



## HCTT-2014-12: Find Out if Your Health Insurance Coverage is Considered Minimum Essential Coverage Under the Affordable Care Act

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**Issue Number: HCTT-2014-12**

### Inside This Issue

#### **Find Out if Your Health Insurance Coverage is Considered Minimum Essential Coverage Under the Affordable Care Act**

The Affordable Care Act calls for individuals to have qualifying health insurance coverage for each month of the year, have an exemption, or make a shared responsibility payment when filing their federal income tax return next year.

Qualifying health insurance coverage, called minimum essential coverage, includes coverage under various, but not all, types of health care coverage plans. The majority of coverage that people have today counts as minimum essential coverage.

Examples of minimum essential coverage include:

- Health insurance coverage provided by your employer,
- Health insurance purchased through the Health Insurance Marketplace in the area where you live, where you may qualify for financial assistance,
- Coverage provided under a government-sponsored program for which you are eligible (including Medicare, Medicaid, and health care programs for veterans),
- Health insurance purchased directly from an insurance company, and

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- Other health insurance coverage that is recognized by the Department of Health & Human Services as minimum essential coverage.

Minimum essential coverage does not include coverage providing only limited benefits, such as:

- Coverage consisting solely of excepted benefits, such as:
  - Stand-alone vision and dental insurance
  - Workers' compensation
  - Accident or disability income insurance
- Medicaid plans that provide limited coverage such as only family planning services or only treatment of emergency medical conditions.

More information about the types of coverage that qualify and don't qualify as minimum essential coverage can be found on the IRS [Individual Shared Responsibility page](#) and answers to specific questions can be found on the [question and answer page](#).

### More Information

Find out more about the tax-related provisions of the health care law at [IRS.gov/aca](http://IRS.gov/aca).

Find out more about the health care law at [HealthCare.gov](http://HealthCare.gov).

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