



California State University

Long Beach RESEARCH FOUNDATION

CODE: HR-13-02

September 17, 2013

Dear Employee,

Implementation of the Affordable Care Act of 2010 (the healthcare reform law) requires the enclosed notice be sent to every employee. The notice describes the new online Health Insurance Marketplace, also called an exchange, available at [www.healthcare.gov](http://www.healthcare.gov) beginning October 1, 2013. The Marketplace describes options you may have available for health insurance (other than employer-based plans) and is designed for easy cost and coverage comparisons. The enclosed notice also includes information about coverage you may be eligible for through the CSULB Research Foundation.

**Starting in 2014, if you do not have medical coverage, you will have to pay a penalty (in the form of a tax). If you do not qualify for coverage through CSULB Research Foundation or you do not enroll yourself or a dependent, you will have to obtain coverage or pay the penalty. This penalty is known as the individual mandate penalty.**

For eligible employees, the health plan offered by CSULB Research Foundation qualifies as affordable and meets minimum essential coverage standards set by the Affordable Care Act. Because of this, you and your family won't qualify to receive any credits or subsidies, if you purchase coverage from a Marketplace, regardless of your income or family size. If you are a seasonal or variable hour employee or are on your waiting period for benefits and do not have access to other coverage, you may still qualify for reduced premiums through a Marketplace plan. You can visit [www.healthcare.gov](http://www.healthcare.gov) to determine if you and/or your family qualify for subsidies under the Health Insurance Marketplace in your state.

If you are considered to be low income, you may qualify for Medicaid. Some states will also be expanding the eligibility rules and income requirements to qualify for Medicaid. To determine if the state where you live is expanding Medicaid coverage and to learn about Medicaid, please visit [www.healthcare.gov/do-i-qualify-for-medicaid](http://www.healthcare.gov/do-i-qualify-for-medicaid).

### What do I do next?

Review the information provided in the notice. You can learn more about the Marketplace at [www.healthcare.gov](http://www.healthcare.gov). The open enrollment period for the CSULB Research Foundation plan will begin on October 30, 2013. You will receive more information on your employer-based options at that time if you are a benefitted employee.

Sincerely,

A handwritten signature in black ink that reads "Stephanie Moreno".

6300 E. State University Drive, Suite 332, Long Beach CA 90815

562.985.5537 fax 562.985.7951 [www.foundation.csulb.edu](http://www.foundation.csulb.edu)



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Estimado Empleado,

La implementación de la Ley de Cuidado de Salud a Bajo Precio (la ley de reforma de la salud) del 2010 requiere el envío a todo empleado, del aviso que se encuentra adjunto. El aviso describe el nuevo Mercado de Seguro de Salud (también denominado intercambio) disponible a partir del 1 de Octubre del 2013 en la página de internet [www.cuidadodesalud.gov/es](http://www.cuidadodesalud.gov/es). El Mercado describe las opciones de seguro médico que se encontrarán disponibles (además de los planes ofrecidos por empleadores) y le permite comparar los costos y las clases de cobertura disponibles. El aviso adjunto también incluye información sobre la cobertura disponible a través de CSULB Research Foundation.

A partir del 2014, si no cuenta con cobertura médica, tendrá que pagar una multa (en la forma de un impuesto). Si no es elegible para recibir cobertura a través de CSULB Research Foundation o si usted no se inscribe o no inscribe a un dependiente, tendrá que obtener cobertura o pagar la multa. Esta penalidad se conoce como la multa del mandato individual.

Para los empleados elegibles, el plan de salud que ofrece CSULB Research Foundation califica como asequible y cumple con los estándares de cobertura esencial mínima establecidos por la Ley de Cuidado de Salud a Bajo Precio. Debido a esto, usted y su familia no calificarán para recibir ningún crédito, ni subsidio, si adquiere cobertura en un Mercado, independientemente de sus ingresos o del tamaño de su familia. Si usted es un empleado temporal o con un horario variable o se encuentra en su período provisional para beneficios y no tiene acceso a otra cobertura, podrá calificar para las primas reducidas a través de un plan del Mercado. Puede visitar [www.cuidadodesalud.gov/es/](http://www.cuidadodesalud.gov/es/) para determinar si usted y/o su familia califican para los subsidios del Mercado de seguro médico de su estado.

Si se le considera una persona con bajos ingresos, puede calificar para Medicaid. Algunos estados también expandirán los requisitos de ingresos y reglas de elegibilidad para calificar para Medicaid. Para obtener más información sobre Medicaid y determinar si el estado donde vive expandirá su cobertura de Medicaid, visite <https://www.cuidadodesalud.gov/es/do-i-qualify-for-medicaid>.

### ¿Qué debo hacer a continuación?

Revise la información proporcionada en el aviso. Puede obtener más información sobre el Mercado en [www.cuidadodesalud.gov/es/](http://www.cuidadodesalud.gov/es/). El período de inscripción abierta para el plan de CSULB Research Foundation comenzará el 30 de Octubre del 2013. En ese momento recibirá más información sobre sus opciones basadas en el programa ofrecido por su empleador.

Atentamente,

A handwritten signature in black ink that reads "Stephanie Moreno".

6300 E. State University Drive, Suite 332, Long Beach CA 90815

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# New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 11-30-2013)

## 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.

### 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 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.<sup>1</sup>

**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 (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.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact \_\_\_\_\_.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> 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.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. 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)	
5. Employer address		6. Employer phone number	
7. City	8. State	9. ZIP code	
10. Who can we contact about employee health coverage at this job?			
11. Phone number (if different from above)		12. Email address	

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:

- With respect to dependents:  
We do offer coverage. Eligible dependents are:

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 if your employer 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](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.