



Healthcare Reform

Date: September 20, 2013

To: All employees

From: Human Resources

The attached information is being provided to you as required by the Affordable Care Act, also known as “ACA” or “Obamacare”.

All permanent full-time or part-time employees are eligible to participate in Montgomery County Government medical plan. ***If you are currently participating in the Montgomery County Government medical plan there is nothing you must do at this time.***

Beginning in 2014, the Affordable Care Act includes a mandate for most individuals to have health insurance or potentially pay a penalty for noncompliance. Individuals will be required to maintain minimum essential coverage for themselves and their dependents. Some individuals will be exempt from the mandate or the penalty, while others may be given financial assistance to help them pay for the cost of health insurance. Under the final rule, individuals will be required to report on their fiscal year 2015 tax returns whether they had health insurance in 2014. Nonexempt individuals who failed to purchase insurance will be required to pay a fine. You can obtain additional information at www.HealthCare.gov or call 800-318-2596.

The Healthcare Reform Act (ACA) is providing a Marketplace for individuals to shop for medical plan coverage. Effective October 1, 2013, you will be able to shop for medical plan options at www.HealthCare.gov or call 800-318-2596.

Please note that if you purchase a qualified health plan through the Marketplace, you will lose the contribution Montgomery County Government makes for your medical plan coverage and that all or a portion of such contribution may be excluded from income for Federal income tax purposes. In addition, if you purchase a qualified health plan through the Marketplace, your participation in Montgomery County Government’s medical plan will terminate.

The Affordable Care Act does not require the employer to offer affordable coverage to employees who routinely work less than 30 hours per week.



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 11-30-2013)

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 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 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?

For more information about your coverage offered by your employer, please check your summary plan description or contact Pam Clark – pdclark@mcgtn.net or (931) 648-5715.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit www.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.

Employer Name:	Montgomery County Government
Employer Identification Number:	62-6000764
Employer Phone Number:	(931) 648-5715
Employer Address	Montgomery County Government, 1 Millennium Plaza, Clarksville, TN 37040
Who may we contact about employee health coverage at this job:	Pam Clark at pdclark@mcgtn.net or (931) 648-5715

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

As your employer, we offer a health plan to:

An eligible Employee includes:

- A regular Full-Time or Part-Time Employee regularly scheduled to work a minimum of 15 hours per week.

An eligible Dependent includes:

- The employee's current spouse as recognized by Tennessee law;
- The natural, legally adopted, or stepchild(ren) of the employee or the employee's spouse who is under the age limit stated on the Schedule of Benefits
- A child reaching the Dependent Age Limit may continue to be eligible. The child must not be able to support them self because of mental incapacity or physical handicap. Such disabling condition shall have begun before reaching the Dependent Age Limit.

Montgomery County Government's medical plan coverage exceeds the minimum value standard, and the cost of this coverage meets the Affordable Care Act provisions, based on employee wages.

Even if your employer intends your coverage to be affordable, you may still be eligible for a premium subsidy through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium subsidy. 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 subsidy.

If you decide to shop for coverage in the Marketplace, www.HealthCare.gov will guide you through the process.