



Exemptions Generally

Overview

We've received inquiries from navigators whose clients are seeking exemptions from the individual shared responsibility mandate. This memorandum provides information about exemptions generally. For case-specific inquiries regarding exemptions due to MNSure error, navigators can call the Assister Resource Center (ARC). Consumers should call the MNSure Contact Center.

Background

At this time, exemption determinations for Minnesota residents are either being made by the United States Department of Health and Human Services (HHS) or the Internal Revenue Service (IRS). A lot more information is available for consumers on their respective websites: <https://www.healthcare.gov/fees-exemptions/exemptions-from-the-fee/>; <http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions>. Specifically, Healthcare.gov has an interactive tool for individuals to determine which exemptions may apply to them, which is available at the following link: <https://www.healthcare.gov/exemptions-tool/#/>. Otherwise, consumers can call the Health Insurance Marketplace Help Center at 1-800-318-2596.

Furthermore, MNSure has general information available on its website at: <http://www.mnsure.org/individual-family/mandate/fines-exemptions.jsp>. This information includes a general list of available exemptions; information on the exemption for unaffordable coverage through MNSure; how to apply for an exemption; and how to look up 2014 and 2015 plan costs, which is required for some exemption applications.

MNSure is not authorized to provide any legal or tax advice to consumers. Nevertheless, MNSure understands that for consumers who believe that their enrollment was impacted by a MNSure error, there are two possible resolution paths to choose from, depending on their individual circumstances: promptly filing IRS Form 8965 with their 2014 income taxes, or applying through Healthcare.gov (HHS) for a hardship exemption. Again, please call the ARC with case-specific inquiries. Consumers should call the MNSure Contact Center.