

COUNTY OF SUFFOLK



OFFICE OF THE COUNTY EXECUTIVE

Steven Bellone
COUNTY EXECUTIVE


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ALL-EMPLOYEES MEMORANDUM

September 20, 2013
AEM #14-13

NEW HEALTH INSURANCE
MARKETPLACE COVERAGE OPTIONS
AND YOUR HEALTH COVERAGE

The Patient Protection and Affordable Care Act requires that Suffolk County provide the attached form entitled "New Health Insurance Marketplace Coverage Options and Your Health Coverage" to each employee, regardless of plan enrollment status or of part-time or full-time status. This Notice follows the standard format template required of the Department of Health and Human Services (HHS), Department of Labor and Internal Revenue Service. This document describes the benefits available to you pursuant to the New York Health Benefit Exchange, an online marketplace where you can purchase health insurance.

Be advised, however, for those of you who are covered by the Suffolk County EMHP, then the terms of the comprehensive benefits booklet issued govern the terms of the EMHP. In the event of a conflict between the Notice and the benefits booklet, the terms of the benefits booklet will prevail.


JENNIFER K. MCNAMARA, ESQ.
Acting Director of Labor Relations

Distribution:

One copy per employee/retiree

COUNTY OF SUFFOLK



STEVEN BELLONE
SUFFOLK COUNTY EXECUTIVE

New Health Insurance Marketplace Coverage Options and Your Health Coverage

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, Suffolk County.

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 Suffolk County 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. According to the Actuarial and Benefits Consultant to the Suffolk County Employee Medical Health Plan ("EMHP"), the EMHP benefits meet the minimum required standards of the Patient Protection and Affordable Care Act (PPACA).

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from Suffolk County that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in one of Suffolk County's health plans. Suffolk County's health plans meet that standard.

However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if Suffolk County does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from Suffolk County 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 Suffolk County 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 Suffolk County, then you will lose the County-provided coverage, including any contribution/payment made by Suffolk County to the health insurance provider on your behalf ("employer contribution"). 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 Suffolk County, please check your comprehensive benefits booklet or contact the Suffolk County Employee Benefits Unit at 631-853-4866.

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. According to its Actuarial and Benefits Consultants, the Suffolk County EMHP meets the "minimum value" standard set by PPACA.

PART B: Information About Health Coverage Offered by Suffolk County

This section contains information about any health coverage offered to eligible employees/retirees by Suffolk County. 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		4. Employer Identification Number (EIN)	
County of Suffolk		11-6000464	
5. Employer address		6. Employer phone number	
725 Veterans Memorial Highway, P.O. Box 6100		631-853-4866	
7. City		8. State	9. ZIP code
Hauppauge		New York	11788
10. Who can we contact about employee health coverage at this job?			
Suffolk County Employee Benefits Unit			
11. Phone number (if different from above)		12. Email address	
631-853-4866		ebu@suffolkcountyny.gov	

Here is some basic information about health coverage offered by Suffolk County:

- As your employer, we offer a health plan to:

- All employees.
- Some employees. Eligible employees are as defined in the comprehensive benefits booklet, 5th Edition as follows.

To be eligible for coverage as an employee, you must:

1. Be eligible under your union contract (if applicable); or
2. Be covered Management/Confidential personnel; or
3. Be an elected official of the County of Suffolk; or
4. Be other selected personnel covered by appropriate rule.

With respect to dependents:

- We do offer coverage. Eligible dependents are defined in the comprehensive benefits booklet, 5th Edition as your spouse, domestic partner and eligible dependent children, as defined in the booklet.
- 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 though Suffolk County 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 will guide you through the process. Here is some employer information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums. Not all information has been completed by Suffolk County as it will vary with each employee. The federal government does not require that Suffolk County provide all of the information below.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices. Suffolk County has provided as much information as possible in order to assist you in obtaining Marketplace coverage if you so desire.

13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

Yes (Continue)

13a. If the employee is not eligible today, including as a result of waiting or probationary period, when is the employee eligible for coverage? _____ (mm/dd/yyyy) (Continue)

No (STOP and return this form to employee)

14. Does the employer offer a health plan that meets the minimum value standard*?

Yes (Go to question 15) No (STOP and return form to employee)

15. For the lowest-cost plan that meets the minimum value standard* offered **only to the employee** (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs. Not applicable

a. How much would the employee have to pay in premiums for this plan? \$

b. How often? Weekly Every 2 weeks Twice a month Monthly Quarterly Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee. – No plan changes are known at this time.

16. What change will the employer make for the new plan year?

Employer won't offer health coverage

Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.* (Premium should reflect the discount for wellness programs. See question 15.)

a. How much will the employee have to pay in premiums for that plan? \$

b. How often? Weekly Every 2 weeks Twice a month Monthly Quarterly Yearly

Date of change (mm/dd/yyyy):

* 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). According to its Actuarial and Benefits Consultants, the Suffolk County EMHP meets the "minimum value" standard set by PPACA.