

Beginning on January 1, 2014, all individuals and families are required to have health insurance. If they do not have the minimum essential coverage during the year—in other words, if they are uninsured or have non-qualifying coverage—they have to pay a penalty on their taxes. This is called the “shared responsibility” penalty. For calendar year 2014, the penalty is the greater of \$95 or a percentage of your income and it increases significantly in future years.

If you have experienced certain hardships during the year, it is possible to get a waiver from the insurance requirement. One category of hardship that qualifies for an exemption is “domestic violence.” Both women and their dependents are eligible to apply for the exemption. A hardship application for domestic violence must be filed within three years after the month(s) during which the hardship occurred.

If a woman gets a hardship exemption, she will not be subject to the tax penalty. But it is very important to note that she will also not have health insurance coverage. Many women will benefit from substantial help paying premiums or be qualified for Medicaid coverage in some states; they should pursue qualifying coverage through their state’s Marketplace in order to get coverage as soon as they are able.

To apply for a hardship exemption, the individual will apply through their state’s Marketplace. This is a different application process from the regular account information or from the subsidy forms.

There is a standard application that will be used by HHS for all states participating in the Federal Marketplace. State-based Marketplaces may use their own form if HHS approves it. The application must—at a minimum—be accepted in paper form filed by mail (may also be online at State discretion). The application is currently in draft form and should be finalized soon.

The application requests a Social Security number for the applicant and other basic information about the applicant’s tax status (because this is waiving the tax penalty, information about if and how the applicant will file taxes is important). The application includes a menu of hardship circumstances and needed supporting documentation. In the case of “domestic violence,” no further documentation is needed.

The application goes to either CMS or to the State Marketplace. The Marketplace must make waiver determinations promptly and without delay but there is no specific time requirement for processing them.

There is assistance available for women who need help understanding or applying for health insurance. Women can get help comparing their coverage options and can learn the types of financial assistance available that can make comprehensive coverage for themselves and their children affordable. They can also get help applying for the hardship waiver for domestic violence. To get help in English or Spanish, contact healthcare.gov or call 1-800-318-2596. For help in a language other than English, call 1-800-318-2596 and tell the customer service representative the language you need and free help will be provided. Local, confidential in-person help may also be available. Go to <https://localhealth.healthcare.gov> and type in the zipcode to see what type of in-person assistance is in your area.