



September 23, 2013

Dear County Employee,

You are receiving the attached Notice to inform you of your rights and responsibilities under the Individual Mandate portion of the new health care law, the Patient Protection and Affordable Care Act (PPACA). This law requires you to have health insurance coverage for yourself and your dependents as of January 1, 2014.

The purpose of this notice is to inform you of the existence of the health insurance marketplace, give you a description of the services provided by the health insurance marketplace, and tell you how to contact the health insurance marketplace to request assistance.

If you already have health insurance through the county plan for yourself and any dependents you claim on your Federal tax return, you do not need to do anything. Our health insurance meets the minimum standards and is designed to be affordable under the law's requirements.

You are welcome to compare the coverage we offer with other options, but you would not be eligible for any subsidies or tax credits if you have waived/declined the county's health insurance.

Starting in January 2014, most people will be required to have health insurance or pay a penalty if they don't. Coverage can include employer-provided insurance, coverage you buy on your own, or Medicare. This means that if you do not have coverage in 2014, you will be required to pay a penalty when you file your taxes at the end of the year.

If you are not eligible for the county health insurance - tax credits are available for individuals and families who meet certain income requirements and do not have access to affordable health insurance through their employer or another government program.

If you are interested in joining our health plan, please call the number listed on the notice for more details.

Sincerely,

Lake County Insurance Office



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 11-30-2013)

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.¹

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 Lake County Insurance Office 440-350-5855

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.

¹ 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 Lake County Commissioners		4. Employer Identification Number (EIN) 34-6001618	
5. Employer address 105 Main St.		6. Employer phone number 440-350-5855	
7. City Painesville	8. State Ohio	9. ZIP code 44077	
10. Who can we contact about employee health coverage at this job? Lake County Insurance Office			
11. Phone number (if different from above) 440-350-5855		12. Email address bmargalis@lakecountyohio.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: All employees working over 32 hrs per week.

Some employees. Eligible employees are:

- With respect to dependents:

We do offer coverage. Eligible dependents are: Dependent children are covered from birth to age 26; age 28 under State of Ohio law.

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