Noncompliance fines increase significantly under the Affordable Care Act in 2015

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Link: http://www.good4utah.com/story/d/story/noncompliance-fines-increase-significantly-under-t/66591/UFtxMBgu0ChLd8yuFhyLA

Video: http://www.clipsyndicate.com/video/play/5455347

SALT LAKE CITY (ABC 4 Utah) – Open enrollment on the Affordable Care Act website is off and running, with much better results than last year's roll out debacle.

For those that don't sign up for insurance this time around, there will be steeper fines.

In its first year more than 7,000,000 Americans, including more than 84,000 Utahns signed up for a health insurance plan under the ACA.

"The Affordable Care Act is really trying to help out people who buy their own insurance. They are self employed, they work for themselves or they've just never been able to afford their employer based insurance," said Jason Stevenson, with Utah Health Policy Project.

Some opted for the fine instead of paying for insurance in 2014.

In 2015, those who do the same will be paying even more.

The penalty jumps from $95 to $325 for adults and from $47.50 to $162.50 for children with a family maximum of $975 dollars. Up from $285 in 2014.

Or 2% of the yearly household income, which ever is higher. That is up from 1% in 2014.
Those fines are assessed on income taxes the following year.

Stevenson says there are some exceptions.

"If you are under 100% of poverty and you don’t qualify for Utah Medicaid you are not going to get fined. And there are a lot of exemptions for people who have had some hardships in their lives," said Stevenson.

We asked what you think about the fine increase on the ABC 4 Utah Facebook page.

Beth Lott Morris said: “People would love to have insurance but sometimes it is a choice between food, housing, heat, clothing and other essentials. Insurance is not and cannot be at the top of that list.”

Jon Stratton adds: “I absolutely refuse to get health care not because I am healthy and don’t need it but because my government cannot tell me that i have to carry health care.”

The fine is set to go up every year under the ACA. In 2016 it's 2.5% of income and $695 for adults. After that it will adjust to inflation.