

EVANS & WOULFE ACCOUNTING, INC.

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Coverage Exemptions from the ACA

These Exemptions are Done as part of your Tax Return filing.

1. Your household income is too low to file a tax return.
2. The cost of coverage is unaffordable or more than 8% of your income.
3. You had a short gap in coverage.
4. You were living abroad for most of the year.
5. The cost of multiple individual employer provided coverages is more than 8% of your household income.
6. You had a gap in CHIP coverage.
7. You were a resident in a state that did not expand Medicaid.
8. Your coverage was under Medicaid, Medicare or a Tricare program.
9. Your employer coverage was on a non-calendar year, limiting your coverage start date.

These Exemption Certificates must be obtained through the Marketplace. Please go to www.healthcare.gov/fees-exemptions/apply-for-exemption/ to request an exemption.

PLEASE ALLOW 2 TO 4 WEEKS MINIMUM TO RECEIVE your exemption certificate and you must have the exemption certificate prior to filing your tax return.

1. You are a member of a health care sharing ministry.
2. You are a member of an Indian tribe.
3. You spent the year in jail.
4. You were a member of certain religious sects.
5. You were determined ineligible for Medicaid in a state that did not expand Medicaid.
6. You had coverage while in service in AmeriCorps, VISTA, or NCCC programs.
7. You became homeless.
8. You were evicted or are facing eviction.
9. You had received a shut-off notice from a utility company.
10. You experienced a natural or human-caused disaster that caused substantial damage to your property.
11. You filed for bankruptcy.
12. You had unreimbursed medical expenses in the last two years that resulted in substantial debt.
13. You had unexpected increases in the cost of caring for an ill, disabled, or aging family member.