

**Sent:** Monday, January 06, 2014  
**Subject:** FW: ACA and DV exemption

Hi all,

We have started to get a few questions regarding the Affordable Care Act implementation both from coalitions and from local programs. In particular, local programs are beginning to express anxiety that many of their clients will be required to purchase health insurance but are unable to afford it. We wanted to share some information with you all that might be helpful – and please feel free to share this with your programs.

Starting in 2014, most people must have health coverage or pay a fee (the “individual shared responsibility payment”). You can get an exemption in certain cases. For general information on exemptions, you can read more [on the healthcare website](#) and [on the IRS website](#). Below we have clarified a few important issues that we’ve heard come up.

First, if a person’s income is below the tax filing threshold, they are not required to purchase coverage. As these individuals do not have to file a federal income tax return, they will also be exempt from the “shared responsibility payment” if they do not have insurance even without applying for an exemption.

Second, there are a number of hardship exemptions available that can exempt someone from having to buy insurance or make the shared responsibility payment. **One of the hardship categories is having “recently experienced domestic violence.”** The hardship exemption application recently went live (and is available [here](#)). It appears relatively straightforward – and importantly, for the DV category, it requires no documentation of victimization, just a brief statement of why the person is seeking the exemption. At this point, we do not know what the exact process will be for reviewing the applications and granting exemptions, but advocates should inform their clients of the option to apply for an exemption if they do not believe they are in a position to purchase health insurance.

Also, here is a link to the [recording of the webinar](#) on the ACA that we hosted in November.

As we learn more about this and other aspects of ACA implementation, we’ll be sure to keep you updated. In the meantime, please let us know if you have any questions!

Thanks,  
Shaina

**Shaina Goodman, JD, MSW**

Public Policy Attorney  
1400 16<sup>th</sup> Street NW, Suite 330  
Washington, DC 20036  
202.543.5566 x105  
[sgoodman@nnedv.org](mailto:sgoodman@nnedv.org)  
[www.nnedv.org](http://www.nnedv.org)



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