

New Health Insurance Marketplace Coverage Options and Your Health Coverage

The Patient Protection and Affordable Care Act (ACA) is a federal law passed in 2010 to provide health insurance to more Americans. Under the ACA, most people will be required to have health insurance coverage by January 1, 2014, or they will have to pay a tax penalty. You may already be enrolled in or eligible for health coverage through Union School District and avoid the tax penalty. We will be offering our eligible employees health coverage during our regular enrollment period from September 16 to October 11, 2013.

If you are not eligible for coverage through Union School District, you can obtain individual health insurance through Covered California, a state-operated marketplace for purchasing coverage. Their web site is www.coveredca.com. Covered California will begin enrollment on October 1, 2013 for coverage. Depending on household income, some individuals may become eligible for discounts and tax credits to help pay for insurance coverage.

NOTE: If you purchase a health plan through the Exchange, you will lose the employer's contribution toward the health plan premium and would be purchasing health care coverage with after-tax dollars

Other changes with the health care law

Starting with the plan year beginning January 1, 2014, the health care law:

- Opens the Health Insurance Marketplace to give individuals, families, and small businesses a new way to get affordable health coverage
- Requires insurance companies to cover people with pre-existing health conditions
- Covers young adults up to age 26
- Provides free preventive care for everyone
- Ends lifetime and yearly dollar limits on coverage of essential health benefits

More information about the Health Care Law can be found at the links below:

California's Health Care Marketplace	Shop for affordable healthcare options, compare plan offering, use calculator tool to project potential cost	http://www.coveredca.com
HealthCare Act Information	Get answers to questions about all aspects of the health care law, and how it will affect you this year and beyond	https://www.healthcare.gov/
US Department of Health & Human Services	Information about the Department of Health & Human services, contact information, etc.	http://www.hhs.gov/healthcare/