

**Department of Human Resources**

700 University Avenue
Coenen Hall 114

Monroe, LA 71209-2300

Ph: 318-342-5141

Fax: 318-342-5144

Email: baragona@ulm.edu

**M E M O R A N D U M**

**To: All Employees**

**From: Fred Baragona**

 **Director, Human Resources**

**Date: September 25, 2013**

**Subject: Employer Notice to Employees of the New Health Insurance Marketplace**

**In March of 2010, the Patient Protection and Affordable Care Act (PPACA), was signed into law.  The Health Insurance Marketplace provision of the PPACA is scheduled to go into effect in January 2014.  Beginning October 1, 2013, the Marketplace will allow individuals to look for and compare private health plans, get answers to questions about health coverage options, and enroll in a health plan.**

**As an employer that offers health insurance, the LA Division of Administration is required to provide you with information on the services and tax credits for which you may be eligible through the Federal exchange (Marketplace).**

**The attached notices will contain information related to:**

* **The existence of Marketplaces, including a description of the services provided by the Marketplaces and how you can contact Marketplaces to request assistance**
* **Eligibility for a premium tax credit if you purchase a qualified health plan through a Marketplace and your share of the total costs for benefits under the plan**
* **Potential loss of employer contribution and tax savings towards the cost of employer-sponsored coverage if you purchase a qualified health plan through a Marketplace**

**PLEASE COMPLETE THE EMPLOYEE ACKNOWLEDGEMENT FORM (SEE PAGE 4) AND SUBMIT TO THE HUMAN RESOURCES DEPARTMENT IN COENEN HALL BY SEPTEMBER 30, 2013.**



**BOBBY JINDAL KRISTY H. NICHOLS**

**GOVERNOR**

State of Louisiana

Division of Administration

**Office of Human Resources**

**COMMISSIONER OF ADMINISTRATION**



**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 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 you 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 that 9.5% of your household income for the year, or if the coverage your employer provi des 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

**Office of Group Benefits at 1-800-272-8451 or 1-800-259-6771 (TDD).**

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [Healthcare.gov](https://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 that 60 percent of such

costs.

Post Office Box 94095  Baton Rouge, Louisiana 70804-9095  (225) 342-6060  1-800-354-9548  Fax (225) 342-0019

An Equal Opportunity Employer

**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 nameState of Louisiana | 4. Employer Identification Number (EIN)72-1447520 |
| 5. Employer addressP O Box 94095 | 6. Employer phone number225-342-6060 |
| 7. CityBaton Rouge | 8. StateLA | 9. ZIP code70804 |
| 10. Who can we contact about employee health coverage at this job?Office of Human Resources at 225-342-6060 |
| 11. Phone number (if different from above)225-342-6060 | 12. Email address\_DOA-HR-BENEFITS-STAFF@LA.GOV |

Here is some basic information offered by this employer:

 As your employer, we offer a health plan to:

 All Employees

Some employees.

Eligible employees are:

**Full-time employee of a participating agency or school board (as defined by a participant employer in accordance with state law). No person working on a temporary appointment is considered a full-time employee.**

 With respect to dependents:

We do offer coverage. Eligible dependents are:

**A. Your legal spouse.**

**B. Effective July 1, 2011 OGB health plans cover dependents until attainment of age 26 regardless of student, marital, or tax status.**

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/marketplace/individual/?gclid=CNf8qqaCo7kCFY5r7AodLSgAhw) will guide you through the process. Here’s the employer information you’ll enter when you visit [Healthcare.gov](https://www.healthcare.gov/marketplace/individual/?gclid=CNf8qqaCo7kCFY5r7AodLSgAhw) to find out if you can get a tax credit to lower your monthly premiums.



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EMPLOYEE ACKNOWLEDGEMENT OF THE NEW HEALTHCARE INSURANCE MARKETPLACES

I, of the Office of University of Louisiana at Monroe

Printed Name Section

Acknowledge that I have received materials and information on the new Healthcare Insurance Marketplaces established by the Patient Protection and Affordable Care Act and have been made aware of the following:

 **The existence of Marketplaces, including a description of the services provided by the**

**Marketplaces and how you can contact Marketplaces to request assistance**

 **Eligibility for a premium tax credit if you purchase a qualified health plan through a**

**Marketplace and your share of the total costs for benefits under the plan**

 **Potential loss of employer contribution and tax savings towards the cost of employer- sponsored coverage if you purchase a qualified health plan through a Marketplace**

Signature Date

**PLEASE COMPLETE THIS EMPLOYEE ACKNOWLEDGEMENT FORM AND SUBMIT TO THE HUMAN RESOURCES DEPARTMENT IN COENEN HALL BY SEPTEMBER 30, 2013.**

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