

**Minimum Essential Coverage**

<b>Qualifies as Minimum Essential Coverage</b>
<b>Employer Sponsored Basic Health Coverage</b>
Qualified employee coverage (including self-insured and grandfathered plans)*
COBRA coverage
Retiree
<b>Individual Health Coverage</b>
Qualified health insurance you purchase from an insurance company directly*
Health insurance you purchase through the Health Insurance Marketplace
Qualified health insurance provided through a student health plan
Qualified health insurance provided through a student health plan that is self-funded by a university (only for a plan year beginning on or before December 31, 2014, unless recognized as minimum essential coverage by HHS)
<b>Coverage Under Government-Sponsored Programs</b>
Medicare Part A coverage (hospital insurance)
Medicare Advantage plans
Most Medicaid coverage
Children’s Health Insurance Program (CHIP)
Most types of TRICARE coverage under Title 10, Chapter 55 of the United States Code
Comprehensive health care programs offered by the Department of Veterans Affairs
State high-risk health insurance pools (only for a plan year beginning on or before December 31, 2014, unless recognized as minimum essential coverage by HHS)
Health coverage provided to Peace Corps volunteers
Department of Defense Nonappropriated Fund Health Benefits Program
Refugee Medical Assistance
<b>Other Coverage</b>
Certain foreign coverage (If recognized as minimum essential coverage by the Department of Health and Human Services (HHS))
Certain coverage for business owners (Minimum essential coverage includes coverage provided to a business owner (such as a partner or sole proprietor) under a plan that is eligible employer-sponsored coverage with respect to at least one employee.)

<b>May Provide Limited Benefits But Does Not Qualify as Minimum Essential Coverage</b>
Coverage consisting solely of excepted benefits such as:
<ul style="list-style-type: none"> <li>• Supplemental insurance plans</li> <li>• Limited/short-term medical insurance</li> <li>• Hospital indemnity health plans</li> <li>• Standalone dental and vision insurance</li> <li>• Accident or disability income insurance</li> <li>• Workers’ compensation insurance</li> </ul>
AmeriCorps coverage for those serving in programs receiving AmeriCorps State and National grants
AfterCorps coverage purchased by returning members of the Peace Corps
<b>Government-Sponsored Limited-Benefit Coverage (The programs listed below generally do not qualify as minimum essential coverage.)</b>
Medicaid providing only family planning services
Medicaid providing only tuberculosis-related services
Medicaid providing only coverage limited to treatment of emergency medical conditions
Pregnancy-related Medicaid coverage
Medicaid coverage for the medically needy
Section 1115 Medicaid demonstration projects
Space available TRICARE coverage provided under Title 10, Chapter 55 of the United States Code for individuals who are not eligible for TRICARE coverage for health services from private sector providers
Line of duty TRICARE coverage provided under Title 10, Chapter 55 of the United States Code

\*If the taxpayer is not sure if their health coverage is qualified, they need to contact the provider (employer, insurance company, educational institution, etc.)

No proof of coverage is needed. Oral statement from the taxpayer is acceptable, unless normal due diligence leads you to believe the taxpayer’s statement is incorrect.