

# Determining Affordability Exemption for the Affordable Care Act

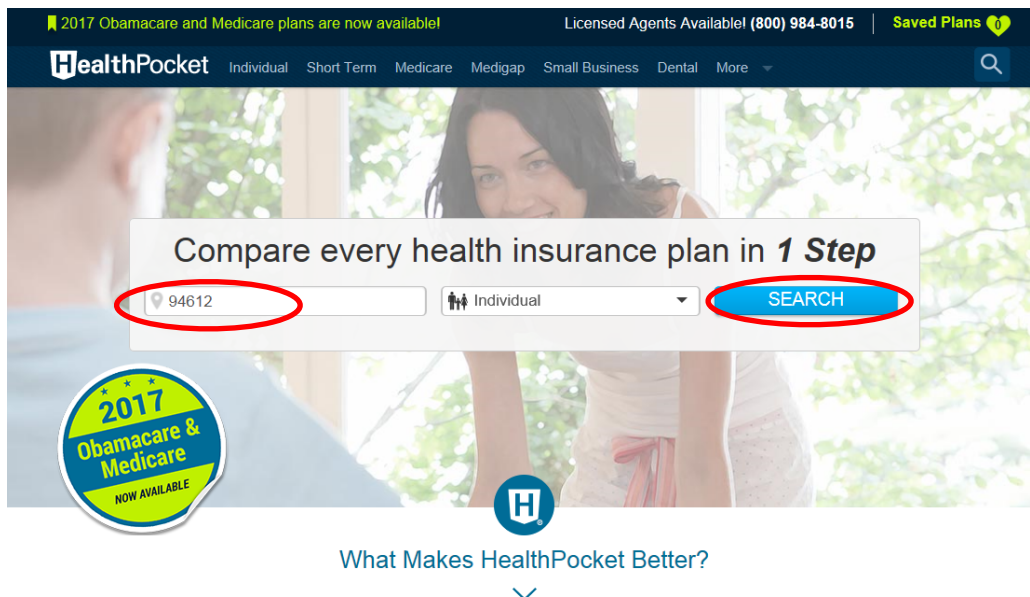
## Ascertaining Cost of Health Insurance

To determine whether a taxpayer qualifies for an affordability exemption for 2016, you must have the 2016 cost of the lowest cost bronze plan and, in the case of those who qualified for subsidized marketplace coverage, the cost of the second lowest cost silver plan (SLCSP).

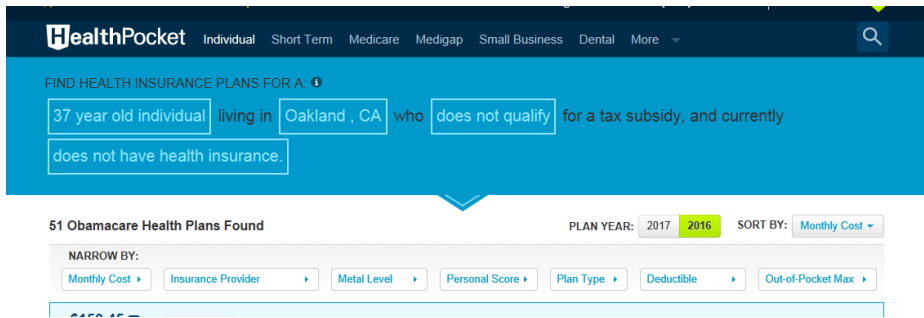
IRS guidance calls for going to [healthcare.gov](http://healthcare.gov), or in California, to [coveredca.com](http://coveredca.com). As of this writing (2/9/2017) the Covered CA website only shows the cost of 2017 plans.

The screenshots below are from a private website called [healthpocket.com](http://healthpocket.com). It provides the costs of plans for both 2016 and 2017. The IRS does not endorse this website nor vouch for its accuracy.

