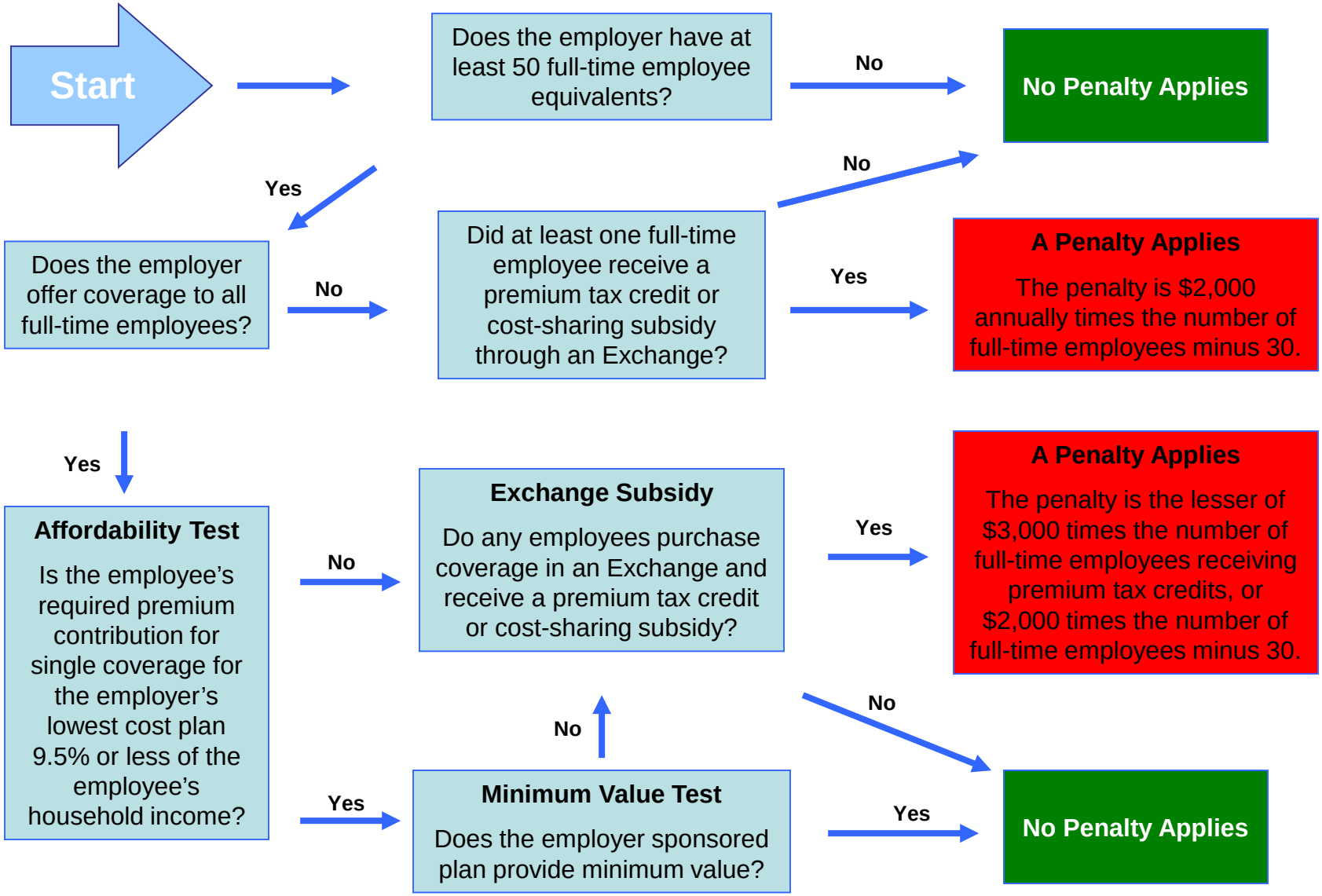ACA Play or Pay Penalties Beginning in 2015 - 2016