



# New Health Insurance Marketplace Coverage Options and Your Health Coverage

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## PART A: 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 health 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 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.<sup>1</sup>

**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 Kelly Hanson at 507-387-3167.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [MNsure.org](http://MNsure.org) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

**MNsure's customer service number is: 1-855-366-7873.**

<sup>1</sup> 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 costs.

## PART B: 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 name Independent School District 77		4. Employer Identification Number (EIN) 41-6000310	
5. Employer address 10 Civic Center Plaza, Suite One		6. Employer phone number 507-387-3167	
7. City Mankato	8. State MN	9. ZIP code 56001	
10. Who can we contact about employee health coverage at this job? Kelly Hanson			
11. Phone number (if different from above)		12. Email address Khanso1@isd77.org	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
  - All employees. Eligible employees are:
  - Some employees. Eligible employees are:
    - Refer to master agreements for eligibility.
- With respect to dependents:
  - We do offer coverage. Eligible dependents are:
    1. Married spouse.
    2. Dependent Children
      - a. Natural-born dependent children to age 26.
      - b. Legally adopted children and children placed with you for legal adoption to age 26.
      - c. Stepchildren to age 26.
      - d. Dependent children for whom you or your spouse have been appointed legal guardian to age 26.
      - e. Grandchildren to age 26 for whom you provide the majority of financial support and who live with you or your spouse continuously from birth.
      - f. Otherwise eligible children of the employee who are required to be covered by reason of a Qualified Medical Child Support Order (QMCSO), as defined in Minnesota statute §518A.41. The plan has detailed procedures for determining whether an order qualifies as a QMCSO.
    3. Disabled Dependents
      - a. Unmarried disabled dependent children who reach the limiting age while covered under this plan if all of the following apply:
        - i. primary dependent upon you;
        - ii. are incapable of self-sustaining employment because of physical disability, development disability, mental illness, or mental disorders;
        - iii. for whom application for extended coverage as a disabled dependent child is made within 31 days after reaching the age limit. After this initial proof, the Claims Administrator may request proof again two (2) years later, and each year thereafter; and,
        - iv. must have become disabled prior to reaching limiting age.
      - b. Disabled dependents if both of the following apply:
        - i. Incapable of self-sustaining employment by reason of developmental disability, mental illness or disorder, or physical disability; and,
        - ii. chiefly dependent upon the group member for support and maintenance.

Refer to Summary Plan Descriptions for specific eligibility criteria.

- 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, [MNsured.org](http://MNsured.org) will guide you through the process. Here's the employer information you'll enter when you visit [MNsured.org](http://MNsured.org) to find out if you can get a tax credit to lower your monthly premiums.