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**Four Tax Facts about the Health Care Law for Individuals**

There are a few basic tips to keep in mind about the new health care law. Health insurance choices you make now may affect the income

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tax return you file in 2015.

1. Most people already have qualified health insurance coverage and will not need to do anything more than maintain qualified coverage throughout 2014.

2. If you do not have health insurance through your job or a government plan, you may be able to buy it through the Health Insurance Marketplace.

3. If you buy your insurance through the Marketplace, you may be eligible for an advance premium tax credit to lower your out-of-pocket monthly premiums.

4. Your 2014 tax return will ask if you had insurance coverage or qualified for an exemption. If not, you may owe a shared responsibility payment when you file in 2015.

### What should you do now?

If you or your family does not have health insurance, find out more now. Talk to your employer about the coverage they offer, or visit the Marketplace online.

Find out more about the health care law and the Marketplace at [www.HealthCare.gov](http://www.HealthCare.gov).

Find out more about the premium tax credit and the shared responsibility payment at [www.IRS.gov/aca](http://www.IRS.gov/aca).

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