

Taxes and Health Coverage

What you need to know if you did not have health coverage last year

Through the end of 2018, the federal government required most people to have health coverage that met certain minimum standards, or pay a fee. Everyone who files taxes for calendar year 2018 must report whether or not they had health coverage on their 2018 federal tax returns. This fact sheet helps you understand what you need to know about filing taxes if you did not have health coverage last year.

The fee for not having health coverage

If you didn't have coverage last year, you may have to pay a fee unless you qualify for an exemption. You may qualify for an exemption if no affordable coverage is available to you, you have a short gap in coverage during the year, or if you meet other criteria, outlined below.

Get this information online:
targethiv.org/taxes



Exemptions from health coverage

Health coverage

- You were uninsured for less than three consecutive months of the year
- You lived in a state that didn't expand its Medicaid program but you would have qualified if it had

Affordability and income

- The lowest-priced coverage available to you would cost more than 8.05% of your household income
- Your income is below the level that requires you to file a tax return (see the table below)

How can I find out if I qualify for an exemption?

Use the HealthCare.gov online exemption tool:

healthcare.gov/exemptions-tool

2018 Filing Requirements Chart for Most Taxpayers

(Source: IRS)

IF your filing status is...	AND at the end of 2018 you were...	THEN file a return if your gross income was at least...
single	under 65	\$12,000
	65 or older	\$13,600
head of household	under 65	\$18,000
	65 or older	\$19,600
married, filing jointly*	under 65 (both spouses)	\$24,000
	65 or older (one spouse)	\$25,300
	65 or older (both spouses)	\$26,600
married, filing separately	any age	\$5
qualifying widow(er)	under 65	\$24,000
	65 or older	\$25,300

**If you didn't live with your spouse at the end of 2018 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.*

Exemptions from health coverage

Immigration status

- You are a certain type of non-citizen or not lawfully present

Hardship

- You were homeless
- You were evicted or were facing eviction or foreclosure
- You received a shut-off notice from a utility company
- You experienced domestic violence
- You experienced the death of a family member
- You filed for bankruptcy
- You had medical expenses you couldn't pay
- You experienced unexpected increases in expenses due to caring for an ill, disabled or aging family member

Incarceration

- You are incarcerated

Group membership

- You were a member of a federally recognized tribe
- You are a member of a recognized religious sect with objections to insurance

How do I apply for the exemption?

When you file your taxes, fill out **IRS Form 8965** (Health Care Exemptions) to apply for the exemption.

If you have a unique Exemption Certificate Number from the Marketplace, you can use it on **IRS Form 8965** when you file your taxes.



What you should have with you when you file taxes

Income and tax information for the tax year

1. W-2 forms from all employers
2. Unique Exemption Certificate Number or ECN if you applied for an exemption from the Marketplace
3. Information about any self-employment income
4. Unemployment compensation
5. Social Security benefits

Information for each household member

1. Social security numbers
 - * If you do not have a valid social security number, bring an Individual Taxpayer Identification Number (ITIN). This is a 9-digit number that you can request and receive from the IRS.
2. Dates of birth



Do you need help filing your taxes?

If your income is below \$55,000:

You may be able to get free help with filing your taxes through the Volunteer Income Tax Assistance (VITA) program. Learn more about the VITA program:

<http://1.usa.gov/1L1h3Hj>

If your income is below \$66,000:

The IRS also provides free tax filing software. Learn more about the software:

<http://1.usa.gov/1QATpt5>

You can also talk to your Ryan White Program case manager to find out if tax preparation services are available through their organization or another local provider.



The Access, Care, and Engagement (ACE) TA Center aims to help Ryan White HIV/AIDS Program recipients and subrecipients support their clients, especially people of color, to navigate the health care environment through enrollment in health coverage and improved health literacy. For more information, visit: www.targethiv.org/ACE

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