

Name: \_\_\_\_\_

## 2015 PPACA Questionnaire - Please Complete & Return

Check this box if all members of your **Tax Family** (all persons listed on your return) had **Minimal Essential Coverage (MEC)** for 2015 (see **Q2** on back).

Check this box if your Tax Family is exempt from MEC. (Circle the applicable Exemption number on the list below)

The following are **Exemptions from obtaining MEC**:

1. Religious conscience – member of a sect recognized by SSA
2. Health care sharing ministry.
3. Indian tribes.
4. Income below the income tax return filing requirement
5. Short coverage gap – without coverage for less than 3 months
6. Hardship – some must be approved by Health Insurance Marketplace
7. Affordability - minimum premiums exceed 8% of your household income
8. Incarceration
9. Not lawfully present in the United States

**If you checked the above box and you did not purchase insurance through the *Health Insurance Marketplace*, STOP HERE and include this form with your tax information.**

Check this box if you checked the box above **and** all members of your **Tax Family** purchased your insurance through the Health Insurance Marketplace. Form 1095-A is needed for each family member who purchased a policy from the *Health Insurance Marketplace*. The information on this form is needed to calculate the amount of tax credit you may be entitled to.

Check this box if you did not check any of the other boxes above and you or a family member did not have MEC for 3 or more consecutive months. The exemptions to having MEC are listed below.

### FAQs

#### **Q1. Who in my household must have MEC?**

**A1.** All persons who are dependents on your 1040 return must have MEC.

(continued on back)

# PPACA FAQs

## Q2. What types of policies qualify as MEC policies>

**A2.** The following qualify as **MEC** policies:

- Medicare Part A coverage and Medicare Advantage (MA) plans
- Most Medicaid coverage.
- Children's Health Insurance Program (CHIP) coverage
- TRICARE.
- VA health benefits.
- Employer-sponsored health plans.
- Grandfathered health plans.
- Plans purchased through the Marketplace
- Coverage provided to Peace Corps volunteers
- Coverage under the Non-appropriated Fund Health Benefit Program
- Refugee Medical Assistance supported by the Administration for Children and Families
- Other plans ruled minimum essential coverage through regulations.

Policies that are not major medical coverage and not regulated by the ACA (including discount plans, limited-benefit plans, critical-illness plans, accident supplements, and dental/vision plans) do not count as minimum essential coverage.

## Q3. At what household income level do we qualify for a Premium Tax Credit?

**A3.** To qualify for a Premium Tax Credit your household income must be at least 100% and no more than 400% of the Federal Poverty Line. However, be aware that there are additional requirements besides your income level.

### 2015 Federal Poverty Line Table

Household Size	100%	200%	300%	400%
1	\$11,770	\$23,540	\$35,310	\$47,080
2	\$15,930	\$31,860	\$47,790	\$63,720
3	\$20,090	\$40,180	\$60,270	\$80,360
4	\$24,250	\$48,500	\$72,750	\$97,000
5	\$28,410	\$56,820	\$85,230	\$113,640
6	\$32,570	\$65,140	\$97,710	\$130,280
7	\$36,730	\$73,460	\$110,190	\$146,920
8	\$40,890	\$81,780	\$122,670	\$163,560