October 31, 2016

**Obamacare's 9 Exemptions & 14 Hardship Waivers**

Open enrollment begins tomorrow. This year’s penalty for being uninsured is $695 or 2.5 percent of the part of your household income that is above the yearly tax filing threshold -- whichever is greater.

The maximum 2016 penalty is $2,676 for individuals and $13,380 for families. Interestingly, Obamacare architect Jonathan Gruber says penalties should be larger to force people to buy insurance. Bad idea. For those who can’t afford insurance next year or the penalty this year, find an exemption before tax time. There are nine to pick from, including health sharing, and 14 hardship waivers.


“Will you owe a penalty under Obamacare?” Maggie Mahar, Healthinsurance.org, October 11, 2016.


Presented daily by Twila Brase, President, Citizens’ Council for Health Freedom.