

Sample article for organizations to use to reach customers (470 word count)

Post the following article on your websites and/or use in other communication vehicles to help your customers.

Find out if your health coverage is qualifying coverage under the health care law

The [Affordable Care Act](#) requires you and each member of your family to have qualifying health care coverage, qualify for an exemption from the responsibility to have minimum essential coverage or make an individual shared responsibility payment when you file your federal income tax return. For purposes of ACA, qualifying health care coverage is also known as minimum essential coverage.

Minimum essential coverage includes health plans offered in the individual market, by a health insurance issuer licensed by a state, and through the federally-facilitated or state-based Health Insurance Marketplace.

The list below shows some types of coverage that qualify as [minimum essential coverage](#):

Government-sponsored programs

- Medicare Part A
- Medicaid, except for certain programs
- The Children's Health Insurance Program, better known as CHIP
- Coverage under the TRICARE program, except for certain programs
- Coverage consisting of the medical benefits package for eligible veterans
- Civilian Health and Medical Program of the Department of Veterans Affairs
- Comprehensive health care for children suffering from spina bifida who are the children of Vietnam veterans and veterans of covered service in Korea
- A health plan for Peace Corps volunteers
- The Non-appropriated Fund Health Benefits Program of the Department of Defense

Employer-sponsored plans

- A plan or coverage offered in the small or large group market within a state
- A self-insured group health plan for employees
- The Non-appropriated Fund Health Benefits Program of the Department of Defense
- A governmental plan, such as the Federal Employees Health Benefits Program

- COBRA coverage
- Retiree coverage

Other coverage designated by the Department of Health and Human Services

- Coverage under Medicare Part C – Medicare Advantage
- Refugee Medical Assistance
- Employer coverage provided to business owners who are not employees
- Coverage under a group health plan provided through insurance regulated by a foreign government if it meets certain requirements

Grandfathered health plans — plans that were in existence on March 23, 2010, and haven't been changed in ways that substantially cut benefits or increase costs for consumers — are also considered minimum essential coverage.

Minimum essential coverage does not include coverage that may provide limited benefits. For more information about minimum essential coverage, visit [IRS.gov/aca](https://www.irs.gov/aca) and [HealthCare.gov](https://www.healthcare.gov).

Special note about Health Coverage Tax Credit and qualifying health insurance coverage

Until the IRS provides further information and can confirm taxpayer eligibility for [HCTC](#), taxpayers should not discontinue or change current health coverage, including COBRA or Health Insurance Marketplace coverage.

NOTE TO EDITOR: Below are links to help taxpayers find the information they need.

On Twitter? Send these Tweets:

Do you have the minimum essential coverage required under the [#HealthCare](#) law? go.usa.gov/3Aghz [#IRS](#) [#ACA](#) [#tax](#)