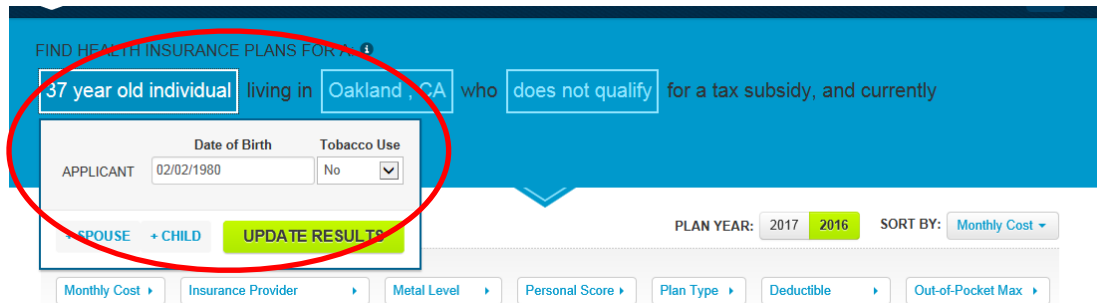
To use it, go to [www.healthpocket.com](http://www.healthpocket.com). Enter the taxpayer's zip code and click "Search"



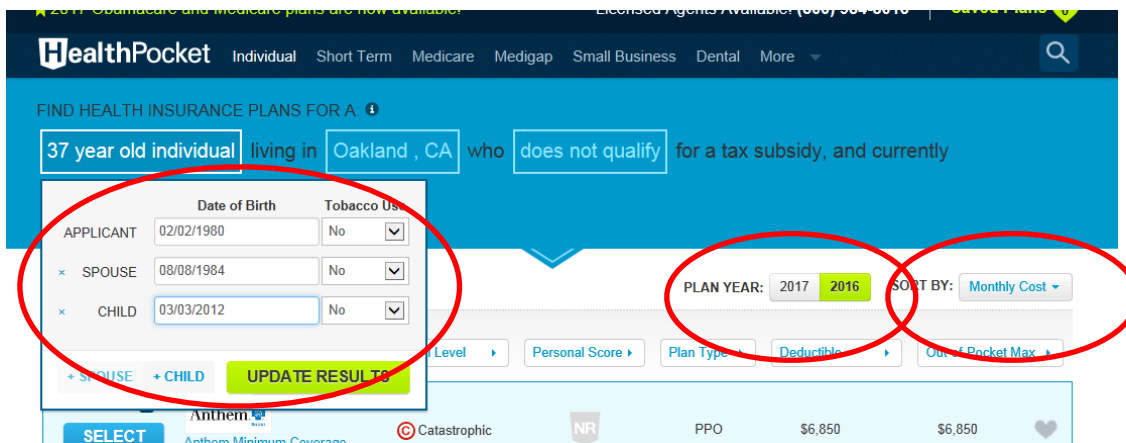
You will see the screen below.






You now have the option of making changes to the taxpayer's situation. If you click on the box with the individual's age, you can input the date of birth






You can also add a spouse and children. Make sure the plan year is 2016 and it is sorted by Monthly Cost; then click "Update Results"



Scroll down the page until you arrive at the lowest cost bronze plan. Use that cost to complete the Affordability Worksheet.

<b>\$405.68</b> <input checked="" type="checkbox"/>	 Kaiser Permanente Bronze 60 HSA HMO	Bronze	9	HMO	\$4,500	\$6,500
<b>\$417.10</b> <input checked="" type="checkbox"/>	 Anthem Bronze 60 HSA PPO	Bronze	9	PPO	\$4,500	\$6,500
<b>\$417.10</b> <input checked="" type="checkbox"/>	 Kaiser Permanente Bronze 60 HMO	Bronze	9	HMO	\$6,500	\$6,500

Scroll down until you arrive at the second lowest cost silver plan. Use that amount to complete the Marketplace Coverage Affordability Worksheet, if applicable.

<b>SELECT</b>	 Anthem Bronze 60 PPO	Bronze	9	PPO	\$6,500	\$6,500	
<b>\$494.24</b> <input checked="" type="checkbox"/>	 Blue Shield Silver 70 PPO	Silver	8	PPO	\$2,500	\$6,250	
<b>\$545.66</b> <input checked="" type="checkbox"/>	 Kaiser Permanente Silver 70 HMO	Silver	8	HMO	\$2,500	\$6,250	
<b>\$597.09</b> <input checked="" type="checkbox"/>	 Anthem Silver 70 PPO - a Multi-State Plan	Silver	7	PPO	\$2,500	\$6,250	

Another option is for you or the taxpayer to call Covered CA customer service at 1-800-300-1506. However, you may have an extended wait or difficulty getting through to a live person.