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As you have probably heard by now the Tax Bill passed the House and the Senate this week. There has been a lot of dialogue around the individual mandate component of the Bill and its impact to the ACA. Under the Affordable Care Act, the individual mandate was instituted to require most people to buy comprehensive health insurance or pay a penalty.

Though the mandate still exists in federal law, the tax bill eliminates the penalty, thus thwarting the mandate's intent. **The change takes effect in 2019.** If you don't have qualifying insurance in 2018 and aren't eligible for an exemption, you will still owe a tax penalty, which is \$695 for each adult in a household and \$347.50 per child or 2.5 percent of your household income, whichever is larger.

The new tax law makes no changes to other major parts of the ACA. Insurers still cannot deny coverage to people with pre-existing health conditions. The federal government must pay tax subsidies (APTC) to help lower-income people pay premiums. And the millions of people who gained coverage through the expansion of Medicaid under the ACA will continue to receive it.