

WHAT DOES HEALTHCARE REFORM MEAN TO YOU?

- As of January 1, 2014 everyone is required to have health insurance that qualifies as 'minimum essential coverage', or pay a penalty/fee.
- For 2015, the fee is 2% of yearly income or \$325 per person, whichever is higher. The fee for children is \$162.50 per child. The most a family would have to pay in 2015 using this method is \$975.
- Insurance exchanges or 'marketplaces' have been established for individuals to purchase insurance.
- Enrollment through the marketplace begins on November 15, 2014 and ends on February 15, 2015.
- You cannot be denied insurance or charged more for pre-existing conditions.
- If you don't have health insurance or the coverage offered by your employer isn't affordable and/or doesn't provide minimum essential coverage, you may be eligible for a premium subsidy or tax credits.
 - If you are paying more than 9.5% of your household income for premiums = not affordable
 - *That means if you make \$30,000/year and you're paying \$2,850/year or more for individual insurance, you may qualify for a premium subsidy or tax credit*
- Coverage offered by Stanislaus County **IS** considered affordable and **DOES** qualify as minimum essential coverage; therefore, benefit eligible employees would unlikely be eligible for a subsidy or tax credit.

Following is a sample benefit comparison of the minimum essential coverage provided under the Bronze plan through Covered California compared to the County's benefits:

	Covered California Bronze Plan*	Stanislaus County EPO Plan	Stanislaus County HDHP
Deductible	\$5,000 for medical & Rx	None	\$1,250 for medical & Rx
Office Visit Copay	\$60 (allowed 3/year)	\$20	\$20 after deductible
ER Copay	\$300 after deductible	\$75	\$75 after deductible
Rx Copay	\$50 after deductible	\$10/\$25	\$10/\$25 after deductible

- If you are currently on COBRA, based on your income you may qualify for lower costs on your monthly premiums or out of pocket costs through the Marketplace.
- If you are a part-time employee and not currently eligible for coverage, you may qualify for a premium subsidy or tax credit through the Exchange.
- Questions regarding the Health Insurance Marketplace/Exchange or Covered California, please call Individual Choice by Alliant Employee Benefits at 800-444-1188. You will speak to a licensed health insurance counselor to find out whether you are eligible for government money to help you purchase health coverage or how to apply for coverage through the marketplace.
- You may also contact Covered California at 800-300-1506 or visit their website: <http://www.coveredca.com>.