



Pay for health insurance in 2008? Or pay the penalty?

Under the new health insurance laws, many people must have health insurance or pay the state a penalty. If the state says you can afford health insurance (based on their guide), you may only be without it for 63 days during the year or you pay a penalty. If you were uninsured on January 1, 2008, your 63 days is up on March 4.

Find out if you need to get insurance. You may not if:

- You don't want insurance because of sincerely held religious beliefs
- You face particular financial hardships that make it impossible to buy health insurance (go to http://www.compartners.org/pdf/news/2-7-2008_hardship.pdf) to see some situations that qualify)
- Available health insurance is "unaffordable" for you according to the state

If you don't think you need to get insurance, you can use your 2009 tax return to tell the state why you didn't. Form Schedule HC has boxes to check to start an appeal if you don't feel you should pay the penalty.

Check and see what the state says you should be able to afford.

- Go to www.mahealthconnector.org and use their affordability tool.

If you need to buy insurance, do it now. The longer you wait to sign up, the larger the penalty will be. It can sometimes take over a month to complete the enrollment process. Each day you are not enrolled, even if you've done everything correctly, may be counted against your 63 days.

The amount of a penalty will depend on your age and income; some people will have to pay over \$900 for 2008. While this penalty may seem less than the cost of an insurance plan, **it is important to remember:**

- With health insurance you can get the health care you need, when you need it.
- If you can afford insurance but do not buy it, services like free care will no longer be open to you.

For more information about insurance plans, visit www.mahealthconnector.org

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