

## Types of Minimum Essential Coverage (QSE-HRA)

Minimum essential coverage means health care coverage under any of the following programs. It does not, 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.

### 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 Benefit 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.

### Individual health coverage:

- Health insurance purchased directly from an insurance company,
- Health insurance purchased through the Marketplace,
- 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.

### 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:

- Certain foreign coverage,
- Certain coverage for business owners, or
- Coverage recognized by HHS as minimum essential coverage.\*\*

\*Medicaid programs that provide limited benefits generally don't qualify as minimum essential coverage.

\*\*Plans recognized as minimum essential coverage are listed at: [www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/minimum-essential-coverage.html](http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/minimum-essential-coverage.html), scroll down and click on the link for the list of approved plans.