

## Minimum Essential Coverage Applicants Receiving Approval

December 2, 2025

The following list identifies the applicants whose coverage has been recognized as Minimum Essential Coverage (MEC) through the Centers for Medicare & Medicaid Services' (CMS') application process. The applicants on the list met substantially all of the requirements of Title I of the Affordable Care Act that pertain to non-grandfathered, individual health insurance coverage, as well as all procedural requirements for application set out by CMS in regulations and guidance. When CMS recognizes coverage as MEC through the application process, that recognition is valid until the plan sponsor makes a substantial change to the benefits provided (e.g., a reduction in benefits, increase in cost sharing, or the plan no longer complies with a requirement of Title I of the Affordable Care Act that applies to non-grandfathered, individual health insurance coverage). CMS will update this list periodically as more applicants are recognized as MEC or lose MEC recognition.

No.	Applicant Name	Plan/Policy Name	Applicant City	Applicant State <sup>1</sup>	Country	Effective Date of Approval
1	Access Health, Inc.	C3 Health Plan	Muskegon	MI	U.S.	01/01/2014
2	Washington State Health Insurance Pool	Preferred Provider Plan \$500 Deductible; Preferred Provider Plan \$1,000 Deductible; Preferred Provider Plan \$2,500 Deductible; Preferred Provider Plan \$5,000 Deductible; Standard Plan \$500 Deductible; Standard Plan \$1,000 Deductible; Standard Plan \$1,500 Deductible; Standard Plan \$3,000 Deductible; Limited PPO A; Limited PPO B	Great Bend	KS	U.S.	01/01/2015
3	Forest County Potawatomi Insurance Department	Forest County Potawatomi Non-Tribal Dependent Plan	Crandon	WI	U.S.	01/01/2014
4	Swiss Federal Office for Social Insurance	Swiss National Health Insurance System	Berne	n/a	Switzerland	01/01/2014
5	WellAway Limited (dba WellAway World)	Elite Plan, Premier Plan, and Prestige Plan	Hamilton	n/a	Bermuda	02/02/2015
6	Pennsylvania Bureau of Children's Health Insurance Program (CHIP)	Pennsylvania Children's Health Insurance Full Pay Program (9 total plans): Keystone Health Plan East, Inc.; UPMC Health Plan, Inc.; HMO of Northeastern PA, Inc.; Highmark Health Services; Geisinger Health Plan; Health Partners of Philadelphia, Inc.; Capital	Harrisburg	PA	U.S.	07/01/2015

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<sup>1</sup> Applicant City and State do not necessarily refer to the state in which the coverage is offered.

		Blue Cross/ Keystone Health Plan Central; Aetna Health Inc; and United Healthcare of PA, Inc.				
7	Trinity School of Medicine	School of Medicine Student Health Plan	Alpharetta	GA	U.S.	09/01/2015
8	Washington University in St. Louis, MO School of Medicine	School of Medicine Student Health Services Benefit Plan	St. Louis	MO	U.S.	07/01/2015
9	The Board of Trustees for the University of Illinois	CampusCare	Chicago	IL	U.S.	08/16/2015
10	Florida Healthy Kids Corporation	Florida Healthy Kids Corporation Full Pay Program (8 total plans): Amerigroup; BlueCare; Florida Health Care Plans (FHCP); HealthEase Kids; Staywell Kids; Sunshine Health; United HealthCare Community Plan; Vista	Tallahassee	FL	U.S.	01/01/2015
11	United States Olympic Committee	Elite Athlete Health Insurance Program (EAHI); Blue Cross Blue Shield PPO Plan	Colorado Springs	CO	U.S.	01/01/2015
12	Cornell University	Cornell University Student Health Insurance Plan (SHIP) & Cornell University Student Health Insurance Plan-Medicaid (SHIP-M)	Ithaca	NY	U.S.	08/17/2015
13	University of Wisconsin-Madison (University of Wisconsin System)	University of Wisconsin-Madison Student Health Insurance Plan - Domestic & International Plans	Madison	WI	U.S.	08/15/2015
14	President and Fellows of Harvard College	Harvard University Student Health Program	Cambridge	MA	U.S.	08/01/2015
15	St. George's University	St. George's University Student Health Plan	Great River	NY	U.S.	08/01/2015
16	Massachusetts Institute of Technology	MIT Student Health Plan (MIT Student Medical Plan + Student Extended Insurance Plan) & Affiliate Health Plan (MIT Affiliate Medical Plan + Affiliate Extended Insurance Plan)	Cambridge	MA	U.S.	09/01/2015
17	Case Western Reserve University	Case Western Reserve University Medical Care Plan the Student Medical Plan (for Students and their Dependents)	Cleveland	OH	U.S.	08/01/2015
18	University of Oklahoma	University of Oklahoma Student Health Benefits Plan (Enhanced Plan and Basic Plan options)	Norman	OK	U.S.	07/01/2015

