



HCTT-2015-61: Health Coverage Providers: Understanding Minimum Essential Coverage

Internal Revenue Service (IRS) sent this bulletin at 10/01/2015 03:26 PM EDT



IRS Tax Tips

October 1, 2015

Useful Links:

[IRS.gov](http://www.irs.gov)

[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/Consumer Alerts](#)

Issue Number: HCTT-2015-61 Inside This Issue

Health Coverage Providers: Understanding Minimum Essential Coverage

The Affordable Care Act requires any person or organization that provides minimum essential coverage, including employers that provide self-insured group health plans, to report this coverage to the IRS and furnish statements to the covered individuals.

These reporting requirements affect:

- Health insurance issuers or carriers
- The executive department or agency of a governmental unit that provides coverage under a government-sponsored program
- Plan sponsors of self-insured group health plan coverage
- Sponsors of coverage that the Department of Health and Human Services has designated as minimum essential coverage

For purposes of reporting by applicable large employers, minimum essential coverage means coverage under an employer-sponsored plan.

Minimum essential coverage does not include fixed

[The Tax Gap](#)
[Fact Sheets](#)
[IRS Tax Tips](#)
[Armed Forces](#)
[Latest News](#)

IRS Resources

[Compliance & Enforcement News](#)
[Contact Your Local IRS Office](#)
[Filing Your Taxes](#)
[Forms & Pubs](#)
[Frequently Asked Questions](#)
[Taxpayer Advocate Service](#)
[Where to File](#)
[IRS Social Media](#)

indemnity coverage, life insurance or dental or vision coverage.

Minimum essential coverage does include:

Government-sponsored programs

- Medicare part A, most Medicaid programs, CHIP, most TRICARE, most VA programs, Peace Corps, DOD Non-appropriated Fund Program

Employer sponsored coverage

- In general, any plan that is a group health plan under ERISA, which includes both insured and self-insured health plans. Importantly, employer plans that cover solely excepted benefits, such as stand-alone vision or dental plans, are not MEC

Individual market coverage

- Includes qualified health plans enrolled in through the federally facilitated and state-based marketplaces and most health insurance purchased individually and directly from an insurance company

Grandfathered plans

- Generally, any plan that existed before the ACA became effective and has not changed

Miscellaneous MEC

- Other health benefits coverage recognized by the Department of Health and Human Services as MEC

For more information, see our [Questions and Answers on Information Reporting by Health Coverage Providers](#) 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.**