

# Requirement to Get Health Coverage

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## Intro

If you do not have health insurance or your insurance does not cover the care you need, you might have options under the federal Health Care Reform (Affordable Care Act or ACA). Read [Health Care Reform – General Info](#).

## Do I have to have health insurance?

It depends. As of January 1, 2014, the law requires most people to have “minimum essential coverage.” This requirement is also called the “individual mandate.”

In 2017, the President signed a new tax bill into law. It keeps the individual mandate (requirement to have health insurance), but repeals (cancels) the penalty for not having a minimum level of health insurance. **This did not take effect immediately.** You will still get a tax penalty if you did not have health insurance in 2017 and 2018. You will not get a tax penalty if you do not buy insurance in 2019. Until then, you must do one of these:

- 1) Provide proof of full year health coverage for yourself and your dependents.
- 2) Claim a coverage exemption.
- 3) Include a shared responsibility payment with your tax return.

If you do not do one of these to show you had health coverage in 2017 and 2018, the IRS will not accept your tax return.

You may have heard of a court decision in Texas that said the individual mandate and the

ACA were unconstitutional. The judge there has “stayed” his decision while it is appealed. This means the court decision does not go into effect while the decision is appealed to a higher court.

## What is “minimum essential coverage?”

It is the health insurance required to cover different types of medical services and pay for a certain minimum amount of your health care costs.

You already have minimum essential coverage if you have health insurance through one of these plans:

- Coverage through your job.
- Washington Apple Health (Medicaid) or Apple Health for Kids (CHIP).
- Medicare and Medicare Advantage Plans.
- Government-sponsored coverage.
- Student health coverage.
- Refugee medical assistance.
- Health programs through the Veterans Administration.
- TRICARE.
- Peace Corps Volunteer programs.
- Qualified Health Plans (QHPs) bought on Healthplanfinder or other individual or group coverage.

You may NOT have minimum essential coverage if your only health insurance is through one of these, or is limited to certain benefits:

- Coverage for vision only.
- Coverage for dental only.
- Cash “insurance” benefits, such as L&I disability cash payments.

### **What if I do not have minimum essential coverage?**

You will not have an IRS tax penalty for failing to have health insurance in 2019. You may have a penalty for not having health insurance in 2017 and 2018 **unless** an exemption applies, such as:

- You do not have to file taxes. Your income is below the tax-filing threshold.
- You do not have a lawful immigration status. You do not qualify for Medicaid or a Qualified Health Plan.
- You are in jail or prison.
- You are an enrolled member of a federally recognized Indian Tribe or are eligible for Indian health care services.
- Premiums for the lowest cost coverage available to you would cost more than 8% of your household income.
- You have certain religious objections.
- Your income is less than 138% of the Federal Poverty Level AND you lived in a state that did not offer Medicaid Expansion. (This does not apply to Washington residents.)

- A financial or other hardship keeps you from getting coverage. The Health Benefit Exchange will decide if your hardship exempts you from coverage.
- Your lapse in coverage lasted less than three months. You can use this exemption only once per calendar year.

If any of these apply, you must file for an exemption from coverage with the IRS. See [www.healthcare.gov/exemptions](http://www.healthcare.gov/exemptions). Because the tax penalty was repealed, starting with the 2019 tax year you do not need an exemption.

### **How will I know I need to get health insurance?**

Contact the Health Benefit Exchange, a state-approved organization administering many health coverage options, or go online at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org). They can

- Tell you if you must get coverage.
- Help you apply for coverage or an exemption.

### **How do I contact the Health Benefit Exchange?**

- Call them at 1-855-923-4633.
- Email them at [customersupport@wahbexchange.org](mailto:customersupport@wahbexchange.org).

### **I am required to have insurance. What happens if I do not?**

At the end of each tax year, including 2017 and 2018, the IRS checks if you were required to have health insurance. If you were, but did not have it for part or all of the year, they add a debt to your tax return for that year. This is

the “individual responsibility penalty.” The penalty will be the greater of 2.5% of your household income or \$695 for each adult uninsured household member.

If your child did not have coverage, the penalty amount is half the adult amount. There are caps on the total penalty a family can owe.

There will be no tax penalty for failing to have health insurance in 2019.

### How do I apply for coverage?

- Through Healthplanfinder online at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org).
- By phone at 1-855-923-4633.
- Using a paper application from Healthplanfinder or your local DSHS office.

If you go online, make sure you go to [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org). Similar sites are often copycat scams.

### Can I get help applying or understanding my choices?

Yes. Call an In-Person Assister (Navigator) or insurance broker. To find one, go to [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org). Click on the link for customer support to search for one in your area.

### What if I need legal help?

- **Apply online with CLEAR\*Online** - <https://nwjustice.org/get-legal-help> or
- **Call CLEAR at 1-888-201-1014**

CLEAR is Washington’s toll-free, centralized intake, advice and referral service for low-income people seeking free legal assistance with civil legal problems.

- **Outside King County:** Call 1-888-201-1014 weekdays from 9:15 a.m. until 12:15 p.m.
- **King County:** Call 211 for info and referral to an appropriate legal services provider weekdays 8:00 am – 6:00 pm. You can also call (206) 461-3200, or toll-free 1-877-211-WASH (9274). You can also get info on legal service providers in King County at [www.resourcehouse.com/win211/](http://www.resourcehouse.com/win211/).
- **Persons 60 and Over:** Seniors age 60 or over may call CLEAR\*Sr at 1-888-387-7111, regardless of income. Assets limits may apply. Seniors in King County may call 2-1-1.

Deaf, hard of hearing or speech impaired callers can call CLEAR or 211 (or toll-free 1-877-211-9274) using the relay service of their choice.

CLEAR and 211 will conference in free interpreters when needed.

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