

What to Do if You Are Uninsured after Open Enrollment



About this
fact sheet

If you don't have health insurance now, you may still be able to get it. If you can't, there are ways that you can get basic health care services to help you stay healthy. There are also important things you need to know about the requirement to have health insurance and whether you will have to pay a penalty for being uninsured.

Applying for Coverage between Open Enrollment periods

Some People Can Get Insurance through Medicaid or CHIP

There are several groups of people who may be able to get coverage through Medicaid or the Children's Health Insurance Program (which is also called CHIP). This includes people who:

- are under age 19
- were in foster care at age 18
- are pregnant
- are a parent and have children under age 19
- have a disability or are over age 65
- are adults with low incomes in states that have expanded Medicaid

If you are in one of these groups, you can apply through the marketplace or through your state's Medicaid or CHIP agency.

Even if you think you can't get Medicaid, you should apply for it anyway. If you are denied Medicaid because your state has not expanded its Medicaid program, it means you don't have to pay a penalty for being uninsured. It also means you may be able to get financial assistance to buy a health plan in the marketplace later in the year if you qualify based on your income. If that happens, you will not have to pay a penalty for the months of the year when you were uninsured.

Medicaid and CHIP Enrollment Are Open All Year

You can apply for Medicaid at any time during the year through your state Medicaid agency or the marketplace.

Medicaid coverage is based on income and family size. The table lists income limits for Medicaid and applies only to states that have expanded Medicaid for adults. Find your family size in the table below to see if you might qualify. Children can get coverage through CHIP even if their family income is higher than the amounts listed in the table.

Number of People in Your Household	1	2	3	4	5	6
Household Income	\$16,394	\$22,108	\$27,821	\$33,534	\$39,247	\$44,960

Marketplace Enrollment Is Open When Your Life Changes

You can sign up for marketplace health insurance if you experience certain life events that give you a “special enrollment period.” If you experience one of these events, you will have 60 days from the date of the event to enroll in health insurance:

- Getting married
- Permanently moving to a new area in the state or country that offers different health plan options (must have previous coverage within 60 days of moving to be eligible)
- Losing other health coverage (for example, because you lost your job, got divorced, lost Medicaid, your COBRA ran out, your health plan was decertified, or you lost coverage under a parent’s plan)
- Gaining a dependent or becoming a dependent through birth, adoption, placement for adoption, or placement in foster care
- Becoming a citizen, a national, or a lawfully present resident
- Leaving prison, jail, or a correctional facility
- No longer qualifying for an exemption from the penalty for not having insurance
- Your income increases (to above \$11,880 for just you or \$24,300 for a family of four) to make you newly-eligible for premium tax credits. This applies only if you live in a state that has not expanded Medicaid.

Apply for Health Insurance that Starts on January 1, 2017

The next open enrollment period to apply for marketplace health insurance begins on November 1, 2016. If you do not qualify for a special enrollment period:

- You can apply for health insurance between November 1, 2016, and December 15, 2016, and you will be able to get insurance that starts on January 1, 2017.
- You can apply before November 1, 2016, and you will receive information about whether you can get financial assistance to help pay for a marketplace health plan, but you will need to wait until November 1 to choose a plan.

If You Stay Uninsured in 2016

You May Pay a Penalty on Your 2016 Tax Return—If You Cannot Get an Exemption

Most people must have health insurance, or they will pay a penalty on their federal taxes. But some people are exempt from this requirement (meaning this requirement does not apply to them).

You can get an exemption if you:

- Belong to a religious sect that is opposed to insurance
- Have a hardship (such as an unexpected increase in expenses, if buying health insurance would prevent you from paying for other necessities, or if you have other difficult circumstances)
- Your private insurance plan is cancelled and you can't afford other insurance

Call the marketplace call center at 1-800-318-2596 (TTY: 1-800-889-4325) or go online and print out an exemption form at <https://www.healthcare.gov/exemptions/>. If you get an exemption because of a financial hardship, tell the marketplace if your income or the number of people in your family increases during the year, or if you are no longer experiencing a financial hardship.

You can also apply for an exemption when you file taxes for the 2016 tax year if you:

- Would have to pay more than 8.13 percent of your household income for insurance
- Can't get health insurance because your state has not expanded Medicaid
- Went without health insurance for less than three months in a row during 2016

- Have an income that is low enough that you don't have to file taxes (even if you file to get a refund)
- Are in jail or prison after a conviction
- Are a member of a recognized health care sharing ministry
- Are eligible for services through an American Indian health care provider
- Belong to a federally recognized American Indian or Alaska Native tribe

How much is the penalty in 2016?

The amount you pay if you or your dependents do not have insurance is the higher of:

- 2.5 percent of the income your household makes above the tax filing threshold (your tax filing threshold is based on your filing status), not including Social Security income (The maximum amount you would pay depends on the cost of certain plans in the marketplace.) **OR**
- \$695 for each adult and \$347.50 for each child, up to a maximum of \$2,085 for a family

If you're insured for part of the year, you'll have to pay 1/12th of the yearly penalty for each month that you're uninsured. Any penalties you owe will be collected on your 2016 federal income tax return.

Additional Resources

Getting Health Care

If you cannot afford to buy health insurance, you can still get basic health care services at a health center to help you stay healthy.

- You can find a health center near you by calling the Health Resources and Services Administration at 877-464-4772, or by using the search tool online at http://findahealthcenter.hrsa.gov/Search_HCC.aspx.
- If you need help getting health care services that are not provided by a health center, call the Patient Advocate Foundation at 800-532-5274.

Getting Assistance with Health Care Costs

You may be able to get assistance with paying for prescription drugs and other health care services for specific conditions. If you need help with paying for prescription drugs, call NeedyMeds at 800-503-6897, or go online at <http://www.needymeds.org/index.htm>.

The complete *What You Need to Know about Health Insurance* series:

Applying for Health Insurance

Answering Questions about Your Family When Applying for Health Insurance

Answering Questions about Your Family's Income When Applying for Health Insurance

Applying for a Marketplace Plan if You Can Get Health Insurance through Your Job

What to Do if You Are Uninsured after Open Enrollment

Getting Financial Assistance

Getting Financial Assistance to Pay for Health Insurance

Deciding How Much Financial Assistance to Use to Lower Your Monthly Premiums

Will I Be Able to Get Financial Help to Pay for Health Insurance?

How Getting Financial Assistance to Pay for Health Insurance Affects Your Taxes

Getting Extra Financial Assistance to Help Pay Health Care Costs

Choosing a Health Plan

Choosing the Health Plan that's Right for You

Choosing a Health Plan You Can Afford

Understanding the Differences between Platinum, Gold, Silver, and Bronze Plans

Understanding Catastrophic Health Insurance

Buying Children's Dental Coverage through the Marketplace

Keeping and Using Health Insurance

How to Use Your Health Insurance

How to Keep Your Marketplace Health Insurance

What to Do after You Buy Health Insurance in the Marketplace

Understanding the Requirement to Have Health Insurance

Understanding the Requirement to Have Health Insurance

Understanding Minimum Essential Coverage

Reference Charts and Graphics

Income Guidelines for Getting and Using Financial Assistance for Health Insurance

Income Guidelines for Getting Extra Financial Assistance to Pay for Health Care Costs

Types of Exemptions from the Requirement to Have Health Insurance

A complete list of Families USA publications is available online at www.FamiliesUSA.org/resources/publications.

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