

- Exemptions for low income, short coverage gaps, and not being lawfully present
- If your income will be low enough that you won't be required to file taxes:
 - You don't need to apply for an exemption. This is true even if you file a return in order to get a refund of money withheld from your paycheck. You won't have to pay the fee for not being covered.
- If you have a gap in coverage of less than 3 months, or you're not lawfully present in the U.S.:
 - You don't need to apply for an exemption. This will be handled when you file your federal tax return.
- If you aren't lawfully present:
 - If you aren't **lawfully present** in the U.S., you aren't eligible to buy health coverage through the Marketplace.