

Sample article for organizations to use to reach customers (331 word count)

Customize and provide the following article in your communication vehicles for your audience.

Find out if your health care coverage is minimum essential coverage under the health care law

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

Qualifying health care coverage, called minimum essential coverage, includes coverage under various, but not all, types of health insurance plans.

The majority of health insurance coverage that people have today is minimum essential coverage.

Examples of minimum essential coverage include:

- Most health insurance coverage provided by your employer;
- Health insurance purchased through the Health Insurance Marketplace serving the area where you live;
- Coverage provided under a government-sponsored program (including Medicare parts A and C, most Medicaid programs, and most health care programs for veterans);
- Health insurance purchased directly from a domestic insurance company; and
- Other health care 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:

- Stand-alone vision or dental coverage
- Workers' compensation
- Accident or disability income insurance
- Medicaid plans that provide only limited benefits such as family planning services or treatment of emergency medical conditions
- Individual market insurance policies providing coverage for less than 12 months

More information about the types of coverage that are minimum essential coverage can be found on the [Individual Shared Responsibility Provision](#) Web page on [IRS.gov/aca](#).

This includes:

- [Publication 5156](#) , Facts about the Individual Shared Responsibility Payment
- IRS You Tube video, [Individual Shared Responsibilities - Overview](#)
- [Questions and Answers](#)
- Minimum Essential Coverage [Chart](#)

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