



The Affordable Care Act and Veterans' family members



The Affordable Care Act, also known as the health care law, was created to expand access to affordable health care coverage to all Americans, lower costs and improve quality and care coordination. Under the health care law, people will:

- have health coverage that meets a minimum standard (called "minimum essential coverage");
- qualify for an exemption; or
- pay a fee when filing their taxes if they have affordable options but remain uninsured.

VA wants all Veterans and their families to receive health care that improves their health and well being. Family members are a key part of Veterans' good health and support network.

Veterans' families deserve to know their health care options under the new law so they can make informed choices, as a family.

Veterans' family members who already receive health care coverage – through their employers, TRICARE or certain VA programs – don't need to take additional steps to meet the health care law coverage standards. Veterans' family members who do not have coverage that meets the health care law's standard should consider their options through the Health Insurance Marketplace.

- Individuals with a qualifying life event can enroll in health coverage or change their coverage outside of the open enrollment period and have it be effective for that coverage year. Qualifying life events include having a baby or getting married. Visit <https://www.healthcare.gov/coverage-outside-open-enrollment/> to learn more about these qualifying life events and other circumstances for special enrollment.
- Veterans' family members may get lower costs on monthly premiums or out-of-pocket costs. They could be eligible for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).



For more information about VA and ACA.

- Family members of Veterans who are enrolled in VA may be eligible to receive tax credits in the Health Insurance Marketplace.

The next Health Insurance Marketplace open enrollment period is November 1, 2015, through January 31, 2016.

The Affordable Care Act requires most U.S. taxpayers to declare they have minimum essential health coverage on their federal tax form. In December, VA will begin a mailed letter effort to notify all enrollees of their VA health care coverage period in 2015. This information will be reported using IRS Form 1095-B, "Health Coverage," which the Veteran will then use to complete his or her 2015 income tax forms. Mailings are expected to be completed by the end of January 2016.

VA is required by law to notify the IRS of Veterans' enrollment status in the VA health care system in 2015. Veterans who are not enrolled in the VA health care system and who do not have qualifying medical insurance, unless given an exemption, will be charged a fee beginning on their 2015 federal income tax return, which most people will file in the spring of 2016. The fee is prorated based on the amount of time in the calendar year the Veteran does not have medical insurance that meets minimal essential coverage standards. VA is committed to ensuring Veterans are aware of the opportunities to meet the health care reform law's minimum essential standards for coverage either through enrollment with VA or through the purchase of insurance offered by the Health Insurance Marketplace.

For more information about VA and ACA, visit www.va.gov/aca or call 1-877-222-VETS (8387) Monday through Friday from 8 a.m. until 8 p.m. Eastern. For more information about the Marketplace, visit www.healthcare.gov or call 1-800-318-2596.