

Not all uninsured will face fines under Affordable Care Act



By Paul Nelson

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SALT LAKE CITY — Since open enrollment has started under the Affordable Care Act, many people who couldn't afford to buy medical insurance now can. But what happens if they don't?

One of the hotly debated points of the ACA is the individual mandate. According to [MSN Money](#), a recent survey commissioned by Insure.com shows 88 percent of people surveyed know they will be required to buy some form of health insurance. But that same survey shows 16 percent of the uninsured people polled say they won't get insurance by Jan. 1.

"I think the penalties are something families are going to have to make a kitchen-table conversation about," said Jason Stevenson, Utah Health Policy Project education director.

Stevenson said people who decide not to get insurance will have to pay a fine when they file their taxes.

"The fine, in 2014, would be \$95 per adult or \$47.50 per child that is uninsured for more than three months of the year," he explained.

He said a lot of people who think they will be fined probably won't.

Do you qualify?

Stevenson said a calculator on the Kaiser Family Foundation website, kff.org, can help people find out if they qualify for exemptions or rebates.

"There is an affordability issue, too," he said. "If the premiums that you're being asked to pay are more than 8 percent of your adjusted gross income then you're exempt from the penalty."

Also, low income families near the poverty line would not be penalized. Plus, if a family's income is below a certain level, they can qualify for rebates on their coverage.

"If you're at the low end or close to 100 percent of the federal poverty level, your \$300 premium is actually going to be knocked down to, maybe \$20 a month," he said.