

# Pay or Play (Employer Shared Responsibility) Rules

The [employer shared responsibility rules](#) (also known as the pay or play rules) require [applicable large employers](#) (ALEs)—generally, those with **at least 50 full-time employees**, including full-time equivalent employees—to offer affordable health insurance that provides a minimum level of coverage to full-time employees (and their dependents) or pay a penalty if any full-time employee is certified to receive a premium tax credit for purchasing individual coverage through the Health Insurance Exchange (Marketplace).

## In This Section

This section covers the following topics:

- [Determining Applicable Large Employer \(ALE\) Status](#)
- [Identifying Full-Time Employees](#)
- [Affordability & Minimum Value](#)
- [Pay or Play Penalties](#)
- [Appealing Pay or Play Penalties](#)
- [Toolkit and Calculators](#)

## Additional Information

- [IRS Questions & Answers](#)
- [IRS Employer Shared Responsibility Provision Estimator](#)