



Citizens' Council for Health Freedom

Health Freedom Minute

December 11, 2017

Pick an Affordability Exemption

The ACA has 14 hardship exemptions to the individual mandate. Two relate to affordability. Listen carefully and get out your calculator.

If you buy your own coverage, it is considered *unaffordable* if it costs more than 8.05 percent of your household income. You can apply for an exemption.

However, if your coverage is from your employer, and if your cost for a self-only plan does not exceed 9.56 percent of your income, the employer has offered you affordable coverage and cannot be penalized. But since the cost is more than 8.05 percent of your income, it's still considered unaffordable for you and you can apply for an exemption.

["ACA Affordability Percentages Will Decrease for 2018."](#) Lovitt & Touché, May 26, 2017.

["Don't Overlook 2018 Change in 'Affordability' Safe Harbor Percentage."](#) Stephen Miller, CEBS, Society for Human Resource Management (SHRM), June 9, 2018.

["Download the health coverage exemption form."](#) Healthcare.gov, accessed November 29, 2017.

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

*The Health Freedom Minute is now heard in 47 states:
Mornings M-Th at AM1280 (The Patriot) in MN and 91.5 AM WHKC (FreedomFM) in OH,
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