



## 2019.20 Training

***Subject: Healthcare Reform | Talking Points***

**Starting in 2019, the penalty for not having health insurance will be \$0.**

Before tax reform was passed, if you did not have health insurance coverage or qualify for an exemption, you were required to pay a penalty on your tax return. In 2016, as many as 4 million taxpayers paid the penalty.

However, you may still be subject to the penalty on your 2018 tax return if you had no health insurance coverage. The tax penalty is the greater of \$695 per individual (up to a maximum of \$2,085) or 2.5% of your household income, less your filing threshold amount

**Key 2020 Open Enrollment dates**

The 2020 Open Enrollment Period runs from Friday, November 1, 2019, to Sunday, December 15, 2019. If you don't act by December 15, you can't get 2020 coverage unless you qualify for a Special Enrollment Period.

Plans sold during Open Enrollment start January 1, 2020.