

Sample article for organizations to use to reach customers (453 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 individuals to have qualifying health care coverage, have a health coverage exemption or make an individual shared responsibility payment when filing their federal income tax return. For purposes of the ACA, qualifying health care coverage is also known as minimum essential coverage.

Minimum essential coverage means health care coverage under any of the following programs. It doesn't, however, include coverage consisting solely of excepted benefits. Excepted benefits include stand-alone vision and dental plans, workers' compensation coverage, and coverage limited to a specified disease or illness.

Individual market coverage:

- Health insurance you purchase through the Marketplace (open enrollment for 2018 runs from November 1, 2017, through December 15, 2017),
- Health insurance you purchase directly from an insurance company,
- Health insurance provided through a student health plan,
- Catastrophic coverage, or
- Coverage under an expatriate health plan for non-employees such as students and missionaries.

Employer-sponsored coverage:

- Group health insurance coverage for employees under:
 - a plan or coverage offered in the small or large group market within a state,
 - a plan provided by a governmental employer, such as the Federal Employees Health Benefits program, or
 - a grandfathered health plan offered in a group market.
- A self-insured health plan for employees,
- COBRA coverage,
- Retiree coverage, or
- Coverage under an expatriate health plan for employees and related individuals.

Coverage under government-sponsored programs:

- Medicare Part A coverage,
- Medicare Advantage plans,
- Most Medicaid coverage,

- Children's Health Insurance Program (CHIP) coverage,
- Most types of TRICARE coverage,
- Comprehensive health care programs offered by the Department of Veterans Affairs,
- Health coverage provided to Peace Corps volunteers,
- Department of Defense Nonappropriated Fund Health Benefits Program,
- Refugee Medical Assistance, or
- Coverage through a Basic Health Program (BHP) standard health plan.

Other coverage:

- Coverage under a group health plan provided through insurance regulated by a foreign government if (1) a covered individual is physically absent from the United States for at least 1 day during the month, or (2) a covered individual is physically present in the United States for a full month and coverage provides health benefits within the United States while the individual is on expatriate status,
- Certain coverage provided to business owners who aren't employees, or
- Coverage recognized by HHS as minimum essential coverage.

Date: Nov. 1, 2017

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/3Aqhz [#IRS](#) [#ACA](#) [#tax](#)