Statewide Benefits Office
Benefits Made Easy

July 1, 2018

Dear Employee,

Enclosed is a Notice entitled "New Health Insurance Marketplace Coverage Options and Your Health Coverage." The health care reform law known as the Affordable Care Act ("ACA") requires that employers provide this Notice to all new employees within 14 days of hire. The Notice provides information about the new Health Insurance Marketplace ("Marketplace").

The ACA is requiring that these Notices be sent out because, starting in January 2014, most people are required to have health insurance; if not, they will pay a tax penalty. This is known as the "individual mandate." Your health insurance coverage can come from your (or your spouse's) employment, through a policy you buy on the Marketplace, or through a government-sponsored program like Medicare or Medicaid.

As a casual seasonal employee, you are not eligible for coverage under the State of Delaware's Group Health Insurance Program ("the Plan"). Therefore, you may wish to explore coverage options through the Marketplace.

For information about the Marketplace, visit the federal government's website at www.HealthCare.gov or the State of Delaware's website at www.ChooseHealthDE.com. If you have questions about the information in this letter or the enclosed Notice, you can contact the Statewide Benefits Office at 1-800-489-8933 or go to the Statewide Benefits Office's website at www.ben.omb.delaware.gov.

Sincerely,

Brenda L. Lakeman
Director, Statewide Benefits

Enclosure

STATE OF DELAWARE STATEWIDE BENEFITS OFFICE

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New Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

Key parts of the health care law are effective in 2014, and there is 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.

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. 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.

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?

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

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 **State of Delaware**		4. Employer Identification Number (EIN) **516000279**
5. Employer address **97 Commerce Way, Suite 201**		6. Employer phone number **1-800-489-8933**
7. City **Dover**	8. State **DE**	9. ZIP code **19904**
10. Who can we contact about employee health coverage at this job? **Statewide Benefits Office**		
11. Phone number (if different from above) **1-800-489-8933**	12. Email address **benefits@state.de.us**	

You are not eligible for health insurance coverage through this employer. You and your family may be able to obtain health coverage through the Marketplace, with a new kind of tax credit that lowers your monthly premiums and with assistance for out-of-pocket costs.