

HEALTH INSURANCE MARKETPLACE®¹ HARDSHIP AND AFFORDABILITY EXEMPTIONS

The following are circumstances that affect consumers' ability to purchase health insurance coverage and qualify them for a hardship exemption for the purpose of obtaining catastrophic coverage.

1. Becomes homeless
2. Has been evicted, or is facing eviction or foreclosure
3. Has received a shut-off notice from a gas, water, or electric company
4. Recently experienced domestic violence
5. Recently experienced the death of a close family member
6. Recently experienced a fire, flood, or other natural or human-caused disaster resulting in substantial damage to individual property
7. Filed for bankruptcy
8. Incurred medical expenses that resulted in substantial debt
9. Experienced unexpected increases in necessary expenses due to caring for an ill, disabled, or aging family member
10. Expects to claim a child as a tax dependent who has been denied coverage in Medicaid and the Children's Health Insurance Program, and another person is required by court order to give medical support to the child
11. As a result of an eligibility appeals decision, is determined eligible for enrollment in a qualified health plan (QHP) through the Marketplace, advance payments of the premium tax credit, and/or cost-sharing reductions for a period of time during which he or she was not enrolled in a QHP through a Marketplace
12. Was determined ineligible for Medicaid because his or her state did not expand eligibility for Medicaid under the Patient Protection and Affordable Care Act
13. Experiences some other hardship in obtaining health insurance; Examples of other hardship circumstances that consumers may experience include:
 - The individual lives in a service area where there are no Marketplace QHPs available for the applicable plan year.
 - The individual lives in a service area where there is only one issuer offering Marketplace QHP coverage for the applicable plan year and the person can show that the resulting lack of choice has precluded him or her from obtaining coverage under a QHP.
 - The individual has a hardship in obtaining health insurance because he or she lives in a service area where all affordable Marketplace QHPs offered for the applicable plan year provide coverage of abortions, contrary to the individual's beliefs and the absence of any affordable plan without such coverage causes a hardship in obtaining health insurance.

To qualify for an affordability exemption to purchase a catastrophic plan, the lowest priced coverage available to the consumer would cost more than 8.24% of the consumer's household income (for the 2020 taxable year).

¹ When used in this document, the term "Health Insurance Marketplace®" or "Marketplace" refers to Federally-facilitated Marketplaces (FFMs), including FFMs where states perform plan management functions and also refers to State-based Marketplaces on the Federal Platform (SBM-FPs).