

Health coverage exemptions: Forms & how to apply

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Find health coverage exemptions that may work for you

Answer a few questions to see health coverage exemptions that may apply to you. We'll tell you how to apply for each one.

Exemptions are tied to the tax year during which you didn't have health coverage, not the year you fill out the exemptions application. Below are all health coverage exemptions for the 2015 tax year. **You'll claim these exemptions with your 2015 tax return in April 2016.**

If you qualify for one of these exemptions, you don't have to [pay the fee \(/fees/\)](#) for the months of 2015 you didn't have health coverage and the exemption applies.

If you're still interested in exemptions for the 2014 tax year, [visit our 2014 exemptions page \(/2014-exemptions/\)](#).

Exemptions, forms, and how to apply

Follow the links below for exemption details, application forms, and instructions.

Income-related exemptions

- The lowest-priced coverage available to you, through either a Marketplace or job-based plan, would cost more than 8.05% of your household income. Get forms and details for the [Marketplace affordability exemption \(/exemptions-tool/#/results/2015/details/marketplace-affordability\)](#) or the [job-based affordability exemption \(/exemptions-tool/#/results/2015/details/employer-affordability\)](#).
- You don't have to file a tax return because your income is below the level that requires you to file. [Learn more about claiming this exemption if your income is below the tax filing threshold \(/exemptions-tool/#/results/2015/details/income-below-threshold\)](#).

Hardship exemptions

- Find out how to apply for a hardship exemption and get the application form (</health-coverage-exemptions/hardship-exemptions/>).

Health coverage-related exemptions

- You were uninsured for no more than 2 consecutive months of the year. [Get forms and details for the short gap exemption \(/exemptions-tool/#/results/2015/details/short-gap\)](#).
- You lived in a state that didn't expand its Medicaid program but you would have qualified if it had. [Get forms and details to claim an exemption if your state didn't expand Medicaid \(/exemptions-tool/#/results/2015/details/secretary-hardship\)](#).

Group membership exemptions

- You're a member of a [federally recognized tribe \(/glossary/federally-recognized-tribe\)](/glossary/federally-recognized-tribe) or eligible for services through an Indian Health Services provider. [Get forms and details for the Indian health coverage exemption \(/exemptions-tool/#/results/2015/details/tribal\)](#).
- You're a member of a recognized health care sharing ministry. [Get forms and details for the health care sharing ministry exemption \(/exemptions-tool/#/results/2015/details/healthcare-sharing-ministry\)](#).
- You're a member of a recognized religious sect with religious objections to insurance, including Social Security and Medicare. [Get forms and details for the religious exemption \(/exemptions-tool/#/results/2015/details/religion\)](#).

Other exemptions

- You're incarcerated (serving a term in prison or jail). [Get forms and details for the incarceration exemption \(/exemptions-tool/#/results/2015/details/incarceration\)](#).
 - You're a U.S. citizen living abroad, a certain type of non-citizen, or not lawfully present. (Learn more about the definition of "[lawfully present \(/immigrants/lawfully-present-immigrants/\)](/immigrants/lawfully-present-immigrants/).")
Get forms and details for the [U.S. citizen abroad exemption \(/exemptions-tool/#/results/2015/details/citizen-abroad\)](#) or the [non-citizen exemption \(/exemptions-tool/#/results/2015/details/resident-alien\)](#).
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