

Health Insurance Marketplace Coverage

Enclosed you will find a notice titled “Health Insurance Marketplace Options and Your Health Coverage.” Under the rules of the Patient Protection and Affordable Care Act (commonly known as “health care reform”), Kforce is required to provide you this notice, which contains information about the health insurance marketplace that offers health care coverage options to individuals.

Created as a result of the health care reform law, the health insurance marketplace is a “one-stop shop” that individuals can use to shop for, compare, and buy individual health insurance policies. Each state has a marketplace – some states have their own, while others rely on the federal government to run theirs.

Since the marketplace opened you may regularly find advertisements in your mailbox from insurance companies promoting the plans they are selling through the marketplace. As a result, you’ll need to determine what coverage option makes the most sense for your particular situation.

If you have coverage through Kforce’s plan or your spouse’s employer plan, you may want to stick with it. Employer-sponsored plans (like ours) are often paid in part by the employer. Employers do not, however, contribute toward the cost of coverage purchased through the marketplace. Some individuals may be eligible for federal subsidies for coverage purchased through a marketplace, but only if their income is below a certain threshold and they are not eligible for employer-sponsored coverage that meets affordability and coverage standards.

We encourage you to carefully compare all the options available to you, including coverage details as well as cost. If you would like more information about the marketplace, marketplace premium subsidies, or health care reform in general, please visit healthcare.gov.

Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

Since key parts of the health care law took effect in 2014, there is an additional 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 and employment-based health coverage.

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 tax credit that lowers your monthly premium right away. Open enrollment periods for health insurance coverage through the federal Marketplace and state-run Marketplaces that use the federal enrollment website (www.healthcare.gov) generally take place from November 1 through December 15 of each year for coverage that will start on or after the first day of the new calendar year. Open enrollment dates may vary if you reside in a state with a state-run Marketplace that does not use www.healthcare.gov for enrollment. Outside of the open enrollment periods, you can only enroll in or change coverage if you qualify for a Special Enrollment Period as a result of certain life events.

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 you do not have employment-based coverage, or you are offered employment-based coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employment-Based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of employment-based health coverage that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing, if you are not offered employment-based coverage, or you are offered employment-based coverage that does not meet certain standards. If the cost of an employment-based plan that would cover you (and not any other members of your family) is more than 9.61% of your household income for the year 2022, or if the employment-based coverage provided 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 employment-based health coverage, then you may lose the employer or plan sponsor contribution (if any) to the employment-based coverage. Also, this employer or plan sponsor contribution - as well as your employee contribution to employment-based 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 employment-based coverage, please check your summary plan description or contact the Customer Solutions Center at customersolutionscenter@kforce.com or 866.807.5074.

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 employment-based 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)

HEALTH INSURANCE EXCHANGES BY STATE
where to find more information

STATE	EXCHANGE TYPE	WEBSITE	TELEPHONE
Alabama	Federal	www.healthcare.gov/families	(800) 318-2596
Alaska	Federal	www.healthcare.gov/families	(800) 318-2596
Arizona	Federal	www.healthcare.gov/families	(800) 318-2596
Arkansas	Federal	www.healthcare.gov/families	(800) 318-2596
California	State	www.coveredca.com	(800) 300-1506
Colorado	State	www.connectforhealthco.com	(855) 752-6749
Connecticut	State	http://www.ct.gov/hix/	(855) 805-4325
Delaware	Federal	www.healthcare.gov/families	(800) 318-2596
	State	http://www.choosehealthde.com/	
District of Columbia	State	www.hbx.dc.gov	(202) 715-7576
Florida	Federal	www.healthcare.gov/families	(800) 318-2596
Georgia	Federal	www.healthcare.gov/families	(800) 318-2596
Hawaii	Federal	www.healthcare.gov/families	(800) 318-2596
Idaho	State	www.yourhealthidaho.org	(855) 944-3246
Illinois	Federal	www.healthcare.gov/families	(800) 318-2596
	State	www2.illinois.gov	(866) 311-1119
Indiana	Federal	www.healthcare.gov/families	(800) 318-2596
Iowa	Federal	www.healthcare.gov/families	(800) 318-2596
Kansas	Federal	www.healthcare.gov/families	(800) 318-2596
Kentucky	State	www.kynect.ky.gov	(855) 306-8959
Louisiana	Federal	www.healthcare.gov/families	(800) 318-2596
Maine	Federal	www.healthcare.gov/families	(800) 318-2596
Maryland	State	www.marylandhealthconnection.gov	(855) 642-8572
Massachusetts	State	www.mahealthconnector.org	(877) 623-6765
Michigan	Federal	www.healthcare.gov/families	(800) 318-2596
Minnesota	State	www.mn.gov/hix	(855) 366-7873
Mississippi	Federal	www.healthcare.gov/families	(800) 318-2596
Missouri	Federal	www.healthcare.gov/families	(800) 318-2596
Montana	Federal	www.healthcare.gov/families	(800) 318-2596
Nebraska	Federal	www.healthcare.gov/families	(800) 318-2596
Nevada	State	www.nevadahealthlink.com	(800) 547-2927
New Hampshire	Federal	www.healthcare.gov/families	(800) 318-2596
	State	https://coveringnewhampshire.org/	(866) 311-1119
New Jersey	State	www.nj.gov/getcoverednj	(833) 677-1010
New Mexico	State	www.bewellnm.com	(833) 862-3935
New York	State	https://info.nystateofhealth.ny.gov/	(855) 355-5777
North Carolina	Federal	www.healthcare.gov/families	(800) 318-2596
North Dakota	Federal	www.healthcare.gov/families	(800) 318-2596
Ohio	Federal	www.healthcare.gov/families	(800) 318-2596
Oklahoma	Federal	www.healthcare.gov/families	(800) 318-2596
Oregon	State	www.coveroregon.com	(855) 268-3767
Pennsylvania	State	https://pennie.com/	(844) 844-8040
Rhode Island	State	www.healthsourceri.com	(855) 683-6757
South Carolina	Federal	www.healthcare.gov/families	(800) 318-2596

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where to find more information

STATE	EXCHANGE TYPE	WEBSITE	TELEPHONE
South Dakota	Federal	www.healthcare.gov/families	(800) 318-2596
Tennessee	Federal	www.healthcare.gov/families	(800) 318-2596
Texas	Federal	www.healthcare.gov/families	(800) 318-2596
Utah	Federal	www.healthcare.gov/families	(800) 318-2596
Vermont	State	https://info.healthconnect.vermont.gov/	(855) 899-9600
Virginia	Federal	www.healthcare.gov/families	(800) 318-2596
Washington	State	www.wahealthplanfinder.org	(855) 923-4633
West Virginia	State	www.healthcare.gov/families	(800) 318-2596
Wisconsin	Federal	www.healthcare.gov/families	(800) 318-2596
Wyoming	Federal	www.healthcare.gov/families	(800) 318-2596

SOURCE:

<http://www.cms.gov/ccio/Resources/Fact-Sheets-and-FAQs/state-marketplaces.html>
<https://www.healthcare.gov/what-is-the-marketplace-in-my-state/>
<http://kff.org/health-reform/state-indicator/health-insurance-exchanges/>