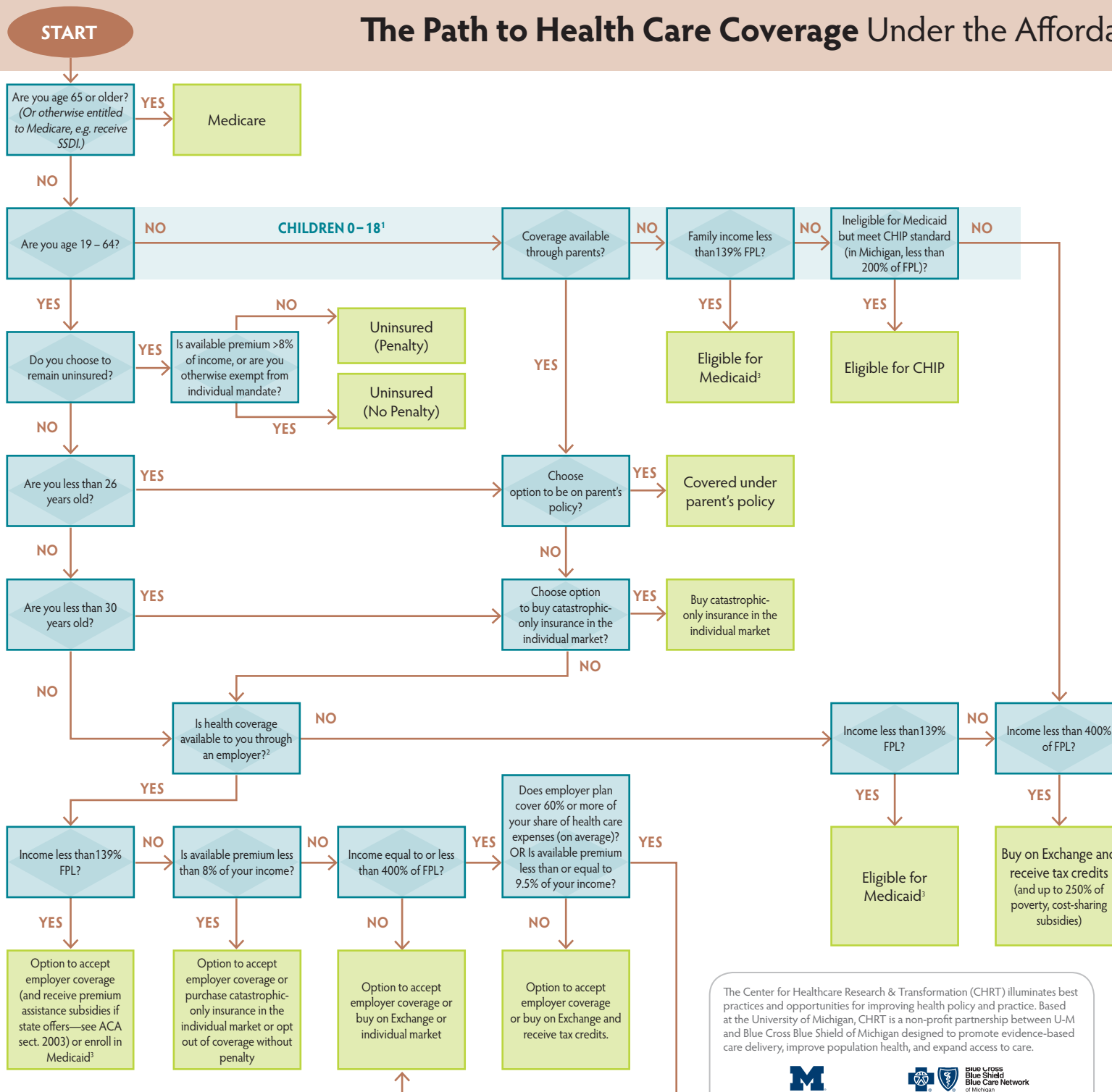


# The Path to Health Care Coverage Under the Affordable Care Act, in 2014



## Exemptions from Individual Mandate<sup>4</sup>

- Exempt from filing income tax
- Incarcerated
- Member of an Indian tribe
- Those with short coverage gaps and hardships
- Member of religious sect exempted from paying Social Security, Medicare, payroll, and self-employment taxes
- Lack access to affordable coverage (as defined in ACA Sect. 1302)
- Undocumented immigrants

## Guide to Acronyms

**CHIP**— Children's Health Insurance Program

**FPL**— Federal poverty level

**SSDI**— Social Security Disability Income

The Center for Healthcare Research & Transformation (CHRT) illuminates best practices and opportunities for improving health policy and practice. Based at the University of Michigan, CHRT is a non-profit partnership between U-M and Blue Cross Blue Shield of Michigan designed to promote evidence-based care delivery, improve population health, and expand access to care.

<sup>1</sup> Child-only plans are available for those under age 21

<sup>2</sup> Employers with over 200 full-time employees must auto-enroll employees in coverage. Employees may opt out to obtain coverage elsewhere or remain uninsured (with possible penalty).

<sup>3</sup> Legal immigrants in U.S. <5 years with incomes <139% of FPL are not eligible for Medicaid but qualify for tax credits for purchasing coverage through Exchange.

<sup>4</sup> Option to purchase catastrophic-only coverage is available for individuals who are exempt from the individual mandate due to hardship or lack of access to affordable coverage.