Affordable Care Act FAQ’s

1. What is the “New Health Insurance Marketplace Coverage Options and Your Health Coverage” notice and why am I receiving it?
Employers were required to notify all employees by October 1, 2013 of the new Health Insurance Marketplace (Exchange) as required by the Patient Protection and Affordable Care Act (PPACA). All employees are to receive the notice regardless of full-time/part-time status, health insurance eligibility, temporary or student status. The notice provides basic information about the new Health Insurance Marketplace and health insurance coverage provided by your campus.

2. How does the Affordable Care Act’s Individual Shared Responsibility Provision and the requirement to maintain Minimum Essential Coverage AFFECT ME?
Under the Patient Protection and Affordable Care Act, Public Law 111-148 and the Health Care and Education Reconciliation Act of 2010, Public Law 111-152 (collectively, the Affordable Care Act), the Federal government, state governments, insurers, employers, and individuals are given shared responsibility to reform and improve the availability, quality, and affordability of health insurance coverage in the United States.

Effective January 1, 2014, the Affordable Care Act’s individual shared responsibility provision requires each individual (including children) to:
- maintain minimum essential health coverage (known as "minimum essential coverage" or "MEC") for each month; or
- qualify for an exemption; or
- make a payment when filing his or her Federal income tax return. (www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision)

3. Are all individuals living in the United States subject to the individual shared responsibility provision?
All U.S. citizens are subject to the individual shared responsibility provision as are all permanent residents and all foreign nationals who are in the United States long enough during a calendar year to qualify as resident aliens for tax purposes. Foreign nationals who live in the United States for short enough periods that they do not become resident aliens for federal income tax purposes are not subject to the individual shared responsibility payment even though they may have to file a U.S. income tax return. The IRS has more information available on when a foreign national becomes a resident alien for federal income tax purposes. (http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision)
4. **What if I have job-based insurance?**
   If you have job-based health insurance you like, you can keep it. You're considered covered. You may be able to change to Marketplace coverage if you so choose. Any job-based health plan you currently have qualifies as minimum essential coverage. **You don't need to change to a Marketplace plan** in order to avoid the fee that uninsured people may have to pay in 2014. If you'd like to explore Marketplace coverage options you can, but there are several important things to consider.
   - With most job-based health insurance plans, your employer pays a portion of your premiums. If you choose a Marketplace plan instead, your employer does not need to make a contribution to your premiums.
   - You will not qualify for Marketplace savings if your job-based coverage is considered affordable and meets minimum value, you won't be able to get lower costs on premiums or out-of-pocket costs in the Marketplace. This is true no matter what your income and family size are. **PSU’s health plans are considered affordable and meet the minimum value.**
     ([https://www.healthcare.gov/what-if-i-have-job-based-health-insurance/](https://www.healthcare.gov/what-if-i-have-job-based-health-insurance/))

5. **Does the coverage I have through PEBB qualify as minimum essential coverage (MEC) under the Affordable Care Act?**
   Yes, PEBB coverage is employer-sponsored and all plans meet the definition of MEC.

6. **What if I’m a part-time employee without health coverage?**
   If you’re a part-time worker without job-based coverage, you may be able to buy health insurance in the Marketplace and get lower costs based on your income ([https://www.healthcare.gov/what-if-im-a-part-time-employee-without-health-coverage/](https://www.healthcare.gov/what-if-im-a-part-time-employee-without-health-coverage/))

7. **What is the Health Insurance Marketplace?**
   The Marketplace is a new way to find quality health coverage. It can help if you don't have coverage now or if you have it but want to look at other options. With one Marketplace application, you can learn if you can get lower costs based on your income, compare your coverage options side-by-side, and enroll. ([https://www.healthcare.gov/what-is-the-health-insurance-marketplace/](https://www.healthcare.gov/what-is-the-health-insurance-marketplace/))

8. **What if someone doesn't have health coverage?**
   If someone can afford it but doesn't have health insurance coverage in 2016, they may have to pay a fee. They must also pay for all of their care. ([https://www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014/](https://www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014/))
9. **When is the Enrollment Period for the Marketplace?**

   The open enrollment period to purchase health care through the new Health Insurance Marketplace is October 1, 2013 through March 31, 2014. Coverage can begin as early as January 1, 2014. When you get health insurance through the marketplace, you may be able to get the new advance Premium Tax Credit that will immediately help lower your monthly premium. Learn more at [HealthCare.gov](https://www.healthcare.gov).

10. **What if I'm losing job-based insurance other than retirement?**

    If you lose your job-based health insurance, you have 2 primary options for health insurance coverage: a Marketplace plan or COBRA continuation coverage. [https://www.healthcare.gov/what-if-i-am-losing-job-based-insurance/](https://www.healthcare.gov/what-if-i-am-losing-job-based-insurance/)

11. **What if I'm losing job-based insurance due to retirement?**

    If you retire and lose your job-based insurance, you have some additional options:
    
    - Marketplace coverage until Medicare eligibility
    - PEBB Retiree coverage until age 65 or Medicare eligibility
    - PERS Retiree coverage for PERS Tier 1, Tier 2, and OPSRP retirees (non-Medicare & Medicare supplemental plans)
    - COBRA continuation coverage
    - Coverage through a Spouse/Domestic Partner
    - Medicare & Medicare Supplemental Plans