



# Are you Low-Income and Uninsured?

## KNOW YOUR RIGHTS

### Health Insurance Requirement

The Affordable Care Act (ACA or Obamacare) requires everyone to have health insurance or pay a tax penalty.

But you don't have to pay, for example, if:

- You tried to apply for Obamacare but it was too expensive for your income level.
- You tried to apply for Medicaid but were not eligible.
- You had health insurance but can no longer afford it.

### Apply for an Exemption

How can an "exemption" help you?

- If you have low income but you still file taxes (or apply for an earned income tax credit), you will need an exemption to avoid paying a penalty for not having insurance.
- If your income goes up later this year and you qualify for help paying for health insurance through Obamacare, having the exemption will allow you to get health insurance before the next open enrollment period. But you must *first* get the exemption before you can qualify for this special enrollment period (SEP).

### Get Help

Where do you go to get an exemption?

- Call your local CLSMF Helpline

Brevard County (866) 469-7444  
Citrus County (352) 726-6592  
Flagler County (800) 405-1417  
Hernando County (866) 801-5566  
Lake County (352) 343-6351

Marion County (352) 629-6257  
Osceola County (407) 933-1791  
Putnam County (386) 385-0928  
Seminole County (407) 322-6673  
Sumter County (800) 984-2918  
Volusia County (386) 258-5600

- Or contact your local assister organization (someone who can answer questions and help with the forms) can be found at <https://localhelp.healthcare.gov> or by calling 1-800-318-2596.