

New Health Insurance Marketplace Coverage Options and Your Health Coverage

As a State of Nebraska Employee, you are receiving this notice because all employers are required by Federal law to send this notice to employees who are covered by, eligible for or may become eligible for health insurance coverage through their employer. **This notice in no way affects your current health insurance coverage through the State of Nebraska or your eligibility for coverage with the State. No action is required to continue receiving the benefits you already have (if applicable).** This notice does not allow you to enroll for State of Nebraska insurance benefits unless you are otherwise eligible at the time of receiving this notice. The next opportunity to enroll for insurance benefits through the State of Nebraska is Open Enrollment, which will be conducted in May 2014 for coverage starting July 1, 2014.

If you want more information regarding this notice or the Health Insurance Marketplace (previously known as the Health Insurance Exchange), please call 1-800-318-2596. State employees and/or your HR representative will not be able to answer any questions about the Health Insurance Marketplace.

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 the State of Nebraska.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance options. 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. Open enrollment for health insurance coverage through the Marketplace is currently scheduled to begin in October 2013 for coverage starting on January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

The federal law qualifies some individuals to save money and lower their monthly premiums, but only if their employer does not offer coverage, or offers coverage that does not meet certain standards. That provision does not apply to anyone covered by any of the State of Nebraska plans.

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 you 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 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: State of Nebraska Employee Wellness & Benefits (402) 471-4443 or Toll Free (877) 721-2228.

The Marketplace can help you evaluate your coverage options, including your eligibility for private health 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.

¹An 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 the State of Nebraska. 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 NEBRASKA		4. Employer Identification Number (EIN) 47-0491233	
5. Employer address P.O. BOX 94952		6. Employer phone number 402-471-4443	
7. City LINCOLN	8. State NE	9. ZIP code 68509-4952	
10. Who can we contact about employee health coverage at this job? ADMINISTRATOR, STATE EMPLOYEE WELLNESS & BENEFITS			
11. Phone number (if different from above)		12. Email address EmployeeBen.das@Nebraska.gov	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
 - All employees.
 - Some employees. Eligible employees are:

Regular full-time employees; Regular part-time employees (20-39 hours per week); Temporary employees (20 or more hours per week with an assignment of 6 months or greater).
- With respect to dependents:
 - We do offer coverage. Eligible dependents are:

Legal spouse; Children up to age 26; Children over age 26 who are mentally or physically disabled and dependent upon the employee for support; Stepchildren, if the employee is enrolled in Family coverage; Grandchild(ren), if the employee has legal custody, legal guardianship or court-ordered custody of the child(ren); Legal Ward (must be the employee's Legal Ward and the employee must have court-appointed guardianship).
 - 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.

** The federal government has determined that even though the State of Nebraska intends your coverage to be affordable, you might 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), if you are newly employed mid-year, or if you have other income losses, you might qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, please go to **HealthCare.gov** for further assistance and guidance.