



U.S. TREASURY DEPARTMENT OFFICE OF PUBLIC AFFAIRS

Exemption information if you had a short gap in health coverage

Was there a short gap of time during which you did not have health coverage? You may be eligible for an exemption from the requirement to have health coverage for that period.

The Affordable Care Act is making health insurance more affordable, helping more people get covered, and improving the quality of care that millions of Americans receive. Under the Affordable Care Act, individuals who can afford to are now required by law to have health coverage. If you can afford health coverage but chose not to buy it, you may have to pay a fee. However, those who can't afford coverage or meet other conditions may qualify for an exemption. If you qualify, receiving an exemption is simple and easy, and means you won't have to pay a fee.

It is important for individuals to know that exemptions are available and to understand the steps they need to take to request one. If you were uninsured for a short period of time, you may qualify for an exemption from the requirement to have health coverage.

What is a “Short Gap” in Coverage?

A “short gap” means you were uninsured for a period of less than three consecutive months during the year. Note that if you have coverage for even one day of a month, you're considered to have had coverage for that full month. For example, if you lacked coverage from March 2 until June 15, but had coverage directly before and after that, you're considered covered for March and June, and had a coverage gap of two months – April and May – so you would qualify for the short coverage gap exemption.

If you have more than one short coverage gap during the year, you may only claim this exemption for the first short coverage gap in the year. If you have another coverage gap later in the year (for example, October and November), you cannot claim the short coverage gap for the second period.

This exemption is only for periods of time that are less than three consecutive months. If your gap in coverage was three months or longer in a row, then none of the months in that period qualify for this exemption. For example, if you lack coverage from March 2 until August 15, then you're considered to have no coverage in April, May, June, and July, and you do not qualify for an exemption for any of those months.

How to Claim a Short Gap in Coverage

You can claim your exemption for a short gap in health coverage on your tax return when you file. The process is fast and easy. You'll simply select the exemption that applies to you and enter the corresponding code. For this exemption, it will be "Short Coverage Gap," which is code B.

If you have questions about how to apply for an exemption, visit the Internal Revenue Service webpage on exemptions, available [here](#).

Where can I get help with my taxes?

Most people use software to file their taxes, which is the easiest way to complete your tax return as it guides you through the process and does all the math. [Resources are available to help you file your taxes](#), including free tax filing services if you meet certain income requirements:

- [Free In-Person Volunteer Assistance through the Volunteer Income Tax Assistance \(VITA\) and Tax Counseling for the Elderly \(TCE\) programs.](#)
- [Free Software Returns through IRS Free File for taxpayers with incomes below \\$60,000.](#)
- [Commercial software.](#)
- [Professional assistance.](#)

How long does a Short Gap in Coverage exemption last?

For those who were uninsured for a period of less than three consecutive months during the year, the exemption will be granted for those months. You will need to claim a new exemption in future years if you experience these circumstances again.

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