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Dear Maricopa Community College Employee,

The Patient Protection and Affordable Care Act (ACA), the significant healthcare reform legislation, was signed into law in 2010. When key parts of this healthcare 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.

The ACA requires that employers such as Maricopa Community Colleges (MCCCD) provide their employees with this notice regarding these new Marketplaces.

### **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. Open enrollment for Marketplace health insurance coverage 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 for a tax credit that will lower your monthly premium. Your premium savings (if any) will depend on your total household income when you apply for coverage.

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

You may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if you are not eligible for MCCCD's medical coverage (generally adjunct faculty, temporary or student workers). So, to meet the federal requirement that most U.S. residents have healthcare coverage in 2014, you may want to enroll in a health plan, if you are not already enrolled.

**Note:** All 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. For more information about the Marketplace, you can access the Marketplace website at [www.HealthCare.gov](http://www.HealthCare.gov) or contact the Marketplace by phone at 1-800-318-2596 (TTY: 1-855-889-4325). The Marketplace website has an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

Sincerely,

MCCCD Employee Benefits Department