

Insurance enrollment extended for those fined by IRS; Take Care Utah offers help

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If you didn't have health insurance for more than three months in 2014, the bad news is you may get fined when you go to file your taxes. The good news is that the federal government has created a Special Enrollment Period from March 15 to April 30 for taxpayers who meet certain qualifications to get covered for 2015 through Healthcare.gov. Otherwise, they would have to wait until the next open enrollment period in October and potentially be subject to a larger penalty next year.



For those confused by the tax requirements, Take Care Utah, an organization which offers free assistance connecting people with local insurance enrollment specialists and which is scheduled to be featured on KUTV News' investigative segment "Get Gephardt," wants to help.

Jason Stevenson, the education and communications director for Utah Health Policy Project, told The Independent that this Special Enrollment Period is for people who were affected by the tax line they are discovering this year as they do their taxes.

"You don't normally think of health insurance and taxes as being connected," Stevenson said.

However, as many are filing their taxes this year, they are finding out that they owe the greater amount of either a total family penalty of \$95 per adult and \$47.50 per child—with a maximum family penalty of \$285—or 1 percent of their yearly family income above the tax filing threshold. Stevenson said there had been some confusion over this last part.

"It's not 1 percent of your Adjusted Gross Income, or AGI," Stevenson said. "It's 1 percent of your income *above* the filing threshold, which is about \$10,000 for an individual."

While these figures may not be too hard to swallow for some, Stevenson said it's important that taxpayers remember that for those still not covered in 2015, those numbers will be

jumping to \$325 per adult and \$162.50 per child—with a maximum of \$975—or 2 percent of the yearly family income. In 2016, those numbers will more than double.

Stevenson said that not everyone who thinks they're going to get fined simply because they didn't have insurance in 2014 will actually be fined. Similar to traditional tax filing, certain exemptions may apply, but for those who find out they are facing a penalty, the Special Enrollment Period is only open to certain individuals.

To qualify for the Special Enrollment Period, the taxpayer must be able to claim that they owe the fine for not having

coverage in 2014. In addition, they may not be currently enrolled in coverage through Healthcare.gov as a result of the previous enrollment period which ended on Feb. 15, 2015. Finally, they must claim that they first became aware that they would owe money for not being insured after the enrollment period ended in February and when they sat down to do their taxes.

For those interested in knowing more about their options or with questions about getting enrolled, the first choice is to navigate the Healthcare.gov website, either to apply for coverage or see plans and pricing. However, if someone is looking for free in-person assistance as opposed to FAQ sections, this is where Take Care Utah enters the picture.

As a partnership between the Association for Utah Community Health, the Utah Health Policy Project, and the United Way 2-1-1, Take Care Utah has over 120 trained "navigators" and application counselors across the state. Over the past two years, they have helped over 180,000 Utahns better understand their new insurance options.

In southern Utah, there are seven certified application counselors offering free assistance. For all seven, an appointment is required. In St. George, three counselors are available at Family Healthcare, located at 25 N. 100 E., Ste. 102, (435) 879-5114. In Enterprise, two counselors are available at Enterprise Valley Medical Center, located at 223 S. 200 E., (435) 878-2281. Finally, in Cedar City, two counselors are available at Family Healthcare, located at 66 W. Harding Ave., (435) 867-2754.

For those living outside those areas, they can locate their nearest Take Care Utah assistor by going to www.takecareutah.org or by calling 2-1-1 from anywhere in the state.



