Uninsured individuals must pay a penalty to the IRS

- The penalty increases yearly, but will never exceed the average cost of a Bronze Plan for that year.

**Tax Year: 2015**

- **Single adult**
  - $325 or 2% of income* (whichever is higher)

- **Family of 4**
  - $975 or 2% of income* (whichever is higher)

**Tax Year: 2016**

- **Single adult**
  - $695 or 2.5% of income* (whichever is higher)

- **Family of 4**
  - $2,000 or 2.5% of income* (whichever is higher)

Penalty is adjusted based on number of months uninsured.

*Income subject to penalty excludes income under the tax filing threshold (ex, $10,300 for an individual).