



**FOR IMMEDIATE RELEASE**  
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**CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS ALERTS CONSUMERS THAT INDIVIDUAL MANDATE  
TAX PENALTY STILL IN FORCE FOR 2018**

***Licensed and Certified Agents Are Your Best Resource for Signing Up Before the January 31 Deadline***

Sacramento, CA – Californians have until January 31 to enroll in health insurance for 2018 or they will be subject to the Individual Mandate tax penalty of at least \$695 per adult, according to the California Association of Health Underwriters (CAHU), the leading industry association for California’s health insurance agents.

The recently signed federal Tax Cuts and Jobs Act included several health insurance-related provisions, including one that eliminates the tax penalty for failure to obtain health insurance, also referred to as the individual mandate. The original individual mandate of the Affordable Care Act (ACA) requires individuals to buy insurance or pay a tax penalty. The new law repeals the federal individual mandate’s tax penalty by revising any applicable penalty amounts to \$0. Under the new law, in 2019 consumers will be able go without coverage and not face a fine. It is important to note that the individual mandate remains in effect for 2018. The penalty for going uncovered for 2018 will be \$695 per adult or 2.5% of household income, whichever is higher.

“There is a misunderstanding among health care consumers about when the Individual Mandate ends,” said Stephanie Berger, President of CAHU. “As health insurance agents, we feel an obligation to alert the public that the mandate is still in effect for this year and that those who need health insurance coverage for 2018 must enroll by January 31, 2018.”

Licensed and certified health insurance agents are the best resource for signing up for either Covered California or a private insurance plan. Licensed agents provide professional guidance at no additional cost to consumers or

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employers. Consumers can find a local licensed agent by going to [www.CAHU.org](http://www.CAHU.org) and clicking on “Find an Agent.”

Many consumers are eligible for a federal cost-saving subsidy that can significantly reduce monthly premiums and help with copays. A licensed agent is the best resource for quickly finding out if a consumer is eligible for a subsidy. Small businesses that do not offer health insurance have until March 31 to purchase a small group policy to avoid a 2018 tax penalty.

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*The California Association of Health Underwriters (CAHU) is the state's largest association of health insurance agents, brokers and other health insurance professionals. CAHU members work with businesses and individuals throughout the state to provide them with guidance in making the most informed and best choices for health insurance and the full range of employee benefits. Website: [www.CAHU.org](http://www.CAHU.org)*