



COUNTY OF SAN LUIS OBISPO
DEPARTMENT OF HUMAN RESOURCES
Tami Douglas-Schatz *Director*

DATE: NOVEMBER 16, 2023
TO: ALL COUNTY EMPLOYEES
FROM: ESMERALDA BARRAGAN, BENEFITS ANALYST
SUBJECT: AFFORDABLE CARE ACT NOTICE TO EMPLOYEES

Implementation of the Affordable Care Act (ACA) of 2010, the healthcare reform law, requires the enclosed notice "New Health Insurance Marketplace Coverage Options and Your Health Coverage" be sent to every employee. The notice describes the new online Health Insurance Marketplace, also called an exchange, available at www.healthcare.gov beginning October 1, 2013. The Marketplace describes health insurance options that may be available to you. The Marketplace does not include or describe health plans available through an employer. County plans are not part of the Marketplace.

Starting in 2014, anyone who does not have medical coverage will pay a penalty. If you do not qualify for coverage through the County of San Luis Obispo (for example temporary employees) or if you do qualify for County health coverage and do not enroll yourself or your dependents, you will pay the penalty if you do not obtain coverage. In other words, you and your dependents must have health insurance coverage by January 1, 2014 or you will pay the penalty. This penalty is known as the individual mandate penalty and is explained more fully on the attached documents.

The health plans offered by the County of San Luis Obispo meet the coverage standards set by ACA and therefore you and your family will not qualify to receive subsidies regardless of your income or family size. If you are a temporary non-permanent employee and do not have access to other coverage you may qualify for subsidies through a marketplace plan. You can visit www.healthcare.gov for more information regarding subsidies and the Health Insurance Marketplace.

The attached notice will provide answers to most frequently asked questions. Please review these materials and refer to the links provided for additional information.



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 11-30-2023)

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.

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.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 (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?

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.

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 County of San Luis Obispo		4. Employer Identification Number (EIN) 95-6000939	
5. Employer address 1055 Monterey Street, Suite D-250		6. Employer phone number (805) 781-5959	
7. City San Luis Obispo		8. State CA	9. ZIP code 93401
10. Who can we contact at this job? Esmeralda Barragan, Benefits Analyst			
11. Phone number (if different from above)		12. Email address hrbenefits@co.slo.ca.us	

You are not eligible for health insurance coverage through this employer. You and your family may be able to obtain health coverage through the Marketplace, with a new kind of tax credit that lowers your monthly premiums and with assistance for out-of-pocket costs.