

Affordable Care Act (ACA) and Transitioning Service Members

If you're enrolled in TRICARE, the Veterans health care program, or have employer provided coverage you're considered covered under the health care law. You don't need to make any changes.

As a Transitioning Service Member, you may be eligible to enroll in an ACA Health Insurance Marketplace.

Veterans programs that meet coverage requirements

If you're enrolled in (or are a beneficiary of) any of the programs listed below, you're considered to have [minimum essential coverage](#) under the health care law. This means you don't need to get additional coverage.

- * [Veterans health care program](#)
- * [VA Civilian Health and Medical Program \(CHAMPVA\)](#)
- * [Spina bifida health care benefits program](#)
- * [TRICARE](#)

If you're a veteran without VA health care, visit the [VA health care](#) website. You may learn that you qualify for VA coverage.

For more important information on veterans and the Affordable Care Act, visit the [Department of Veterans Affairs](#) website.

Special Enrollment Period and Qualifying Life Events

If you're a veteran who isn't covered by a VA, Tricare, or an employer provided plan you can get coverage through the [Health Insurance Marketplace](#) and you may be eligible to enroll outside of the standard Open Enrollment Period.

Complete a questionnaire to determine if you qualify for a [Special Enrollment Period](#).

If your dependents aren't covered

If you're a veteran enrolled in (or are a beneficiary of) a VA health care program, you may have dependents who aren't eligible for a VA health care program. They can get coverage through the Health Insurance Marketplace.

Depending on household size and income, they may get [lower costs on monthly premiums](#) or [out-of-pocket costs](#). Or they could be eligible for free or low-cost coverage through [Medicaid](#) or the [Children's Health Insurance Program \(CHIP\)](#).

Like others, if they don't have health insurance coverage, they may have to pay a [fee](#).

Note: TRICARE's young adult coverage rules are different from the Affordable Care Act's version.

Minimum Essential Coverage

The Affordable Care Act (ACA) includes a requirement for most Americans to carry health insurance. This requirement is often called "the individual mandate."

Beginning in 2014, the ACA requires individuals to have a minimum level of health insurance, known as "minimum essential coverage" (MEC), for themselves and their dependents. Individuals who fail to have MEC may be required to pay a penalty (called a "shared responsibility payment") when they file their tax returns.