

Ways to reduce your penalty and get affordable insurance.

You may be able to reduce your penalty for the 2017 tax year if you:

- ✔ Qualify now for the new **\$0 or \$20 Essential Plan**
- ✔ Experience certain life events that allow you to enroll mid-year
 - Being pregnant or having a baby
 - Getting married or divorced
 - Moving out of your coverage area
 - Others (call for more information)

In most cases, you must enroll within 60 days.

Enrollment is available year-round for the Essential Plan, Medicaid and Child Health Plus. We can help determine if you qualify.

The Essential Plan is only available through the New York State of Health Marketplace.



Questions? We're here to help.

However you prefer to get answers or enroll, we make it easy for you.



Call
1-888-241-2093



Visit
ChooseExcellus.com/TaxTips



Meet with a
Marketplace Facilitated Enroller



nystateofhealth.ny.gov

1-855-355-5777 | TTY: 1-800-662-1220

Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, origin, age, disability, or sex.

Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros.

注意：如果您说中文，我们可为您提供免费的语言协助。请参见随附的文件以获取我们的联系方式。

Excellus  

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HELPFUL HEALTH INSURANCE TAX PENALTY TIPS

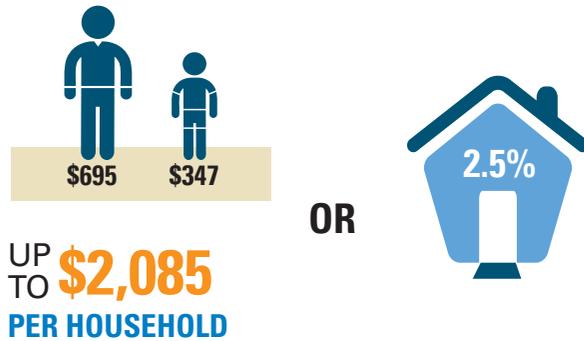


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**LIVE
FEARLESS**

Going without health insurance is costly.

The 2017 tax year penalty for those without insurance is at least \$695 per adult and \$347 per child (up to a maximum of at least \$2,085), or 2.5% of your household income, whichever is higher.



If you have health coverage for part of the year, you'll pay 1/12 of the annual penalty for each month that you are uninsured. But you won't owe a penalty if you are uninsured for less than three months in a row.



You can reduce your 2017 tax penalty if you qualify to enroll in the Essential Plan now for coverage for the rest of the year.

Why pay a penalty if you could get a subsidy instead?

Up to 75% of people who apply for financial assistance on the New York State of Health receive it.



Family Size	Annual Income Eligibility for	
	Essential Plan*	Tax Credits
1 person	up to \$23,760	\$23,761 - \$47,520
2 people	up to \$32,040	\$32,041 - \$64,080
3 people	up to \$40,320	\$40,321 - \$80,640
4 people	up to \$48,600	\$48,601 - \$97,200
5 people	up to \$56,880	\$56,881 - \$113,760
6 people	up to \$65,160	\$65,161 - \$130,320

*Must not qualify for Medicaid or Child Health Plus and not have access to affordable employer coverage.

If you are insured and receiving assistance, the amount of aid is based on your income for the coming year that you estimated when you enrolled, along with the number of people in your household.

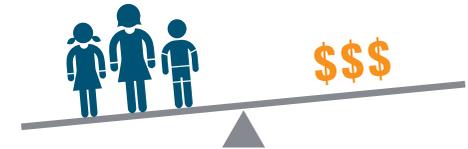


You should always report any changes to your household size or income to New York State in order to avoid income tax surprises.

Getting a raise or a higher paying job could result in unpleasant surprises at tax time. When you file your taxes next year, you may be required to "pay back" assistance that you received based on your prior income.



A reduction in your household size could also reduce your financial assistance.



A pay cut (or an increase in your household size) could qualify you to receive more financial assistance, or, depending on the size of the pay cut, could qualify you for Medicaid.

