

Dear Colorado Springs School District 11 Employee,

Implementation of the Affordable Care Act of 2010 (commonly called healthcare reform) is moving ahead with several important changes for 2013 and 2014. It is important for you to understand these changes and how they affect the choices you have for obtaining health care coverage. At this time, we plan to continue offering health coverage to our employees, although some of the employer mandates under healthcare reform have been delayed, some of the upcoming changes may still affect you or someone in your family.

Many aspects of healthcare reform have already been implemented. Changes include 100% coverage of preventive care services, coverage of children to age 26 regardless of their tax, student or marital status, and elimination of lifetime dollar limits on coverage. More changes are on the way.

### **What is coming?**

**Below you will find a brief description of some of the healthcare reform changes that will be implemented this year and in 2014. Please read this summary as the changes may impact you and or your family.**

**New “Health Insurance Marketplace” (also known as Exchanges):** Beginning on October 1, 2013, every individual will have access to an online Health Insurance Marketplace to compare plan options, coverage and costs. Although this Marketplace will not include the <name of company> plan because it is an employer-based plan, other options available from insurance companies will be shown for comparison.

**Obtain coverage or pay a penalty (individual mandate):** Starting on July 1, 2014, if you and/or your family do(es) not have medical coverage referred to as Minimum Essential Coverage (MEC), you will have to pay a penalty. If you do not qualify for coverage through Colorado Springs School District 11, you will have to obtain coverage through another option, such as a health insurance marketplace, your spouse’s plan, or other federal programs such as Medicare, Medicaid or TRICARE, or pay the penalty.

**Expansion of Medicaid eligibility:** Medicaid is a state-run insurance program for low-income individuals and families. Some states will expand Medicaid to provide coverage to more people. Watch for more information on Medicaid eligibility later this year. To determine if the state where you live is expanding Medicaid coverage please visit [www.healthcare.gov/do-i-qualify-for-medicaid](http://www.healthcare.gov/do-i-qualify-for-medicaid).

### **How can I learn more?**

We will provide information to you about healthcare reform as it relates to the benefits we provide. Please read all your benefits materials carefully to make sure you understand how they work, the choices you have and how healthcare reform affects you and your family. If you have any specific questions, please contact Jessica Reijgers, Employee Benefits Manager, at 520-2241 or [reijgb@d11.org](mailto:reijgb@d11.org).

For a more in-depth discussion of topics related to healthcare reform, please visit [www.healthcare.gov](http://www.healthcare.gov). <Information on this website is also available in Spanish.>

Thank you,

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