

# Facts about **Making a shared responsibility payment**



**Affordable Care Act**  
Individuals and Families

... what you need to know.

## About the individual shared responsibility payment

The [individual shared responsibility provision](#) of the health care law requires you and each member of your family to have qualifying health care coverage also known as [minimum essential coverage](#), qualify for an [exemption](#), or make an individual shared responsibility payment when filing your federal income tax return.

Most people have minimum essential coverage and will simply need to check a box on their tax return. Others will qualify for a health coverage exemption. Information about minimum essential coverage and exemptions is available on [IRS.gov/aca](http://IRS.gov/aca).

## Making a payment

If you or any of your dependents do not have qualifying coverage and do not qualify for an exemption, you will need to make an individual shared responsibility payment with your return. You will make the payment when you file your 2014 federal income tax return in 2015.

## Amount of the payment

In general, the payment amount is either a percentage of your household income or a flat dollar amount, whichever is greater. You will owe 1/12th of the annual payment for each month you or your dependents do not have qualifying coverage and are not exempt. The annual payment amount for 2014 is the greater of:

- 1 percent of your household income that is above the tax return filing threshold for your filing status, such as married filing jointly or single, or
- Your family's flat dollar amount, which is \$95 per adult and \$47.50 per child under 18, limited to a maximum of \$285.

The individual shared responsibility payment is capped at the national average premium for bronze level health plans available through the Marketplace in 2014. For 2014, the annual national average premium for bronze level health plans available through the Marketplace is \$2,448 per individual, which equals \$204 per month, but \$12,240 for a family with five or more members, which equals \$1,020 per month.

## Future years

In 2015, the income percentage increases to 2 percent of household income and the flat dollar amount increases to \$325 per adult and \$162.50 per child under 18. In 2016, these figures increase to 2.5 percent of household income and \$695 per adult and \$347.50 per child under 18. After 2016, the flat dollar amount may increase with inflation.

For more information about the [individual shared responsibility provision](#), visit [IRS.gov/aca](http://IRS.gov/aca).