

Affordable Care Act – Requirements for Individuals

ALL AMERICANS

IHS ELIGIBLE INDIVIDUALS

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must have **HEALTH INSURANCE COVERAGE**

Qualifying health insurance coverage includes:

- Medicaid, CHIP, Medicare, VA, TRICARE
- employer sponsored health insurance
- Marketplace health insurance
- other qualifying health coverage

- The same health insurance coverage types apply
- The IHS is not a type of coverage that meets this ACA requirement

or

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must get a **COVERAGE EXEMPTION**

You may qualify for an Exemption if:

- You are not required to file taxes
- Cost of coverage would exceed 8% of your income
- You are ineligible for Medicaid because your state did not expand eligibility
- Certain other exemptions identified on healthcare.gov

The same exemptions apply plus:

- Individuals eligible for IHS can get an exemption by:
 - claiming this exemption on IRS tax forms
 - or
 - Applying once through the Marketplace and filing the certificate # on annual IRS tax forms

Otherwise, pay PENALTY when you file your 2014 taxes