

# RAO Newsletter - #2015-1 - January 27, 2015 - Health Care Coverage and the ACA: Just Check the Box

1/20/2015

You've seen the commercials on TV and heard the serious voice on the radio telling you how difficult this tax season may be because of the Patient Protection and Affordable Care Act (ACA). Don't believe the hype; you can meet the health care coverage reporting requirement as easily as checking a box on your Form 1040, 1040A or 1040EZ.

Effective January 1, 2014, the ACA required most Americans, including TRICARE beneficiaries and DoD employees, have minimum essential health care coverage (MEC), or pay a tax penalty for each month that you and the other individuals listed on your tax form did not have coverage during 2014. The good news is if you, and your dependents, are entitled to TRICARE or purchased TRICARE or Federal Employee Health Benefit (FEHB) Plan coverage, all you have to do to is "self-attest" you had coverage on your 2014 tax return. **If you met the requirements for full coverage this is done by checking the box on the "Health Care: individual responsibility. Full-year coverage" line and leaving the entry space blank.**

The IRS has released clarifying information in publication 5187, "[Health Care Law: What's New for Individuals & Families](#)." This publication provides information about some of the tax requirements of the ACA. Other ACA-related publications and tax forms are available at [www.irs.gov/ACA](http://www.irs.gov/ACA).

Military beneficiaries who are only eligible for space available care in military clinics or hospitals (examples are parents and parents-in-law or former members seeking care for line-of-duty conditions) do not have TRICARE coverage and would normally be subject to the tax penalty if they do not have MEC from a non-DoD source. However, those beneficiaries who are only eligible for "Space Available" care have received a special exemption from the tax penalty for tax year 2014. These beneficiaries should document their status on Form 8695, Health Coverage Exemptions, and file it with their federal tax returns.

For those who do not have TRICARE or FEHB coverage or lose DoD sponsored coverage, you're encouraged to explore other healthcare options through the Market Place at [www.healthcare.gov](http://www.healthcare.gov). Open season begins November 15 and runs through February 15, 2015.

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