

Hardship exemptions, forms & how to apply

<https://www.healthcare.gov/health-coverage-exemptions/hardship-exemptions/>

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Hardships are financial situations and other circumstances that keep you from getting health insurance. If you qualify for a hardship exemption, you don't have to pay a fee for the months you were uncovered.

2018 hardship exemptions

- Starting with plan year 2018 (for which you'll file taxes in April 2019), you don't have to fill out an application to get a hardship exemption. You can claim the exemption, without having to submit documentation about the hardship, on your 2018 federal tax return.
- If you'd prefer to complete an application and submit documentation for a 2018 hardship exemption (or are applying for a 2016 or 2017 hardship exemption), you may follow the instructions below.

Need a 2018 hardship exemption form?

Get [instructions for downloading the hardship exemption form](#), and a link to the form itself.

Hardship exemptions

Following are all hardship exemptions, with links to details, forms, and instructions.

1. You [were homeless](#)
2. You were evicted or [were facing eviction or foreclosure](#)
3. You [received a shut-off notice from a utility company](#)
4. You [experienced domestic violence](#)
5. You [experienced the death of a family member](#)
6. You [experienced a fire, flood, or other natural or human-caused disaster](#) that caused substantial damage to your property
7. You [filed for bankruptcy](#)
8. You had [medical expenses you couldn't pay](#) that resulted in substantial debt

9. You experienced [unexpected increases in necessary expenses due to caring for an ill, disabled, or aging family member](#)
10. You [claim a child as a tax dependent who's been denied coverage for Medicaid and CHIP](#) for 2017, and another person is required by court order to give medical support to the child. In this case you don't have to pay the penalty for the child.
11. As a [result of an eligibility appeals decision](#), you're eligible for enrollment in a qualified health plan (QHP) through the Marketplace, lower costs on your monthly premiums, or cost-sharing reductions for a time period when you weren't enrolled in a QHP through the Marketplace in 2017
12. You were determined [ineligible for Medicaid because your state didn't expand eligibility for Medicaid in 2018](#) under the Affordable Care Act
13. The exemption for "grandfathered" individual insurance plans is no longer available for 2017 and later
14. You had another hardship. If you experienced another hardship obtaining health insurance, [use this form to describe your hardship and apply for an exemption](#).

2019 hardship exemptions

- Starting with the 2019 plan year (for which you'll file taxes in April 2020), the penalty no longer applies. (The fee is sometimes called the "Shared Responsibility Payment" or "mandate.") If you don't have coverage during 2019, you don't need an exemption in order to avoid the penalty.
- If you are 30 or older and want to buy a Catastrophic health plan, you must apply for a hardship exemption to qualify. [Learn about hardship exemptions and Catastrophic plans for 2019](#).

Details about hardship exemptions

How long hardship exemptions last

Exemptions if you're unemployed