

## How to apply for an exemption

**If you are applying for an exemption based on: coverage being unaffordable; membership in a health care sharing ministry; membership in a federally-recognized tribe; or being incarcerated:**

You have two options--

- You can claim these exemptions when you fill out your 2014 federal tax return, which is due in April 2015
- You can apply for the exemptions in the Health Insurance Marketplace

**Note:** If you get an exemption because coverage is unaffordable based on your expected income, you may also qualify to buy [catastrophic coverage through the Marketplace](#). This may be more affordable than your other options.

**If you're applying for an exemption based on: membership in a recognized religious sect whose members object to insurance; eligibility for services through an Indian health care provider; or one of the hardships described above:**

- You fill out an exemption application in the Marketplace

**If your income will be low enough that you will not 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 make the shared responsibility payment.

**If you have a gap in coverage of less than 3 months, or you are not lawfully present in the U.S.:**

- You don't need to apply for an exemption. This will be handled when you file your taxes.



.Still Have Questions? Call (215)355-2121

<http://www.totalbenefits.net>