



HCTT-2015-18: What Kind of Health Insurance Qualifies as Minimum Essential Coverage?

Internal Revenue Service (IRS) sent this bulletin at 03/19/2015 10:57 AM EDT



IRS Tax Tips

March 19, 2015

Useful Links:

[IRS.gov Home](#)

[1040 Central](#)

[Help For Hurricane Victims](#)

News Essentials

[What's Hot](#)

[News Releases](#)

[IRS - The Basics](#)

[IRS Guidance](#)

[Media Contacts](#)

[Facts & Figures](#)

[Around The Nation](#)

[e-News Subscriptions](#)

The Newsroom Topics

[Multimedia Center](#)

[Noticias en Español](#)

[Radio PSAs](#)

[Tax Scams](#)

Issue Number: HCTT-2015-18 Inside This Issue

What Kind of Health Insurance Qualifies as Minimum Essential Coverage?

The [individual shared responsibility provision](#) requires you and each member of your family to have basic health insurance coverage – also known as [minimum essential coverage](#) – qualify for an exemption, or make an individual shared responsibility payment when you file your federal income tax return.

Many people already have minimum essential coverage and do not need to do anything more than maintain that coverage and report their coverage when they file their tax returns. Most taxpayers will simply check a box to indicate that each member of their family had qualifying health coverage for the whole year.

Here are some examples of coverage that qualify as minimum essential coverage:

Employer-sponsored coverage

- Group health insurance coverage for employees under

- o a governmental plan such as the Federal Employees Health Benefit program

- o a plan or coverage offered in the small or large

[The Tax Gap](#)

[Fact Sheets](#)

[IRS Tax Tips](#)

[Armed Forces](#)

[Latest News Home](#)

IRS Resources

[Compliance & Enforcement
News](#)

[Contact My Local Office](#)

[Filing Options](#)

[Forms & Pubs](#)

[Frequently Asked Questions](#)

[News](#)

[Taxpayer Advocate](#)

[Where to File](#)

[IRS Social Media](#)

group market within a state
o a grandfathered health plan offered in a group
market

- Self-insured group health plan for employees
- COBRA coverage
- Retiree coverage

Individual health coverage:

- Health insurance purchased directly from an insurance company
- Health insurance purchased through the Health Insurance Marketplace
- Health insurance provided through a student health plan

Coverage under government-sponsored programs:

- Medicare Part A coverage
- Medicare Advantage plans
- Most Medicaid coverage
- Children's Health Insurance Program or CHIP
- Most types of TRICARE coverage
- Comprehensive health care programs offered by the Department of Veterans Affairs
- Department of Defense Nonappropriated Fund Health Benefits Program
- Refugee Medical Assistance

U.S. citizens, who are residents of a foreign country for an entire year, and residents of U.S. territories, are considered to have minimum essential coverage for the year.

For more information on the types of coverage that qualify as minimum essential coverage and those that do not, as well as information on certain coverage that may provide limited benefits, visit the [MEC page](#) on IRS.gov/aca.

[Back to Top](#)

Thank you for subscribing to IRS Tax Tips, an IRS e-mail service. For more information on federal taxes please visit [IRS.gov](#).

This message was distributed automatically from the IRS Tax Tips mailing list. **Please Do Not Reply To This Message.**