



MINIMUM VALUE

How does one determine minimum value?

The Minimum Value (MV) Calculator helps to determine whether an employer-sponsored group health plan meets the minimum value standard of having at least 60 percent coverage on in-network health benefits. Health and Human Services (HHS) created the MV Calculator to help ensure applicable large employers comply with this minimum standard of coverage under the Employer Mandate regulations.

Employers with 50 or more full-time employees – regardless of grandfathered status or funding arrangement – must offer "affordable" health care coverage that provides "minimum value" to full-time employees and their dependent children up to age 26, or employers could face possible penalties.

The Minimum Value Calculator and Methodologies can both be found on the [CMS website](#).