

# WHAT DOES THE HEALTH LAW MEAN FOR ME?

## 1 You are required to have health insurance.

Beginning January 1, everyone is required to have health insurance. This can be public insurance (like Medicaid or Medicare), insurance through your job, or other insurance you purchase.

## 2 If you don't have health insurance, you might be eligible for free or low-cost health insurance

Number of people on your tax return	You may be eligible for <u>help paying premiums</u> with household income of:
1	\$11,490-\$45,960
2	\$15,510-\$62,040
3	\$19,530-\$78,120
4	\$23,550-\$94,200

These are estimations. To find out if you're eligible for help:

1. Apply at [www.healthcare.gov](http://www.healthcare.gov), or
2. Contact \_\_\_\_\_ who can assist you in person at \_\_\_\_\_.

## 3 You might pay a penalty for months in 2014 that you didn't have insurance.

- There will be a penalty for every person on next year's tax return who does not have insurance. The penalty is the greater of: \$95/yr per adult (half for children) or 1% of your income up to a certain amount.
- Some people who cannot afford insurance or meet other requirements may have their penalty forgiven.