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# New Health Insurance Marketplace Coverage Options and Your Health Coverage

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To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Health Insurance Marketplace (Marketplace) and employment based health coverage offered by Westminister School District. (EIN# 95-6003496).

## **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.

## **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 does not meet certain standards. The savings on your premium that you are 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. 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 cost.

**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 Westminister School District, please check your summary plan description or contact:

Tina Gestoso, Insurance  
tgestoso@wsd.k12.ca.us  
14121 Cedarwood Avenue, Westminister, CA 92683  
(714) 894-7311 ext. 1027

Please visit [HealthCare.gov](http://HealthCare.gov) for more information about coverage offered through The Marketplace. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. You will also be able to obtain an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide certain information about the health coverage offered by Westminister School District. You can obtain this information by contacting the individual listed above.