19	University of New Hampshire	Student Health Benefits Plan (SHBP)	Durham	NH	U.S.	09/01/2015
20	Regents of the University of Minnesota	<p>University of Minnesota Student Health Benefit Plans and the Graduate Assistance Health Plans (6 total plans):</p> <p>The Student Health Benefit Plans (SHBP): Student Only and Student and Family Plans for the following campuses:</p> <ul style="list-style-type: none"> <li>• Twin Cities Campus</li> <li>• System Campuses</li> </ul> <p>And the Graduate Assistant Health Plans (GAHP): Graduate Assistant and Dependent Plan 1 and Dependent Plan 2</p>	Minneapolis	MN	U.S.	08/22/2015 SHBP, and 09/01/2015 for GAHP
21	Trustees of Dartmouth College	Dartmouth Student Group Health Plan (DSGHP)	Hanover	NH	U.S.	09/01/2015
22	Princeton Theological Seminary	Student Health Benefits Plan (SHBP)	Princeton	NJ	U.S.	09/01/2015
23	Princeton University	Princeton University Student Health Plan	Princeton	NJ	U.S.	09/01/2015
24	Mercer University	Mercer University Student Health Insurance Plan	Macon	GA	U.S.	08/01/2015
25	Northeastern University	Northeastern University Student Health Plan (NUSHP)	Boston	MA	U.S.	09/01/2015
26	Yale University	Yale Health Basic + Hospitalization/Specialty Coverage	New Haven	CT	U.S.	08/01/2015
27	University of California	University of California Student Health Insurance Plans (SHIPS) (9 plans in total): UC-Davis; UC-Hastings College of Law; UC-Irvine <sup>2</sup> ; UC-Merced; UC-San Diego; UC-Santa Cruz; UC-Los Angeles; UC-San Francisco; and the UC-Voluntary Dependent Plan	Oakland	CA	U.S.	08/01/2015
28	University of California	University of California Student Health Insurance Plans (SHIP) – Riverside	Oakland	CA	U.S.	08/01/2016
29	University of California	University of California Student Health Insurance Plans (SHIP) – UC-Irvine Undergraduate <sup>2</sup> and UC - Santa Barbara	Oakland	CA	U.S.	08/01/2018
30	Aetna Life Insurance Company (Canadian Branch)	Group Health Insurance Plans; Eagle, Liberty, Star, and Victory	Newmarket	Ontario	Canada	05/01/2015

<sup>2</sup> The University of California Student Health Insurance Plan (SHIP) for UC-Irvine was recognized as Minimum Essential Coverage through July 2025. As of the 2025-2026 academic year, UC-Irvine has informed CMS that it has transitioned to a new Student Health Insurance Program. For questions regarding the MEC status of the plan, please contact the UC-Irvine.

