

Benefit-Eligible Employees

New Health Insurance Marketplace Coverage Options and Your Health Coverage

Key parts of the Affordable Care Act, also known as the health care reform law, went into effect January 1, 2014. When this happened, there became available a new way to buy health insurance: the Health Insurance Marketplace (the "Marketplace"). In order to assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and, if applicable, the employment-based health coverage available to you through David Douglas School District.

Why Are You Sending This Information?

As of January 1, 2014, the health care reform law requires almost all Americans to have health care coverage. Most U.S. employers are required to send this notice to employees to raise awareness of the Marketplace and to help them understand how having access to their employer's health care plan may limit their eligibility for tax credits in the Marketplace.

What Is the Health Insurance Marketplace?

The Marketplace is designed to help individuals find health insurance that meets their needs and fits their budget. It offers "one-stop shopping" to find and compare private health insurance options. All U.S. citizens and legal residents now have access to individual health insurance policies through the Marketplace as of January 1, 2014.

Some individuals may also be eligible for a tax credit that lowers their monthly premium right away. The Open Enrollment period for health insurance coverage through the Marketplace runs approximately November - January each year. For more information, including the specific start and end dates of this year's Open Enrollment period, go to www.HealthCare.gov or call 1-800-318-2596. You can also visit www.OregonHealthCare.gov or call 1-855-268-3767 to find a local insurance agent to help you find the right plan for you and your family.

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

You will likely find more affordable coverage through the OEBB health plans available through David Douglas School District. (if you are or become eligible for benefits), or through your spouse's employer plan, if available, or through your parent's employer plan (if you are under the age of 26).

Some people who do not have access to affordable, minimum value health care coverage through their employer may be eligible for a federal subsidy to make buying insurance through the Marketplace more affordable. The savings these individuals would be eligible for depends on household income.

It's important to note that all health plans offered through OEBB meet the government's standards for minimum value. Also, the contribution made for benefit-eligible employees by David Douglas School District toward the premiums for the lowest cost health plan is most likely sufficient to keep the amount you have to pay for medical coverage well below the government's standards for affordability. **This means that if you are benefit-eligible, you likely will not qualify for a federal subsidy.**

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. **Individuals who have health coverage available through their employer that meets certain standards are not eligible for a tax credit through the Marketplace and may wish to enroll in their employer's health plan.** Some people may be eligible for a tax credit that lowers their monthly premiums or a reduction in certain cost-sharing, if their employer does not offer coverage at all or does not offer coverage that meets certain standards. If an employee doesn't have a health plan option available to him or her through their employer where the cost of the plan for employee-only coverage is less than 9.56 percent of the employee's household income for the year, or if the coverage the employer provides does not meet the "minimum value" standard set by the health care reform law, an employee may be eligible for a tax credit.

What If I'm Not Eligible for My Employer's Health Plans?

If you are not eligible for a health plan through an employer, or lose eligibility for health coverage through an employer, you may wish to first consider other group health plan options available to you, such as coverage through your spouse's employer plan, or your parent's employer plan (if you are under age 26). However, you should also consider the Marketplace. For more information, go to www.HealthCare.gov or call 1-800-318-2596. You can also visit www.OregonHealthCare.gov or call 1-855-268-3767 to find a local insurance agent to help you find the right plan for you and your family.

If you decide to enroll through the Marketplace, you will need to provide the Marketplace with some information about your employer and the health plans available through an employer. **Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employer, you will lose your employer benefit contribution, if applicable.** Under OEGB rules, employees cannot opt-out of health coverage unless they are covered under another employer-sponsored group health plan. An employee is considered to be opting-out of health coverage if they elect not to enroll in an OEGB medical plan and receive cash or any other type of benefit from their employing entity in lieu of payment toward a medical plan. The health plans available through the Marketplace are not considered employer-sponsored group health plans. Another point to consider is that contributions made by employers toward health coverage, as well as your employee contribution toward employer-offered coverage, are often excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about the health plan options available to you through David Douglas School District, please contact **Lauren Crow, Phone number 503-261-8250, email: Lauren_Crow@ddsd40.org** , or **Debora Speciale, Phone number 503-261-8225, Debora_Speciale@ddsd40.org**

For more information about health plans available through the Marketplace, visit their website at www.HealthCare.gov or call 1-800-318-2596. You can also visit www.OregonHealthCare.gov or call 1-855-268-3767 to find a local insurance agent to help you find the right plan for you and your family.