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The fee for not having health insurance

If you don't have health insurance: How much you'll pay

If you can afford health insurance but choose not to buy it, you may pay a fee called the individual shared responsibility payment. (The fee is sometimes called the "penalty," "fine," or "individual mandate.")

- You owe the fee for any month you, your spouse, or your tax dependents don't have [qualifying health coverage \(/glossary/qualifying-health-coverage\)](/glossary/qualifying-health-coverage) (sometimes called "minimum essential coverage"). [See all insurance types that qualify \(/fees/plans-that-count-as-coverage/\)](/fees/plans-that-count-as-coverage/).
- You pay the fee when you file your federal tax return for the year you don't have coverage.
- In some cases, you may qualify for a health coverage exemption from the requirement to have insurance. If you qualify, you won't have to pay the fee. [Learn about health coverage exemptions \(https://www.healthcare.gov/exemptions-tool/#/\)](https://www.healthcare.gov/exemptions-tool/#/).

The 2017 fee for not having health insurance

- For the 2017 plan year, the fee is calculated 2 different ways – as a percentage of your household income, and per person. **You'll pay whichever is higher.**
- The penalty rises yearly with inflation.

Percentage of income

- 2.5% of household income
- **Maximum:** Total yearly premium for the national average price of a Bronze plan sold through the Marketplace

Per person

- \$695 per adult
- \$347.50 per child under 18
- **Maximum:** \$2,085

Paying the fee

- Using the percentage method, only the part of your household income that's above the yearly tax filing requirement (</glossary/tax-filing-requirement>) is counted.
- Using the per-person method, you pay only for people in your household who don't have insurance coverage.
- If you have coverage for part of the year, the fee is 1/12 of the annual amount for each month you (or your tax dependents) don't have coverage. If you're uncovered only 1 or 2 months, you don't have to pay the fee at all. Learn about the "short gap" exemption (<https://www.healthcare.gov/exemptions-tool/#/results/2016/details/short-gap>).
- You pay the fee when you file your federal tax return for the year you don't have coverage.

Estimating your fee

Use this IRS tool to estimate your individual responsibility payment (<https://taxpayeradvocate.irs.gov/estimator/isrp>).

More answers: The penalty for not having health insurance

- [If I'm unemployed, do I have to pay the fee?](#)
- [What happens if I don't pay the fee?](#)

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