

# What Kind of Health Insurance Qualifies as Minimum Essential Coverage?

The individual shared responsibility provision requires you and each member of your family to have basic health insurance coverage – also known as minimum essential coverage – qualify for an exemption, or make an individual shared responsibility payment when you file your federal income tax return.

Many people already have minimum essential coverage and do not need to do anything more than maintain that coverage and report their coverage when they file their tax returns. Most taxpayers will simply check a box to indicate that each member of their family had qualifying health coverage for the whole year.

Here are some examples of coverage that qualify as minimum essential coverage:

## **Employer-sponsored coverage**

- Group health insurance coverage for employees under
  - a governmental plan such as the Federal Employees Health Benefit program
  - a plan or coverage offered in the small or large group market within a state
  - a grandfathered health plan offered in a group market
- Self-insured group health plan for employees
- COBRA coverage
- Retiree coverage

## **Individual health coverage:**

- Health insurance purchased directly from an insurance company
- Health insurance purchased through the Health Insurance Marketplace
- Health insurance provided through a student health plan

## **Coverage under government-sponsored programs:**

- Medicare Part A coverage
- Medicare Advantage plans
- Most Medicaid coverage
- Children's Health Insurance Program or CHIP
- Most types of TRICARE coverage
- Comprehensive health care programs offered by the Department of Veterans Affairs
- Department of Defense Nonappropriated Fund Health Benefits Program
- Refugee Medical Assistance

U.S. citizens, who are residents of a foreign country for an entire year, and residents of U.S. territories, are considered to have minimum essential coverage for the year.

For more information on the types of coverage that qualify as minimum essential coverage and those that do not, as well as information on certain coverage that may provide limited benefits, visit the [MEC page](#) on [IRS.gov/aca](https://www.irs.gov/aca).