

How the Affordable Care Act Affects You

Are You Offered Health Insurance Through Your Employer?

 **YES**



 **NO**

does your health plan
cover at least
60% of your health
expense?

is your household income
less than or equal to
100% FPL*

 **YES**

 **NO**

 **YES**

 **NO**

do you pay
>9.86% of your
income
for the employee-only
premium in your health plan?

does your household income
fall within the range of
100-400% FPL*

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fall within the range of
100-400% FPL*



**Employer or
Marketplace**
*You can choose coverage on
the employer sponsored plan
or buy **unsubsidized** insurance
through the marketplace*

**Employer or
Marketplace**
*You can choose coverage on the
employer sponsored plan or buy
insurance through the Marketplace
and be eligible for a tax credit*

Medicaid
*Your family may qualify
for Medicaid*

Marketplace
*Your family's income
qualifies for a premium
tax credit*

Marketplace
*Guaranteed access, but
without subsidy*

*2019 Federal Poverty Level (FPL)

 \$12,140 \$48,560 (400%)	 \$16,460 \$65,840 (400%)	 \$20,780 \$83,120 (400%)	 \$25,100 \$100,400 (400%)
 \$29,420 \$117,680 (400%)	 \$33,740 \$134,960 (400%)	 \$38,060 \$152,240 (400%)	 \$42,380 \$169,520 (400%)

**Penalties for No Coverage

2017/2018

The penalty for 2017/2018 will remain at 2.5% of household income, or \$695 per adult*, whichever is the greater amount.
*The flat fee will be adjusted for inflation.

2019

The penalty for 2019 is \$0.

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