



Individual Shared Responsibility Provision - 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 from the responsibility to have minimum essential coverage, or make an individual shared responsibility payment when you file your federal income tax return.

The chart shows some types of coverage that qualify as minimum essential coverage and some that do not.

Coverage Type	Qualifies As Minimum Essential Coverage	Doesn't Qualify As Minimum Essential Coverage
<p>Employer-sponsored coverage:</p> <ul style="list-style-type: none"> Employee coverage (including self-insured plans) COBRA coverage Retiree coverage 	✓	
<p>Individual health coverage:</p> <ul style="list-style-type: none"> Health insurance you purchase from an insurance company directly Health insurance you purchase through the Health Insurance Marketplace Health insurance provided through a student health plan Health coverage 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) 	✓	
<p>Coverage under government-sponsored programs:</p> <ul style="list-style-type: none"> Medicare Part A coverage Medicare Advantage plans Most Medicaid coverage Children's Health Insurance Program (CHIP) Most types of TRICARE coverage under chapter 55, title 10 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 Non-appropriated Fund Health Benefits Program Refugee Medical Assistance 	✓	
<p>Certain coverage that may provide limited benefits:</p> <ul style="list-style-type: none"> Coverage consisting solely of excepted benefits, such as: <ul style="list-style-type: none"> Stand-alone dental and vision insurance Accident or disability income insurance Workers' compensation insurance 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 chapter 55 of title 10 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 chapter 55 of title 10 of the United States Code* AmeriCorps coverage for those serving in programs receiving AmeriCorps State and National grants After Corps coverage purchased by returning members of the Peace Corps <p>*In Notice 2014-10, the IRS announced relief from the individual shared responsibility payment for months in 2014 in which individuals are covered under one of these programs. Information will be made available later about how to claim an exemption for one of these programs on your income tax return.</p>		✓