



Affordable Care Act!



Do you know about the **Individual Shared Responsibility** Payment
(Penalty) for being **Uninsured**?

2014 fee is \$95 OR 1% of your yearly income per Adult and \$47.50 per Child.

2015 Fee is \$395 OR 2% of your yearly income.

2016 fee is \$695 OR 2.5% of your yearly income.

Find out if you qualify for an [Exemption](#) or a [Hardship](#) to avoid the fee!

Exemptions: Your annual income does not require you to file Taxes, lowest available premium price is more than 8% of your household income, you've been uninsured for less than 3 months of the year, not lawfully present in the U.S., Member of recognized health care sharing ministry or member of a recognized Tribe *+more*.

Hardships: Homeless, Filed Bankruptcy in the last 6 months, evicted in the last 6 months or facing foreclosure, received a shut off notice from a utility company, you had medical expenses you could not pay in the last 24 months *+more*.

Call PCAP to have a Certified Application Counselor or Navigator help you apply for coverage.



Monday – Friday 8am-5pm

PCAP Main Office • 694-0418

Southern Arizona Cares • 1-800-377-3536

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