

**Health Insurance Marketplace Notice (Modified for Use by Employers in the Concordia Health Plan)  
—Notification Provided as Required by the Affordable Care Act—**

## **New Health Insurance Marketplace Coverage Options**

### **Part A (Page 1 of Notice): General Information**

When key parts of the health care law take effect in 2014, there will be a new way to buy private individual 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 we offer to you. Please note that this notice is informational only.

#### **What is the Health Insurance Marketplace?**

The Marketplace is designed to help you find private individual 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 the Employment-Based Health Coverage We Offer to You Affect Your Eligibility for Premium Savings through the Marketplace?**

Yes. If we have offered you health coverage that meets certain standards, you will not be eligible for a tax credit through the Marketplace and you may wish to enroll in our health plan, if you are eligible. (Just because you received this Marketplace notice does not mean you are eligible.) However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if we do not offer coverage to you at all or do not offer coverage that meets certain standards. If the cost of self-only coverage (not including cost of coverage of other members of your family) under our health plan is more than 9.5% of your household income for the year, or if our health plan does not meet the "minimum value"<sup>1</sup> standard set by the Affordable Care Act, you may be eligible for a tax credit.

Note: If you purchase a health plan through the Marketplace instead of accepting our health plan coverage, then you may lose our contribution (if any) to your coverage under our health plan. Also, our contribution—as well as your employee contribution—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 About the Health Insurance Marketplace?**

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

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<sup>1</sup>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.

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**Part B (Page 2 of Notice): Information about Employer-Provided Health Plan Coverage**

**Here is some basic information about health coverage offered by this employer through the Concordia Health Plan (CHP):**

- As your employer, we offer a health plan to some employees. Employees eligible for coverage are those who work:
  - more than 20 hours per week, and more than 5 consecutive months
  - more than 25 hours per week, and more than 5 consecutive months
  - more than 30 hours per week, and more than 5 consecutive months
  
- Eligible dependents of eligible employees are offered coverage. Eligible dependents are your:
  - Spouse (unless legally separated)
  - Biological, legally adopted, step, or foster child (a) under age 26, whether unmarried or married, unless the child is eligible to enroll in an employer-sponsored health plan other than a group health plan of a parent; or (b) age 26 and older, unmarried, totally disabled (and became disabled prior to age 26), and qualifies as the member's dependent for federal income tax purposes
  
- Our health plan coverage meets the minimum value standard.

If your coverage is determined not to be affordable, based on employee wages, you may be eligible for a premium discount through the Marketplace. 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 premium discount.

If you decide to complete an application for coverage in the Marketplace, you will be asked for information about our health plan coverage. The information below can help you complete your application for coverage in the Marketplace and is numbered to correspond to the Marketplace application and the Marketplace Employer Coverage Tool.

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	

Date Provided to Employee: \_\_\_\_\_ (mm/dd/yyyy)

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**Part B (Page 3 of Notice): Information about Employer-Provided Health Plan Coverage**

13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

- Yes** (Go to 13a)
- No** (STOP and provide this Notice to employee)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? \_\_\_\_\_(mm/dd/yyyy)

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14. Does the employer offer a health plan that meets the minimum value standard\*?

- Yes (Go to question 15)
  - No (STOP and provide this Notice to employee)
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15. For the lowest-cost plan that meets the minimum value standard\*\* offered only to the employee (don't include family plans):

a. How much would the employee have to pay in premiums for this plan? \$ \_\_\_\_\_

b. How often?

- Weekly
  - Every 2 weeks
  - Twice a month
  - Monthly
  - Quarterly
  - Yearly
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If the plan year will end soon and you know that the health plans offered will change, go to question 16.

If you don't know, STOP and provide Pages 1, 2, and 3 of this Notice to employee.

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16. What change will the employer make for the new plan year?

- Employer won't offer health coverage
- Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.\*

a. How much will the employee have to pay in premiums for that plan? \$ \_\_\_\_\_

b. How often?

- Weekly
- Every 2 weeks
- Twice a month
- Monthly
- Quarterly
- Yearly

Date of change: \_\_\_\_\_(mm/dd/yyyy)

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\*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 (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986). All Concordia Health Plan Options meet the "minimum value standard."