



2018 Instructions for Form 8965

Health Coverage Exemptions (and Instructions for Figuring Your Shared Responsibility Payment)

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about developments related to Form 8965 and its instructions, such as legislation enacted after they were published, go to IRS.gov/Form8965.

What's New

Hardship coverage exemption. You can now claim a coverage exemption for certain types of hardships on your tax return. See the [Types of Coverage Exemptions](#) chart and [General hardship \(code G\)](#), for more information.

Checkbox on Form 1040. The "Full-year coverage" checkbox that was on line 61 of the 2017 Form 1040 has been moved to page 1 of the 2018 Form 1040 and retitled "Full-year health care coverage or exempt." You will now check that box if you, your spouse (if filing jointly), and anyone you can or do claim as a dependent had qualifying health care coverage or a coverage exemption that covered all of 2018 or a combination of qualifying health care coverage and coverage exemptions for every month of 2018. If you can check the box on Form 1040, you don't need to file Form 8965.

General Instructions

Purpose of Form

The individual shared responsibility provision requires each individual to have health care coverage, have a health coverage exemption, or make a shared responsibility payment with their tax return. If you can't check the "Full-year health care coverage or exempt" box on page 1 of Form 1040, use these instructions to figure your shared responsibility payment if for any month you or

For each month you must either:

<input checked="" type="checkbox"/>	Have Health Coverage or a Coverage Exemption
	See the Form 1040 instructions for information on reporting full-year coverage or exempt.
OR	
\$	Make a Shared Responsibility Payment
	See <i>Shared Responsibility Payment</i> for information on how to figure your shared responsibility payment.

another member of your [tax household](#) (defined later) had neither health care coverage nor a coverage exemption. If you can claim any part-year exemptions for specific members of your tax household, use Form 8965. This will reduce the amount of your shared responsibility payment.

Reminder: If you need health coverage, visit www.HealthCare.gov to learn about health insurance options that are available for you and your family, how to purchase health insurance, and how you might qualify to get financial assistance with the cost of insurance.

Coverage exemptions. If you can't check the "Full-year health care coverage or exempt" box on page 1 of Form 1040, and if you or another member of your tax household was granted a coverage exemption from the Marketplace that didn't cover every month of 2018, complete Part I of Form 8965. If you or another member of your tax household is claiming a coverage exemption that didn't cover every month of 2018 on your tax return, complete Part III of Form 8965. If your household income or your gross income is less than your filing threshold, you can check the "Full-year health care coverage or exempt" box on Form 1040. You don't need to file Form 8965. Depending on your situation, you may need to complete one or more parts of the form.

Shared responsibility payment. You must make a shared responsibility payment if, for any month, you or another member of your tax household didn't have health care coverage (referred to as "[minimum essential coverage](#)") or a coverage exemption. See [Shared Responsibility Payment](#), later, to figure your payment, if any. Report your shared responsibility payment on Schedule 4 (Form 1040), line 61.

Who Must File

File Form 8965 to report or claim a coverage exemption if all of the following apply.

- You are filing a Form 1040 (even if you are filing it because you are a dual-status alien for your first year of U.S. residency or a nonresident or dual-status alien who elected to file a joint return with a U.S. spouse),