

# New Health Insurance Marketplace Coverage Options and Your Health Coverage

## General Information

When key parts of the health care reform law (the Affordable Care Act or ACA) take effect in 2014, there will be a new way to buy health insurance: through 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 marketplaces and employment based health coverage offered by your employer.

## 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 can enroll for health insurance coverage through the Marketplace during an enrollment period that begins in October 2013. Coverage can begin as early as January 1, 2014.

## Can I save money on my health insurance premiums in the marketplace?

If you're eligible for coverage through your employer, you most likely will not be eligible for the subsidy through the marketplace because the State of Arizona Benefit Options Plan meets ACA requirements for minimum value and employee-only coverage is intended to be affordable. However, if you're not eligible for medical coverage through your employer or if the lowest cost plan from the State of Arizona Benefit Options that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, you may be eligible for a subsidy that lowers your monthly premium for coverage purchased through the marketplace.

Please note: 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 subsidy.

Alternatively, you may qualify for Medicaid depending on your household income. Please visit [www.HealthCare.gov](http://www.HealthCare.gov) for more information.

## How will enrolling in the marketplace affect health coverage through my employer?

If you purchase a health plan through the marketplace instead of enrolling for health coverage offered by your employer, you will lose any employer contribution to the State of Arizona Benefit Options Plan. Future enrollment in the State of Arizona Benefit Options Plan will be limited to open enrollment (which typically happens in the fall).

## How can I get more information?

For more information about your coverage offered by your employer, please check your summary plan description or contact Human Resources Division-Benefit Services contact information included in employer information chart.

The marketplace can help you evaluate your coverage options, including your eligibility for coverage through the marketplace and its cost. Visit <http://www.HealthCare.gov> for more information, including an online application for health insurance coverage and a Health Insurance Marketplace in your area.

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### Information about health coverage offered by your employer

If you decide to complete an application for coverage in the marketplace, you will be asked to provide the information included in the chart below. **This employer information is numbered to correspond to the marketplace application.**

If you decide to shop for coverage in the marketplace, <http://www.HealthCare.gov> will guide you through the process. The employer information you can enter when you visit [www.HealthCare.gov](http://www.HealthCare.gov) will help you determine if you can get a subsidy (in the form of a tax credit) to lower your monthly premiums for coverage purchased through the marketplace.

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to some employees and dependents. Eligible employees and dependents are:

Defined in the EPO, PPO and HSA plan descriptions (Article 2 Eligibility and Participation) posted on the Benefit Options website [www.benefitoptions.az.gov](http://www.benefitoptions.az.gov)

- This coverage provided meets the minimum value standard, and the cost of this coverage is intended to be affordable.

Employer Information	
<b>3. Employer Name</b> State of Arizona	<b>4. Employer Identification Number (EIN)</b> 86-6004791
<b>5. Employer Address</b> 100 N 15 <sup>th</sup> Ave Suite 302	<b>6. Employer Phone Number</b> (602) 542-5008
<b>7. City</b> Phoenix	<b>8. State</b> AZ
<b>9. Zip Code</b> 85007	<b>12. E-mail Address</b> BenefitsIssues@azdoa.gov
<b>10. Who can we contact about employee health coverage at this job?</b> Benefit Services Division	