

TRICARE and the Affordable Care Act

Under the Affordable Care Act (ACA), uniformed service members, retired service members, and their eligible family members must have health care coverage that meets a minimum standard, called minimum essential coverage (MEC), or pay a fee. Details regarding TRICARE coverage and ACA MEC requirements can be found at http://www.tricare.mil/ACA.

Beginning in January 2016, Defense Finance and Accounting Service (DFAS), United States Coast Guard (USCG) and United States Public Health Service (USPHS), as appropriate, will provide IRS Form 1095-C to uniformed service members, and IRS Form 1095-B to retirees, annuitants, former spouses and all other individuals who have TRICARE coverage during all or any portion of tax year 2015. The IRS Form 1095 series will document that you and your dependents (if applicable), have (or had) MEC. You will be required to file the IRS Form as part of your 2015 federal tax return. DFAS, USCG or USPHS will provide you with IRS Form 1095 series forms no later than January 31, 2016.

KEEP YOUR DEERS INFORMATION UP TO DATE

The IRS will collect fees from most individuals who do not maintain MEC. **TRICARE must be able to verify your coverage status based on what is listed in the Defense Enrollment Eligibility Reporting System (DEERS)**. You must keep your DEERS information up to date, including: adding family members after marriage, birth, or adoption; updating social security numbers (SSNs) for dependents added with a temporary identifier; and ensuring that all contact information is current. Your SSN and the SSN of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

You may update family member information to your DEERS record at the nearest military ID card issuing facility. Please refer to the Pre-Arrival Checklist at http://www.cac.mil/Portals/53/Documents/ required_docs.pdf or contact the facility to determine what documentation you will need to take with you (e.g., social security card, birth certificate, marriage certificate, divorce decree). To locate the nearest military ID card facility, please visit the RAPIDS site locator website at www.dmdc.osd.mil/rsl.

For more information, please refer to the following helpful links:

- Verify/update address, email addresses or phone number(s) at https://www.dmdc.osd.mil/milconnect.
- Confirm documentation requirements at http://www.cac.mil/Portals/53/Documents/required_docs.pdf.
- Locate nearest military ID card facility using the RAPIDS site locator at http://www.dmdc.osd.mil/rsl.
- Find more information on TRICARE and ACA at http://www.tricare.mil/ACA.
- View, print or save the1095 in PDF format once the form is available (Army, Air Force, Marine Corps, Navy) at https://mypay.dfas.mil/mypay.aspx.

• Find more information about impact of the Affordable Care Act on your federal income tax at http://www.irs.gov/Affordable-Care-Act.

