



# *Town of Mansfield*

6 Park Row, Mansfield, Massachusetts 02048

## **New Health Insurance Marketplace Coverage Options and Your Health Coverage**

To All Town of Mansfield Employees:

Key parts of the Affordable Care Act, also known as the health care reform law, went into effect January 1, 2014. The health care reform law required an individual mandate for almost all Americans to have health care coverage by the effective date of January 1, 2014 or face paying a penalty tax. When the law went into effect, there was a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, all employers are required by federal law to provide this notice which gives some basic information about the new 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 new kind of tax credit that lowers your monthly premium right away.

### **Can Individuals Save Money on my Health Insurance Premiums in the Marketplace?**

Some people who do not have access to affordable, minimum value health care coverage through their employer may be eligible for a federal subsidy in order to make buying insurance through the Marketplace more affordable. The subsidy offered to these individuals would be determined based on household income.

It's important to note that because the Town of Mansfield's health plans meet the government's standards for minimum value and affordability, you will not qualify for a federal subsidy if you are eligible for Mansfield's benefits.

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

Yes. Individuals who have an offer of health coverage from their employer that meets certain standards (as the Town of Mansfield's health coverage does), are not eligible for a subsidy through the Marketplace and may wish to enroll in their employer's health plan. Some people may be eligible for a subsidy that lowers their monthly premium, or provides cost-sharing discounts if their 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 an employer *for employee-only coverage* is more than 9.5% of an employee's household income for the year, or if the coverage the 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>

<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.



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## **What if I'm not eligible for the Town of Mansfield's Health Plans?**

If you are not eligible for the Town's health plans, you should consider other options available to you, such as coverage through your spouse's employer plan, your parent's employer plan, Medicaid, Medicare or the Health Insurance Marketplace. 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.

If you decide to enroll through the Marketplace, you will need to provide the Marketplace with the following information about the Town of Mansfield:

**Employer Name:** Town of Mansfield  
**Employer Identification Number:** (EIN): 04-6001209  
**Employer Address:** 6 Park Row, Mansfield, MA 02048  
**Employer Telephone number:** 508-851-6414  
**Name of contact for employee health coverage:** Office of Human Resources or Treasurer/Collector.  
**Phone number of contact (if different than above):** 508-851-6414  
**Email address of contact:** humanresources@mansfieldma.com

Note: If you are a full-time, benefit eligible Town of Mansfield employee and purchase a health plan through the Marketplace instead of accepting health coverage offered by the Town, you will lose the Town's contribution to the Town-offered coverage. Also, this contribution – as well as your employee contribution to Town offered-coverage – is 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 the Town of Mansfield, please check your summary plan description or contact the Human Resources Department.

Starting October 1, 2013, you can contact the health insurance marketplace at (800) 318-2596, TTY: (855) 889-4325. You may also visit their website at [www.healthcare.gov](http://www.healthcare.gov), where they have a convenient online live chat available.

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