New Health Insurance Marketplace Coverage Options and Your Health Coverage

When key parts of the Affordable Care Act take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by _____.

PART A: General Information

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly insurance premium right away. Open enrollment to select health insurance coverage through the Marketplace begins October 1, 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money or lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that does not meet certain standards. The savings on your premium that you are eligible for depends on your household income.

Does Employer Health Coverage Affect Premium Savings through the Marketplace?

Yes. If you have an offer of health insurance coverage from _____ that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in _____'s health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of health insurance coverage from _____ that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage provided by _____ does not cover the "minimum value standard" set forth in the Affordable Care Act, then you may be eligible for a tax credit. An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

If you purchase health insurance coverage through the Marketplace instead of accepting health insurance coverage offered by _____, then you may lose _____'s contribution (if any) to the employer-offered coverage. Both _____'s contribution and your contribution to employer-offered health insurance coverage is often excluded from income for Federal and State income tax purposes. Your payments for health insurance coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. **Please visit HealthCare.gov or call 1-800-318-2596 for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.**

For more information about your coverage through _____, please check your summary plan description or contact _____ at _____

PART B: Information About Health Coverage Offered by

_____

This section contains information about any health care offered by _____. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information.

Employer name	**Employer Identification Number (EIN)**	
Employer address	**Employer phone**	
Employer city	**Employer state**	**Employer zip**
Health coverage contact name		
Health coverage contact phone number	**Health coverage contact email address**	
NOTE: Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.		