

Fees & exemptions

Hardship exemptions from the fee for not having health coverage

If any of the following circumstances apply to you, you may qualify for a “hardship” exemption from the penalty:

1. You were homeless
2. You were evicted in the past 6 months or were facing eviction or foreclosure
3. You received a shut-off notice from a utility company
4. You recently experienced domestic violence
5. You recently experienced the death of a close family member
6. You experienced a fire, flood, or other natural or human-caused disaster that caused substantial damage to your property
7. You filed for bankruptcy in the last 6 months
8. You had medical expenses you couldn't pay in the last 24 months that resulted in substantial debt
9. You experienced unexpected increases in necessary expenses due to caring for an ill, disabled, or aging family member
10. You expect to claim a child as a tax dependent who's been denied coverage in Medicaid and CHIP, and another person is required by court order to give medical support to the child. In this case, you don't have to pay the penalty for the child.

11. As a result of an eligibility appeals decision, you're eligible for enrollment in a qualified health plan (QHP) through the Marketplace, lower costs on your monthly premiums, or cost-sharing reductions for a time period when you weren't enrolled in a QHP through the Marketplace
12. You were determined ineligible for Medicaid because your state didn't expand eligibility for Medicaid under the Affordable Care Act
13. Your individual insurance plan was cancelled (/current-plan-changed-or-cancelled/) and you believe other Marketplace plans are unaffordable
14. You experienced another hardship in obtaining health insurance

Applying for a hardship exemption

To apply for a hardship exemption, use this [exemption form: Individuals who experience hardships \(PDF\)](http://marketplace.cms.gov/applications-and-forms/hardship-exemption.pdf) (<http://marketplace.cms.gov/applications-and-forms/hardship-exemption.pdf>) . See [instructions to help you fill out an exemption application \(PDF\)](http://marketplace.cms.gov/applications-and-forms/exemption-application-instructions.pdf) (<http://marketplace.cms.gov/applications-and-forms/exemption-application-instructions.pdf>) .

How long a hardship exemption lasts

Hardship exemptions are usually provided for the month before the hardship, the months of the hardship, and the month after the hardship. However, the Marketplace may provide the exemption for additional months after the hardship, including up to a full calendar year.

- For a hardship exemption based on affordability, the exemption will be granted for the remaining months in the coverage year.
- For people ineligible for Medicaid only because a state hasn't expanded Medicaid coverage, the hardship exemption will be granted for the whole calendar year.
- For people eligible for Indian Health Services, the hardship exemption will be granted on a continuing basis. It may be kept for future years without having to submit another application. This is true as long as there are no changes to your membership in a tribe or

eligibility for services from an Indian health care provider.

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