



OFFICE OF RISK SERVICES—
CHIEF RISK OFFICER

OFFICE OF THE PRESIDENT
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IMPORTANT NOTICE

DATE: April 16, 2015

TO: UC STUDENTS

**RE: NEW ANNUAL FEDERAL REPORTING REQUIREMENT
AFFORDABLE CARE ACT (ACA)
INTERNAL REVENUE CODE, SECTIONS 6055 AND 6056**

This is to inform you of a new federal reporting requirement under the Internal Revenue Code regarding your student health care plan. Under ACA legislation, most Americans, including most college and university students, must be covered under a health care plan that qualifies as Minimum Essential Coverage (MEC) or be subject to tax penalties.

Student health care plans are required to report to the IRS the name, address, and Social Security Number (SSN) of plan members, including covered students and dependents, to verify coverage during the calendar year. The first filing is due to the IRS on March 31, 2016 to reflect coverage under your student health plan during the 2015 calendar year. If your SSN is not available to the university or your insurance company, you should expect a letter in the next few months requesting your SSN and/or that of your enrolled dependents (but see paragraph below regarding coverage exemptions.)

If your health care plan is a fully insured private employer group or individual plan, or an insured campus-sponsored student health plan, the insurance company is responsible for the IRS filing and for furnishing you with a statement showing that you (and any covered dependents) had health coverage in the prior year. For students covered under a self-funded student health plan, such as **UC SHIP**, the Plan is responsible for complying with the filing requirement and for furnishing you with the health coverage statement.

Important: To make sure you receive the statement that your MEC-qualified coverage has been reported to the IRS, be sure to update your address at the Registrar's office if you have recently moved.

WHY IS THIS REPORTING IMPORTANT?

The Affordable Care Act requires student health plans to provide annual verification to the IRS, and to you, that you were covered under a MEC-qualified plan during the year. This is because individuals (including students) who are covered under a MEC-qualified plan for the year will not be subject to tax penalties for failure to have health coverage as required under the ACA.

Note that if coverage under a UC student health plan has been waived because you are covered under the MEC-qualified plan of your parent, spouse or domestic partner, the insurance company or employer (if plan is self-funded) will be responsible for the IRS filing and for furnishing the health coverage statement. For example, if you are covered under your parent's insured plan, you will be listed as a covered individual on the statement filed with the IRS and received by your parent, and that statement will provide the required verification of your coverage.

EXEMPTIONS

Certain individuals are exempt from the requirement to obtain MEC. You will still receive a statement of coverage but you do not need to provide a SSN. To see a list of exemptions, go to Q/A 6 of the IRS Questions and Answers on the Individual Shared Responsibility Provision at <http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision> The remaining questions and answers at this site provide a good overview of the individual shared responsibility rules under the ACA.