

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
7500 Security Boulevard  
Baltimore, Maryland 21244-1850



## **MEDICARE ENROLLMENT & APPEALS GROUP**

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**DATE:** December 15, 2016

**TO:** Medicare Advantage Organizations and Prescription Drug Plan Sponsors

**FROM:** Jerry Mulcahy  
Director

**SUBJECT:** Qualifying Health Coverage Reporting for Medicare Beneficiaries

The Affordable Care Act established the Individual Shared Responsibility provision that requires individuals to have qualifying health care coverage (QHC), also referred to as minimum essential coverage, qualify for an exemption, or make a payment when filing their tax return. In conjunction with the Individual Shared Responsibility provision, section 1502(a) of the Affordable Care Act added new §6055 (Reporting of Health Insurance Coverage) to the Internal Revenue Code to require health insurance issuers to report to the Internal Revenue Service (IRS) information about the type and period of coverage and furnish the information in statements to covered individuals.

Medicare Part A (including coverage through a Medicare Advantage (MA) plan) qualifies as QHC. As such, CMS will be reporting information to the IRS about *all* beneficiaries who have Medicare Part A. Part B-only beneficiaries with MA coverage are considered to have QHC and will be included in our reporting.

For tax year 2016, CMS will be mailing notices to the following beneficiary populations:

- All individuals under the age of 65 with Medicare Part A;
- Those who enrolled in Medicare Part A for the first time in 2016; and
- Those who had Medicare Part A coverage for part of 2016.

The notices will consist of a cover note from CMS and IRS Form 1095-B (Health Coverage) and will be mailed from late-December through January. CMS will provide information and conduct outreach to the entire Medicare population through our websites and partner networks.

If a member contacts their plan with questions about Medicare as QHC, including the Form 1095-B **mailed by CMS**, they should be referred to 1-800-MEDICARE (TTY: 1-877-486-2048) or Medicare.gov. Medicare beneficiaries who have different types of QHC in a given year may receive multiple forms from separate issuers. If a beneficiary contacts a Medicare health plan with questions related to a Form 1095-B related to the health plan's commercial, employer, or similar product, plans should have processes in place to refer the

individual to the appropriate internal department. These calls should NOT be referred to CMS. Beneficiaries with tax-related questions should be directed to consult their tax advisor or the IRS directly.

Questions related to the information in this memorandum should be sent to:

[MedicareMEC@cms.hhs.gov](mailto:MedicareMEC@cms.hhs.gov).