- You have a gap in coverage that is less than three consecutive months
- You qualify for an exemption for one of several other reasons, including having a hardship that prevents you from obtaining coverage, or belonging to a group explicitly exempt from the requirement

You will claim or report coverage exemptions on [Form 8965](#), *Health Coverage Exemptions*, and attach it to Form 1040, Form 1040A, or Form 1040EZ. These forms can all be [filed electronically](#).

If you are granted a coverage exemption from the Marketplace, they will send you a notice with your unique Exemption Certificate Number or ECN. You will enter your ECN in Part I, Marketplace-Granted Coverage Exemptions for Individuals, of Form 8965 in column C. If the Marketplace hasn't processed your exemption application before you file your tax return, complete Part I of Form 8965 and enter "pending" in Column C for each person listed. If you claim the exemption on your return, you do not need an ECN from the Marketplace. With the tax filing season underway, most exemptions for 2014 are only available by claiming them on your tax return.

If your income is below your filing threshold and you are not required to file a tax return, you are eligible for an exemption and you do not have to file a tax return to claim it. If you choose to file a tax return, you will use Part II, Coverage Exemptions for Your Household Claimed on Your Return, of Form 8965 to claim a health coverage exemption.

Other IRS-granted coverage exemptions may be claimed on your tax return using Part III, Coverage Exemptions for Individuals Claimed on Your Return, of Form 8965.

For a coverage exemption that you qualify to claim on your tax return, all you need to do is file Form 8965 with your tax return – remember that you do not need to contact the IRS to obtain the exemption in advance.

Taxpayers and their tax professionals should consider filing returns electronically. Using tax preparation software is the best and simplest way to file a complete and accurate tax return as it guides individuals and tax preparers through the process and does all the math. There are a variety of electronic [filing options](#), including free [volunteer assistance](#), [IRS Free File](#) for taxpayers

who qualify, [commercial software](#), and [professional assistance](#).

For more information about the Affordable Care Act and filing your 2014 income tax return, visit [IRS.gov/aca](#).

[Back to Top](#)

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