

**Email or Letter Template
Employer NOT Offering Insurance**

[Date]

[Employee Name, Address, City/State, Zip]

[Greeting]

As you may know, new health care reform regulations mandating insurance coverage go into effect starting Jan. 1, 2014. The changes are meant to help expand access to adequate and affordable health care coverage. Every state will have a Health Insurance Marketplace (an online exchange) where individuals can shop for health insurance coverage.

This **[select one email or letter]** is to direct you to the **[INSERT STATE NAME]** Marketplace since **[INSERT COMPANY NAME]** will **not** offer major medical insurance to you. Attached is a document labeled "New Health Insurance Marketplace Coverage Options and Your Health Coverage" that the U.S. Department of Labor requires us to provide you. **[FORM TO BE COMPLETED BY EMPLOYER IS AVAILABLE HERE: <http://www.dol.gov/ebsa/pdf/FLSAwithoutplans.pdf>**

As part of the Affordable Care Act, workers with household incomes between 100% and 400% of the federal poverty level may be eligible for subsidies to help offset health insurance costs when purchased through their state Health Insurance Marketplace. To calculate if you qualify for a subsidy, visit: kff.org/interactive/subsidy-calculator.

Effective Oct. 1, 2013, you can learn about coverage options and costs at the **[INSERT STATE NAME]** Marketplace by visiting: <https://www.healthcare.gov/marketplace>. Additional health care reform information is available at healthcare.gov.

[Standard Close]

[Signature]

[Employer Note: Save a copy of each letter/email for your files.]



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
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PART A: General Information

When key parts of the health care law 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.

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 premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 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 and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

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

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer'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 a plan from your employer 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 your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is 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?

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

¹ 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.

PART B: Information About Health Coverage Offered by Your Employer

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

3. Employer name		4. Employer Identification Number (EIN)	
5. Employer address		6. Employer phone number	
7. City	8. State	9. ZIP code	
10. Who can we contact at this job?			
11. Phone number (if different from above)		12. Email address	

You are not eligible for health insurance coverage through this employer. You and your family may be able to obtain health coverage through the Marketplace, with a new kind of tax credit that lowers your monthly premiums and with assistance for out-of-pocket costs.

QUESTIONS AND ANSWERS ABOUT HEALTH CARE REFORM

New health care reform regulations mandating insurance coverage go into effect starting Jan. 1, 2014. The changes are meant to help expand access to adequate and affordable health care coverage. The following questions and answers will help you understand and prepare how the law will likely affect you and your health care benefits.

Q: AM I REQUIRED TO PURCHASE HEALTH INSURANCE COVERAGE?

A: Yes. Starting in 2014, most people will be required to have health insurance or pay a penalty.

Q: WHERE DO I GO TO PURCHASE HEALTH INSURANCE COVERAGE?

A: Starting Oct. 1, 2013 you can shop for health insurance coverage on the health insurance marketplace (also called an exchange) operating in your state.

Q: WHAT IS A HEALTH INSURANCE MARKETPLACE OR EXCHANGE?

A: A health insurance marketplace or an exchange is a website where people can shop for, compare and buy health insurance.

Q: AM I ELIGIBLE FOR INSURANCE AT THE MARKETPLACE OR EXCHANGE?

A: Anyone can use the health insurance marketplace or exchange to explore their health insurance options, even if you already have insurance. The requirements to get insurance through the marketplace or exchange are:

- You must live in the U.S.
- You must be a U.S. citizen or national (or lawfully present)
- You can't be currently incarcerated

Q: AM I ELIGIBLE FOR SUBSIDIES TO HELP OFFSET THE COST OF HEALTH INSURANCE?

A: Since [INSERT COMPANY NAME] does not offer insurance to you, you may be eligible for tax credits or premium subsidies to help lower your cost of health insurance coverage. Individuals with household incomes between 100% and 400% of the federal poverty level may be eligible for subsidies to help offset the costs of health care coverage when purchasing health insurance through the [INSERT STATE NAME] Marketplace.

To calculate if you qualify for a subsidy, visit:
kff.org/interactive/subsidy-calculator.

Q: WHERE CAN I LEARN MORE?

A: To learn about the insurance offered in [INSERT STATE NAME], visit: [INSERT STATE/FEDERAL WEBSITE].

Additional information is available at healthcare.gov/marketplace/.

