

No Health Insurance?

Get insurance or risk paying a penalty!

The penalty for not having health insurance goes up in 2015 – a lot!

How much? For 2015, the penalty is \$325 per adult plus \$162.50 per child (up to \$975 total) OR 2% of your household income above the tax filing threshold – **whichever is more.**

Examples of 2015 Penalty for Not Having Insurance All Year			
Single Person		Married Couple with 2 Children	
Yearly Income	Penalty Amount	Yearly Income	Penalty Amount
\$ 10,000	0	\$ 20,000	0
\$ 15,000	\$ 325.00	\$ 40,000	\$ 975.00
\$ 20,000	\$ 325.00	\$ 80,000	\$ 1,188.00
\$ 30,000	\$ 394.00	\$ 120,000	\$ 1,988.00
\$ 40,000	\$ 594.00	\$ 200,000	\$ 3,588.00
\$ 50,000	\$ 794.00	\$ 500,000	\$ 9,588.00
\$ 150,000	\$2,484 (Cost of national average of bronze premiums)	\$ 750,000	\$9,936 (Cost of national average of bronze premiums for 4 people)
\$ 255,000	\$2,484 (Cost of national average of bronze premiums)	\$ 1,000,000	\$9,936 (Cost of national average of bronze premiums for 4 people)

Act now! You have until **February 15** to apply for health insurance from Vermont Health Connect.

**Call 855-899-9600 or visit
vermonthealthconnect.gov
to apply today!**

Information provided by



Office of the Health Care Advocate
1.800.917.7787
www.vtlawhelp.org/health