

Special enrollment period allows people to get health insurance, avoid fines

People without health insurance in 2014 and who are now subject to a tax fine may still be able to get coverage for 2015 and avoid fines during a special enrollment period (SEP), underway now until midnight on April 30.

The Centers for Medicare & Medicaid Services (CMS) has established a special enrollment period to allow people who are subject to a tax fine when they file their 2014 taxes to enroll in a Marketplace plan before midnight on April 30 to avoid a fine for being uninsured in 2015.

The tax preparation season is revealing that many people who did not have health insurance last year were not aware they would need to pay a tax fine when they filed their 2014 taxes. By the time people file their taxes and find out they owe a fine for being uninsured in 2014, and may owe another for being uninsured in 2015, they can't remedy the situation because the regular enrollment period has closed.

To avoid causing financial hardship and leaving people exposed to medical debt, CMS established the new SEP for consumers who meet these criteria:

1. Currently not enrolled in coverage through the Marketplace for 2015.
2. Paid, or will have to pay, a tax fine.
3. First became aware of the Shared Responsibility Payment (tax fine) after the end of open enrollment (February 15, 2015) in connection with preparing their 2014 taxes.

There are some exemptions to the requirement for health care insurance; people qualifying for those are not responsible for the fine. Exemptions can be granted for income status, place of residence in 2014, life and economic hardships, tribal membership, and other situations. Consumers can check if they may be eligible for an exemption at the Healthcare.gov website at this link: <https://www.healthcare.gov/exemptions-tool/#/>.

While an exemption relieves people from paying the tax penalty, consumers who qualify for an exemption will not be able to enroll for 2015 coverage under the current tax-related SEP.

For some people, traditional SEPs may be another option to enroll outside the Open Enrollment Period. Those include a change in household--such as a marriage or birth--a move outside a plan's coverage area, loss of coverage through a divorce or job, loss of BadgerCare Plus, gaining citizenship and several other situations.

Information about in-person enrollment assistance in the La Crosse area can be found at: <http://www.lacrossecounty.org/humanservices/aca/>.

