



YOU SERVE METRO. WE SERVE YOU.



REQUIRED NOTICE to all Metro Employees

New Health Insurance Marketplace Coverage Options

As part of Health Care Reform, Metro Government is required to provide this notice to all Metro employees regardless of whether you are enrolled in Metro's health insurance benefits. Please note that while you are receiving this notice, you may not be eligible for insurance through the Health Insurance Marketplace. For more information, visit www.HealthCare.gov.

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 or receive a tax credit if your employer does not offer coverage or the cost of coverage for just yourself through your employer is more than 9.5% of your household income for the year. The savings on your premium that you're eligible for depends on your household income.

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.

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.

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

Need More Information?

You may review Metro's health plans online at www.nashville.gov/Human-Resources.aspx or contact Metro Human Resources at 615-862-6700.

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