31	Cigna Global Insurance Company Limited	Cigna Global Health Options Plan 1	St. Peter Port	n/a	Guernsey	05/18/2016
32	Cigna Europe Insurance Company S.A. - N.V.	Cigna Global Health Options Plan 1	Brussels (Branches in Zurich and Singapore)	n/a	Belgium (Switzerland and Singapore)	05/19/2016
33	Life Insurance Company of Europe S.A. - N.V.	Cigna Global Health Options Plan 1	Brussels	n/a	Belgium	05/20/2016
34	Worldwide Life Insurance Company Limited	Cigna Global Health Options Plan 1	Hong Kong	n/a	Hong Kong	05/21/2016
35	University of Kentucky	University of Kentucky Self-funded Student Health Plan	Lexington	KY	U.S.	01/01/2016
36	John Hopkins University (East Baltimore)	John Hopkins University Student Health Program (East Baltimore)	Baltimore	MD	U.S.	06/10/2016
37	John Hopkins University (Homewood)	John Hopkins University Student Health Benefits Plan (Homewood)	Baltimore	MD	U.S.	06/11/2016
38	University of Toledo	University of Toledo Student Health Plan (Domestic Plan)	Toledo	OH	U.S.	08/11/2015
39	Coppin State University	Coppin State University Student Health Plan (Domestic Plan)	Baltimore	MD	U.S.	09/01/2015
40	Morgan State University	Morgan State University Student Health Plan (Domestic Plan)	Baltimore	MD	U.S.	09/01/2015
41	University of Akron	University of Akron Student Health Plan (Domestic Plan)	Akron	OH	U.S.	08/20/2015
42	Ashland University	Ashland University Student Health Plan (Domestic Plan)	Ashland	OH	U.S.	08/12/2015
43	Florida Memorial University	Florida Memorial University Student Health Plan (Domestic Plan)	Miami Gardens	FL	U.S.	08/01/2015
44	De Goudse	Individual Expatriate Package Medical Expenses Insurance U.S. Excellent Plan	Gouda	n/a	Holland	01/01/2017
45	Santa Fe University of Art and Design	Santa Fe University Student Health Plan (Domestic Plan)	Santa Fe	NM	U.S.	08/15/2016
46	University of New Mexico	University of New Mexico Student Health Plan	Albuquerque	NM	U.S.	07/11/2016

47	University of Massachusetts, Amherst	University of Massachusetts Amherst Student Health Benefits Plan	Amherst	MA	U.S.	08/01/2016
48	University of Oregon	University of Oregon Student Health Benefit Plans (2 plans): Domestic Plan and International Plan	Eugene	OR	U.S.	08/10/2016
49	Florida Agency for Health Care Administration	Florida MediKids Full-Pay Program (15 plans): Amerigroup Florida; Better Health; Aetna [formerly Coventry Healthcare of Florida]; Humana Medical Plan; Integral Health Plan; Molina Healthcare of Florida; Preferred Medical Plan; Prestige Health Choice; Simply Healthcare Plan; Community Care [formerly South Florida Community Care Network (SFCN)]; Wellcare of Florida; United Healthcare of Florida; Clear Health Alliance; Positive Healthcare Florida; and Sunshine State Health Plan - Child Welfare	Tallahassee	FL	U.S.	01/01/2016
50	Emory University	Aetna Student Health Plans for Early Start Students , Medical and Two Year MBA Students, All Other Students, and International and PA Students	Atlanta	GA	U.S.	06/22/2018
51	Five Points Benefit Plans, LLC	Five Points MEC Plan	El Paso	TX	U.S.	04/21/2021
52	WellAway Limited (dba WellAway World)	World Elite Student 250, World Elite Student 450, and World Elite Student Plus	Hamilton	n/a	Bermuda	06/23/2022
53	WellAway Limited (dba WellAway World)	New Horizon 1500, New Horizon 2500, New Horizon 4500, and New Horizon 7200	Hamilton	n/a	Bermuda	11/04/2022
54	New York State Department of Health	Essential Plan (Essential Plan 200 -250, Essential Plan 1, Essential Plan 2, Essential Plan 3, Essential Plan 4, Essential Plan AI/AN)	Albany	NY	U.S.	04/01/2024
55	Oregon Health Authority	Healthier Oregon Program	Portland	OR	U.S.	07/01/2024
56	Five Points Benefit Plans, LLC	Five Points Student Health Plan	El Paso	TX	U.S.	02/27/2025