

Exceptions to the Health Insurance Mandate

Most people in the U.S. are required to have health insurance or pay a tax penalty beginning in 2014. People who qualify for an exemption don't have to pay the penalty.

There are many exemptions from the penalty, including exemptions for people who can't afford insurance and for some people because of their immigration status – make sure you explore all exemptions that may apply to you.

People, who can't get health insurance through the Oregon Health Plan or a subsidy for private insurance because of immigration status, do NOT have to pay the penalty for not having insurance when they file taxes. To avoid paying the penalty for not having health insurance because of immigration status, people must claim Exemption "C" on IRS form 8965 when they do their taxes.

People who are told to pay the health care penalty, and that they can't claim Exemption "C" should seek help.



For free tax preparation help, go to www.cashoregon.org and locate the free site closest to you, or call 211 for a referral to your local free tax preparation service.

If you think you shouldn't have to pay the health care penalty, but you are told you must, contact:

**The Oregon Law Center
at 503-473-8321 or 1-800 898-5594
or
Catholic Charities
Low Income Tax Payer Clinic at
503-489-6845**