

What is the Patient Protection and Affordable Care Act (ACA)?

The Patient Protection and Affordable Care Act (ACA) was signed into law on March 23, 2010. Under the ACA, the federal government, state governments, insurers, employers and individuals are given shared responsibility to reform and improve the availability, quality and affordability of health insurance coverage in the United States.

What Is Individual Shared Responsibility (ISR)?

The individual shared responsibility (ISR) provision calls for each individual to have qualifying health care coverage (known as minimum essential coverage (MEC)) for each month of the year, qualify for an exemption, or make a payment when filing his or her federal income tax return. The provision applies to individuals of all ages, including children. Individuals who do not have qualifying minimum essential coverage and who do not qualify for an exemption will need to make an individual shared responsibility payment for each month they do not have adequate coverage. The fee will be collected when tax returns are filed.

Does FEHB qualify as Minimum Essential Coverage (MEC)?

Yes, according to the Affordable Care Act, codified at 26 U.S.C. § 5000A(f), MEC includes an eligible employer-sponsored plan that is a Federal Governmental Plan as defined under the Public Health Service Act. All FEHB plans are eligible employer-sponsored plans and provide minimum essential coverage (MEC). Therefore, FEHB plans meet the definition of MEC. In addition, most types of TRICARE

coverage under chapter 55 of title 10 of the United States Code and coverage under the Non-appropriated Fund Health Benefit Program count as MEC.

What If I Don't Have Minimum Essential Coverage (MEC)?

Those who do not have minimum essential coverage and are eligible for FEHB may apply for health coverage during the Annual Federal Benefits Open Season which will occur November 9, 2015 through December 14, 2015. An employee may also apply for health coverage outside of an Open Season if he or she has a qualifying life event such as the birth of a child. It is important to note that Open Season FEHB Enrollments will become effective the first full pay period in January 2016. For more information about the FEHB Program, visit <https://www.opm.gov/healthcare-insurance/healthcare/>.

Employees who are ineligible for FEHB may also find other health care coverage options through the health insurance marketplace.



For information about the ACA, employees may visit www.healthcare.gov. For information concerning tax related issues contact the Internal Revenue Service (IRS). The IRS has a website that discusses the ACA: <http://www.irs.gov/Affordable-Care-Act/Affordable-Care-Act-Tax-Provisions>. Department of Defense employees with inquiries regarding the Department's procedures to comply with the ACA, may submit inquiries to dodhra.mc-alex.dcpas.mbx.affordable-care-act@mail.mil.