

**State Legislation Requiring Individuals to Maintain Health Insurance Coverage
(the “Individual Mandate”)**

State	Requirement	Applicability	Penalty	Notification / Outreach	Effective Date
California	Minimum essential coverage*	Applicable individual**	Individual shared responsibility penalty (not to exceed the lesser of either the cost of CA’s average premium for bronze-level plans or the sum of monthly penalty amounts enumerated in statute)	The California Health Benefit Exchange shall annually conduct outreach and enrollment efforts to individuals (and their dependents) who did not indicate on their tax returns that they maintained minimum essential coverage or who indicated they were exempt	January 1, 2020
Massachusetts	Minimum creditable coverage	Resident of MA, except a person with sincerely held religious beliefs	Financial penalty not to exceed 50% of the minimum insurance premium the person would have qualified for in the prior year	The health safety net office (within the Medicaid office) shall develop programs and guidelines to encourage maximum enrollment of uninsured individuals	July 1, 2007
New Jersey	Minimum essential coverage*	Applicable individual**	State shared responsibility tax equal to the penalty that would have been required under the federal law on December 15, 2017 (using NJ’s average premium for bronze-level plans)	None	January 1, 2019
Rhode Island	Minimum essential coverage*	Applicable individual**	Shared responsibility payment penalty equal to the penalty that would have been required under the federal law on December 15, 2017 (but not to exceed the cost	None	January 1, 2020

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			of RI’s average premium for bronze-level plans)		
Vermont	Minimum essential coverage*	Applicable individual**	None, but legislative intent states it intends to enforce this requirement by means of financial penalty or other enforcement mechanism. The Individual Mandate Working Group established by statute reviewed enforcement mechanisms.	Requires outreach efforts to educate VT residents on the requirements and the importance of health insurance	January 1, 2020
Washington, DC	Minimum essential coverage*	Applicable individual**	District shared responsibility payment equal to the penalty that would have been required under the federal law on December 15, 2017 (but not to exceed the cost of DC’s average premium for bronze-level plans)	Establishes an Individual Insurance Market Affordability and Stability Fund to be used, among other purposes, to engage in outreach to uninsured DC residents to increase health insurance coverage and provide information to DC residents on health insurance options	January 1, 2019

* “Minimum essential coverage” is substantially similar to or defined as [26 U.S.C. § 5000A\(f\)](#)

** “Applicable individual” is substantially similar to or defined as [26 U.S.C. § 5000A\(d\)](#)