

 **New Health Insurance Marketplace Coverage**

Options and Your Health Coverage

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**Affordable Care Act – Required Notice**

In 2010, President Obama signed the Patient Protection and Affordable Care Act, commonly known as the Affordable Care Act. Effective January 1, 2014, individuals and employees of small businesses will have access to affordable coverage through a new competitive private health insurance market, the Health Insurance Marketplace, also known as health insurance exchanges.

The federal government requires all employers, including the commonwealth, to notify their employees about coverage options available through the Marketplace. Enclosed is a copy of the Marketplace Notice.

**What is the Marketplace?**

The Marketplace is designed to help people find affordable health insurance, especially if their employer does not offer coverage. The Marketplace offers "one-stop shopping" to find and compare private health insurance options.

**The majority of commonwealth employees are eligible for health benefits through the Pennsylvania Employees Benefit Trust Fund (PEBTF). For the majority of employees, the PEBTF provides a higher level of benefits at a lower cost than what is available through the Marketplace**

If you are eligible for health insurance through the PEBTF and you enroll and you are happy with these benefits, you don’t have to take any action. If you enroll in benefits through the Marketplace, it could impact your PEBTF benefits.

If you are a full-time employee who is eligible for the PEBTF, the Marketplace may be more expensive than what you currently pay for PEBTF coverage and the level of coverage may be less.

If you are a part-time employee, the Marketplace may be less expensive than what you currently pay for PEBTF coverage; however, the coverage may be less than what is available through the PEBTF.

If you do not qualify for the PEBTF, the Marketplace may help you find affordable health insurance. The cost for coverage in the Marketplace depends on your household income. For more information on the Marketplace, please visit [www.healthcare.gov](http://www.healthcare.gov).

Please note that the HR Service Center and the PEBTF cannot answer questions about the Marketplace or provide advice about what type of coverage to choose.

Enclosure