# Utahns Can Avoid Health Care Fines Through Special Enrollment

SALT LAKE CITY – A special enrollment period is underway that can help people in Utah and around the U.S. avoid fines for not having health insurance.

Randal Serr is director of the nonprofit group Take Care Utah, which helps enroll people in health insurance plans through the Affordable Care Act.

He says people who didn't get health insurance last year face penalties of $95 per adult and half that amount for each child. And he says the fines will go up each year.



"So by year three it would be $695 per adult and $347.50 per child, 2.5 of your income – whichever is higher," he explains.

Serr estimates there are tens of thousands of people in Utah who don't have health insurance and may be facing the fines. He says the tax penalties start out smaller as a sort of gentle reminder that having health insurance is now a legal requirement.

The special enrollment period started March 15 and ends April 30.

Serr adds that having health insurance can help provide peace of mind against medical bills that can cause financial devastation.

"If somebody comes down with some serious illness, or a disease, or some sort of unexpected drama, then they'll have access to care and they won't go bankrupt, or they won't risk going bankrupt," he points out

Serr says in Utah, nine out of 10 people who get health coverage through the Affordable Care Act qualify for a premium subsidy.

According to the U.S. Department of Health and Human Services, more than 11 million Americans selected plans or were automatically re-enrolled during the three-month open-enrollment period that ended last month.