

Individual Coverage Mandate*

The Individual Mandate is the unofficial name for the requirement to obtain coverage under the Affordable Care Act (ACA). That requirement is part of the Affordable Care Act's Shared Responsibility Provision. The fee in this provision is officially called an Individual Shared Responsibility Payment. See [Title I, Subtitle F-Shared Responsibility for Health Care](#).

The ACA individual mandate requires that most Americans obtain health insurance by 2014 or pay a tax penalty. The individual mandate went into effect at the beginning of January 2014 and continues each year. The penalty for not having coverage was reduced to \$0 effective January 1, 2018.

The Individual Mandate itself was not eliminated; therefore, at this time you must either obtain minimum essential coverage during open enrollment and maintain it throughout the year or get an [exemption](#).

If you miss the deadline for "Marketplace" open enrollment, you'll have to wait until the marketplace opens again to get covered unless you qualify for a [special enrollment period](#).

Minimum essential coverage must be obtained during that type of plan's [Open Enrollment Period](#). For private individual and family coverage, that is typically November 15 - February 15 each year. Those dates are subject to change; therefore, it is imperative that you visit www.healthcare.gov to obtain the most up to date information.

[Short term plans](#) and other non-compliant plans purchased outside of [open enrollment](#) may not comply with the ACA individual mandate! In most cases, you can only obtain private insurance that counts as minimum essential coverage during each year's open enrollment because insurers are unofficially adopting marketplace enrollment periods.

To comply with the mandate, you'll need to not only [Obtain Coverage](#), but also to maintain it throughout the year unless you qualify for an [exemption](#). Some exemptions only last a few months, others last for the full calendar year.

Additional information is available at:

<http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision>

THIS DOCUMENT IS PROVIDED AS SUMMARY INFORMATION ONLY. BECAUSE THE AFFORDABLE CARE ACT IS A DYNAMIC LEGISLATION IT IS CHANGING CONTINUOUSLY. REFER TO HEALTHCARE.GOV FOR THE MOST UP TO DATE INFORMATION AND REQUIREMENTS.