



**Department of the Treasury
Internal Revenue Service**

January 12 , 2017

Why am I getting this letter?

The law requires people to have a minimum level of health coverage, qualify for an exemption, or pay a penalty when they file their taxes. Our records show you claimed an exemption from the health coverage requirement when you filed your 2015 taxes. If you or someone in your family doesn't have health insurance or an exemption next year, you'll likely owe a penalty for 2017. We are writing to make sure you know how you can avoid this penalty by signing up for health insurance or getting an exemption.

How do I avoid the penalty next year?

If you don't have health coverage, you can avoid owing a penalty for most or all of 2017 by signing up for health insurance soon. One way to get insurance is to sign up at HealthCare.gov **before January 31, 2017**. If you already have health coverage, you won't owe a penalty as long as you stay covered. You may also be able to avoid the penalty by applying for an exemption at HealthCare.gov or by claiming an exemption on your 2017 taxes.

How much will my penalty be next year if I don't sign up?

The penalty for not having any health coverage or an exemption in 2017 will be at least \$695 per adult and \$347 per child (up to \$2,085 per family), and could be more, depending on your income.

How much does health insurance at HealthCare.gov cost?

Most people who enroll in a plan through HealthCare.gov can find plans for **\$75 a month or less** after financial help. At HealthCare.gov, you can compare plans to find one that meets your needs and budget.

How do I sign up for health insurance or get help finding a plan?

You can apply online by computer or mobile device, or you can get help in-person or by phone.

- Visit HealthCare.gov, select your state, and follow the step-by-step directions.
- Find in-person help from someone in your community at LocalHelp.HealthCare.gov.
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When is the deadline to sign up?

January 31, 2017, is the last day to enroll in a 2017 plan on HealthCare.gov.



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¿Por qué recibo esta carta?

La ley le requiere a la mayoría de las personas tener un nivel mínimo de cobertura médica, calificar para una exención o pagar una multa al presentar sus impuestos. Nuestros registros muestran que usted reclamó una exención del requisito de cobertura médica cuando presentó sus impuestos del año 2015. Si usted o alguien en su familia no tiene el seguro médico o una exención el próximo año, es probable que usted adeude una multa para 2017. Le escribimos para asegurar que usted sabe cómo puede evitar esta multa inscribiéndose a un seguro médico u obtener una exención.

¿Cómo puedo evitar la multa el próximo año?

Si usted no tiene la cobertura médica, puede evitar adeudar una multa para la mayor parte o la totalidad del año 2017 inscribiéndose cuanto antes a un seguro médico. Una manera de obtener un seguro, es inscribirse en *CuidadoDeSalud.gov* **antes del 31 de enero de 2017**. Si ya tiene la cobertura médica, usted no adeudará una multa siempre y cuando mantenga su cobertura. También es posible que evite la multa solicitando una exención en *CuidadoDeSalud.gov*, o reclamando una exención en su declaración de impuestos de 2017.

¿Cuánto será mi multa el próximo año si no me inscribo o reclamo una exención?

La multa en el año 2017 por no tener ninguna cobertura de salud o una exención, será al menos \$695 por adulto y \$347 por hijo (hasta \$2,085 por familia) y podría ser más, dependiendo de sus ingresos.

¿Cuánto cuesta el seguro médico en *CuidadoDeSalud.gov*?

La mayoría de las personas que se inscriban en un plan a través de *CuidadoDeSalud.gov*, pueden encontrar planes de **\$75 o menos al mes**, después de la ayuda financiera. En *CuidadoDeSalud.gov*, puede comparar los planes para encontrar uno que se ajuste a sus necesidades y presupuesto.

¿Cómo me inscribo a un seguro médico u obtengo ayuda para encontrar un plan?

Puede solicitar en línea por computadora o un dispositivo móvil, o puede obtener ayuda en persona o por teléfono.

- Visite *CuidadoDeSalud.gov*, seleccione su estado y siga las instrucciones paso a paso.
- Encuentre ayuda en persona de alguien en su comunidad, en *LocalHelp.HealthCare.gov*.
- Para preguntas o ayuda para inscribirse, llame al _____ (usuarios de TTY: _____)

¿Cuándo es la fecha límite para inscribirse?

El 31 de enero de 2017 es el último día para inscribirse en un plan para 2017, en *CuidadoDeSalud.gov*.



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