

Exemptions to Shared Responsibility Payment

Types of Coverage Exemptions are in the Resource Guide 4012 pg H-14

These we're familiar with, some are easy:

- Household income below filing threshold
- Short coverage gap
- Medicare non-expansion state: 138% of federal poverty level 4012 pg H-21
- Member of a Native American tribe
- Member of a health care sharing ministry
- Others

Affordability Exemption

Two situations occur: Employer offers health insurance, and
 Employer does not offer health insurance

Let's look at both

Employer offers health insurance (self-only, family, or multiple self-onlys)

Let's look at the Meadows again AGI \$46,748 household income \$54,293

The Meadows did not take the offered insurance from Lois' employer \$5000 payment

The Meadow's affordability threshold is 8.05% of their income 4012 pg H-15

$0.0805 \times \$46,748 = \$3,763$ \$5000 is greater

The Meadows have an affordability exemption Code A

No Employer health insurance offer

Can the Meadows afford Marketplace insurance?

Marketplace Affordability Worksheet see 4012 pg H-17 **HANDOUT**

Need the lowest cost Bronze (Line 1) and Second lowest cost Silver (Line 10)

From YourHealthIdaho.org

Let's fill out the worksheet

Lowest cost Bronze \$1100

Second lowest cost Silver \$1183, why? Warren qualifies for CHIPs

The Meadow's eligible coverage would cost them \$3636

What's the Meadow's affordability limit? \$4371

The Meadows do not qualify for the Affordability Exemption They must pay SRP

Bogart's Spreadsheet

Is available and really works

A video is available in OneSupport that shows how to use it.

If not there, it will be soon

Make sure that you: "Read every line, and do what it says."

Hardship Exemption

Hardships exemptions granted by the Marketplace 4012 pg H-14

Listed at the bottom of the Exemptions page

To qualify for any of these you used to have to complete a Hardship Exemption Application

Show the Hardship Exemption Application from last year

Now we simply enter Code G and away we go

Draft 8965 Instructions show the Types of Coverage Exemptions

Code G is General Hardship

Hardships are currently listed at the bottom of the Exemptions table 4012 pg H-15

I'm sure that the 4012 will be updated too.

Any questions?? Ha!!