

What types of insurance are *not* considered MEC?

- MAP
- CommUnity Care Sliding Scale program
- CHIP Perinatal (only for pregnancy care)
- Coverage consisting solely of “excepted benefits,” like policies that only cover vision or dental care
- Plans that offer discounts on prescription drugs or doctor visits but don’t pay for health services
- Plans that pay for services that treat only specific conditions, such as cancer plans
- Short-term health plans
- Accident or disability insurance
- Workers’ compensation
- AmeriCorps/AfterCorps coverage
- Medicaid coverage providing only limited benefits

What types of insurance are considered MEC?

Employer-Sponsored Coverage

- Employee coverage (including self-insured plans)
- COBRA coverage
- Retiree coverage
- Coverage under an expatriate health plan for employees

Individual Health Coverage

- Health insurance purchased through the Health Insurance Marketplace
- Health insurance purchased directly from an insurance company
- Grandfathered health plans in force since March 23, 2010 or earlier
- Health insurance provided through a student health plan
- Catastrophic coverage purchased inside or outside the Health Insurance Marketplace
- 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
- Medicaid coverage that is comprehensive
- Children’s Health Insurance Program (CHIP)
- 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 Non-Appropriated Fund Health Benefits Programs
- Refugee Medical Assistance (RMA)
- Basic Health Program (BHP) standard plan

Other Coverage

- Certain foreign coverage (if recognized as MEC by HHS)
- Certain coverage for business owners
- Certain coverage recognized by HHS as MEC