

Beginning in 2014, the federal Affordable Care Act (ACA) requires individuals to have health insurance or potentially pay a penalty for noncompliance. Individuals will be required to maintain minimum essential coverage for themselves and their dependents. Some individuals will be exempt from the mandate and the penalty, while others may receive financial assistance to help them pay for the cost of health insurance coverage and the costs associated with using health care services. For individuals who do not have health coverage, the penalty will start in 2014 at \$95 per person or up to 1 percent of income. In 2015, the penalty increases to \$325 per person or up to 2 percent of income. For 2016 and after, the penalty goes up to \$695 per person or up to 2.5 percent of income. If you or your family members are uninsured and meet eligibility requirements, you may qualify for affordable health coverage. Health coverage can be obtained through Medi-Cal for low-income legal residents with incomes below 138 percent of the federal poverty line — \$15,282 for an individual or \$31,322 for a family of four — regardless of whether they have children, disabilities or assets. Uninsured individuals and families are also able to obtain health coverage through Covered California and financial assistance is available on a sliding scale base to help pay for health insurance. Information about options to obtain health coverage is available at:

- <http://www.coveredca.com/>
- <https://www.healthcare.gov/>