

# Desk Aid 61: Tax Penalties

Tax penalties for not having health insurance for more than three months:

Year	Pay the greater of -	
	Percentage of family income	Set dollar amount
2014	1%	\$95 per adult and \$47.50 per child (up to \$285 for a family)
2015	2%	\$325 per adult and \$162.50 per child (up to \$975 for a family)
2016	2.5%	\$695 per adult and \$347.50 per child (up to \$2,085 for a family)
After 2016	Increased annually by the increase to the cost-of-living	

Exemptions to the tax penalties:

- Religious objections
- American Indian
- Financial hardships
- Uninsured for less than 3 months
- Undocumented immigrant
- Incarceration

