

**YALE UNIVERSITY**

**Affordable Care Act Notice**

Yale University has provided the enclosed notice to comply with rules under the federal Patient Protection and Affordable Care Act (ACA). The notice provides you with instructions on how to access information about the Health Insurance Marketplace, which offers “one-stop-shopping” to find and compare private health insurance options.

You are not currently eligible for coverage under the Yale University group health plan. You may choose to obtain health coverage through the Marketplace. Depending on your household income, you may also be eligible for a tax credit and other subsidies to help reduce the cost of health coverage obtained through the Marketplace.

In Connecticut, you may go to the Access Health CT website to compare plans, apply for coverage, and enroll. Visit [www.accesshealthct.com](http://www.accesshealthct.com) to learn more. If you live in another state, you may go to [www.HealthCare.gov](http://www.HealthCare.gov) to review the coverage options available in your state.

## **U.S. DEPARTMENT OF LABOR 18B NOTICE**

Now that key parts of the health care law have taken effect, 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 Marketplace.

### **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 **November 2015** for coverage starting as early as January 1, 2016.

### **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.

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.

Note: 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 (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).

### **How Can I Get More Information About the Marketplace?**

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage and its cost. Please visit [www.HealthCare.gov](http://www.HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area. If you decide to shop for coverage in the Marketplace, [www.HealthCare.gov](http://www.HealthCare.gov) will guide you through the process. For more information about the Marketplace and Marketplace coverage options, visit [www.HealthCare.gov](http://www.HealthCare.gov) or contact the Help Center at 1-800-318-2596. TTY users should call 1-855-889-4325.