



Planning to file your taxes in 2015?

Important information to know about the Affordable Care Act (ACA) and your tax return

The **individual shared responsibility** provision of the ACA Health Care Law requires you and each member of your family to either:

- have qualifying health insurance (called minimum essential coverage), **OR**
- have an exemption, **OR**
- make a shared responsibility payment when filing a federal income tax return.

What you need to know	Learn more/get help
<p>Do I have minimum essential coverage?</p> <p>Yes, if for every month of 2014 you and your family had:</p> <ul style="list-style-type: none">• employer-sponsored health care coverage or• coverage through most government-sponsored programs (Medicare, Medicaid, etc.), as well as certain other plans or• coverage obtained through a Health Insurance Marketplace (Washington Health Plan Finder).<ul style="list-style-type: none">• Form 1095 will be sent to taxpayers who obtained coverage through the Marketplace, with information about any tax credits received to pay for insurance.	<p>What if I need health care coverage?</p> <ul style="list-style-type: none">• Contact the WA Health Plan Finder at www.wahealthplanfinder.org• Call 855-WAFINDER (855-923-4633)• To find help in Pierce County to sign up for insurance, visit tpchd.org/HealthCareReform• Open enrollment ends Feb. 15, 2015.
<p>If I don't have coverage, am I eligible for an exemption?</p> <p>Maybe, if:</p> <ul style="list-style-type: none">• You are a member of certain religious sects, a federally recognized Indian tribe, or a health care sharing ministry.• You may also be eligible if you are suffering a hardship, meet certain income criteria, or are uninsured for less than 3 consecutive months of the year.	<p>How can I learn more about or apply for an exemption?</p> <ul style="list-style-type: none">• Visit www.healthplan.gov and enter the search term: "apply for an exemption." Download, fill out, and mail in the application that fits your situation. It may take 1-2 weeks for a response.• If you are eligible for the exemption, you will be sent an exemption certificate number.
<p>Will I have to make a shared responsibility payment on my 2014 tax return?</p> <p>Yes, if you or any of your dependents don't have minimum essential coverage or an exemption. For 2014 tax returns, the payment amount is the greater of:</p> <ul style="list-style-type: none">• 1% of your household income that is above your tax return filing threshold, or• \$95 per adult (\$47.50 per child), up to a family maximum of \$285.	<p>How can I get help with my taxes?</p> <ul style="list-style-type: none">• Many locations provide free tax preparation and help from late January through April 15, 2015. Call 2-1-1 after January 15th to find a location in Pierce County near you.<ul style="list-style-type: none">• Please bring your health insurance card, form 1095, or exemption certificate number with you to complete your tax return.• Or file online for free at myfreetaxes.com (for households with incomes up to \$60,000).

Visit irs.gov/aca or call **2-1-1**
for more information

