



# New Health Insurance Marketplace Coverage Options and Your Health Coverage

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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 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.<sup>1</sup>

**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 **Carolyn Sneary, Benefits Coordinator, MiraCosta College, at 760-795-6855.**

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.

## 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 MiraCosta College		4. Employer Identification Number (EIN) 95-6006662-G	
5. Employer address One Barnard Drive		6. Employer phone number (760) 757-2121	
7. City Oceanside		8. State CA	9. ZIP code 92056
10. Who can we contact about employee health coverage at this job? Carolyn Sneary, Human Resources Supervisor, (760) 795-6855			
11. Phone number (if different from above)		12. Email address <a href="mailto:csneary@miracosta.edu">csneary@miracosta.edu</a>	

Here is some basic information about health coverage offered by this employer. As your employer, we offer health insurance to:

- All employees. Eligible employees are:
- Some employees. Eligible employees are:  
Eligibility criteria for each employee work group is contained in the appropriate contract or working conditions manual.
  - Administrators, faculty & permanent classified employees who work in regular positions 20 or more hours per week.
  - Permanent part-time classified employees who are temporarily assigned additional hours in their job classification who work regular hours of 20 or more hours per week.
  - Permanent part-time classified employees who work in two or more different, regular part-time positions when the combined hours of the positions are 20 or more hours per week.
  - Temporary faculty who substitute in benefit eligible positions for one semester or more.
  - Academic associate faculty who work 40% FTE or more for a total of two semesters within the preceding two academic years.
  - Newly hired part-time temporary employees assigned regular hours of 30 or more hours per week in short-term temporary assignments shall become eligible within 12 months of the employee's hire date. Continuing part-time temporary employees working in short-term temporary assignments who work an average 30 hours per week during the established 12 month eligibility period, shall become eligible during the annual open enrollment period.

With respect to dependents:

- We do offer coverage. Eligible dependents are:  
An eligible dependent is defined as a spouse, domestic partner and children to age 26. Dependent coverage is available to all benefit eligible employees as defined above with the exception of Academic Associate Faculty. Coverage is available to unit members in accordance with the Academic Associate Faculty Collective Bargaining Agreement.
- We do not offer coverage.
- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

Even if your employer intends your coverage to be affordable, you may still 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 shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.