

The Patient Protection and Affordable Care Act (ACA) took effect January 1, 2014.
Implications of ACA for U.S. citizens residing abroad:

- U.S. citizens living abroad are generally subject to the same individual shared responsibility provision as U.S. citizens living in the United States.
- Starting in 2014, the individual shared responsibility provision calls for each individual to have minimum essential coverage (MEC) for each month, qualify for an exemption, or make a payment when filing his or her federal income tax return.
- However, U.S. citizens or residents living abroad for at least 330 days within a 12-month period are treated as having MEC during those 12 months, and thus will not owe a shared responsibility payment for any of those 12 months.
- Also, U.S. citizens who qualify as bona fide residents of a foreign country for an entire taxable year are treated as having MEC for that year.

A summary of information available to U.S. citizens and residents as well as links to more specific information about requirements under the ACA may be found at:

travel.state.gov/travel/living/living_1234.html

For information and questions about the ACA, please see the dedicated website operated by the U.S. Department of Health and Human Services (HHS)

www.healthcare.gov/

Specific information and Q&A related to U.S. citizen and resident requirements under the ACA may be found at the following websites administered by HHS and the IRS:

[Am I eligible for Coverage in the Marketplace?](#)

[What is the Health Insurance Marketplace?](#)

[Get Covered - A One Page Guide to the Health Insurance Marketplace](#)

[IRS - Affordable Care Act Tax Provisions](#)

[IRS - Q&A on the Individual Shared Responsibility Provision of the ACA](#)