



Facts about Health Coverage Exemptions

**Affordable Care Act
Individuals and Families**



The [individual shared responsibility provision](#) of the Health Care Law requires you and each member of your family to:

- have qualified health insurance, also called minimum essential coverage,
- have an exemption, or
- make a shared responsibility payment when filing your federal income tax return.

Many people already have qualifying health insurance coverage and don't need to do anything more than maintain that coverage.

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, although you are automatically exempt if you don't have to file a return because your income is below your filing threshold. 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
Household Income Below the Return Filing Threshold	IRS
Members of Federally-recognized Indian Tribes	Marketplace or IRS
Members of Health Care Sharing Ministries	Marketplace or IRS
Incarceration	Marketplace or IRS
Hardships	Marketplace or IRS - depending which hardship exemption you claim

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