**Health Care Reform: How are you affected by the new Affordable Care Act?**

**What is the Affordable Care Act (ACA)?**

The ACA is a United States federal statute signed into law by President Barack Obama to reform the health care system. Under the ACA, the majority of American workers are required to obtain health insurance by January 1, 2014, or pay a penalty when filing their 2014 taxes.

**Why am I receiving this information?**

You are receiving this information because the Department of Labor requires employers to provide all employees a copy of the attached notification concerning the Affordable Care Act.

**What is a health insurance marketplace or exchange?**

The health insurance marketplace, also known as a health insurance “exchange,” is a one-stop-shop website where affordable, local health plans are available for purchase. Plans and costs can be compared side-by-side and the information you submit will identify whether or not you qualify for lower out-of-pocket costs or monthly premium fees. Most Americans will be eligible to use the marketplace. Visit the website ([www.healthcare.gov](http://www.healthcare.gov/)) to learn more about marketplace eligibility.

**If I have health care coverage through Duquesne University, do I have to change?**

No. As of January 1, 2014, if you are a benefits-eligible employee enrolled in a Duquesne University medical plan, you are in compliance with ACA requirements and will not be required to make changes to your current selections or pay a penalty to the federal government. However, alternative options are available to you through the health insurance marketplace or exchange, where you may find lower costs or be eligible for tax credits.

**If I have health care coverage through my spouse, parent or significant other, do I have to change?**

Contact your medical care provider to find out if your current plan meets coverage standards and is in compliance with ACA requirements.

**If I am enrolled in a Duquesne University medical plan and decide to buy health care coverage through the health insurance marketplace, how do I switch?**

If you are currently enrolled with a Duquesne University medical plan and you decide to buy coverage through an exchange, you must complete a Qualified Life Event form with documentation to remove your Duquesne University medical coverage.

**What if I am eligible to purchase a Duquesne University medical plan, but want to buy coverage through the health insurance marketplace because I may qualify for financial help?**

You have the option to get insurance through your employer ***or***a health insurance exchange. The choice is yours. Depending on your situation, you may also be eligible for coverage through Medicare or Medicaid. Or your children may be eligible for coverage through the Children’s Health Insurance Program (CHIP) in your state.

If after reviewing all your options you decide to buy coverage through the marketplace, you may qualify for financial help if your income is low or modest. However, **you will not qualify for financial help** if you choose to buy insurance through the marketplace and your employer offers you coverage that is considered “affordable” (how much you pay for coverage is less than 9.5 percent of your income) and meets coverage standards as required by law. Because the health coverage Duquesne University offers to eligible employees exceeds the federal standards, most employees will not be eligible for these subsidies.

**Continued on Reverse**

**What if I am without health care coverage and am not eligible for a Duquesne University medical plan?**

If you are not eligible to purchase a Duquesne University medical plan, you must obtain alternative coverage that complies with federal law by January 1, 2014, to avoid paying a federal government penalty. Visit the website ([www.healthcare.gov](http://www.healthcare.gov/)) to learn more about plan options.

**Who is eligible for a Duquesne University medical plan?**

Duquesne University currently offers health care benefits to the following eligible employees:

* + Full-time faculty, librarians, administrative staff and non-union employees who are regularly scheduled to work 35 hours per week.
  + Full-time union employees in Local 95, Local 32 BJ and Local 502 who are regularly scheduled to work 40 hours per week.
  + Coverage for full-time Teamsters Local 249 employees who are regularly scheduled to work 40 hours per week is offered through the Teamsters Health and Welfare Plan.

**What happens if I do not have insurance by January 1, 2014?**

Starting in 2014, any individual who did not obtain health care coverage will pay a penalty of $95 per adult to the federal government. The penalty will rise to $325 per adult in 2015 and $695 per adult in 2016. Federal subsidiaries will be available for those who qualify.

**When can I start shopping for health care in the marketplace?**

The federal and state health insurance marketplaces will begin enrollment in October 2013 for coverage starting January 1, 2014.

**What kind of coverage will be available through the marketplace?**

All marketplace plans must cover the same health care services. These are called “essential health benefits” and include services such as ambulatory or “outpatient” care, emergency services, maternity and newborn care and prescription drugs. For a complete listing, visit [www.healthcare.gov](http://www.healthcare.gov).

All the plans offered in the marketplace or exchange must meet certain rules relating to affordability, required benefits and market standards; many plans in the exchange cover preventive care services at no cost.

Compare plans based on what is important to you, and choose the combination of price and coverage that fits your needs and budget.

**How will I prove I have health insurance?**

You will get a certificate from your insurance company that says you have the minimum coverage. In 2014, you will have to submit a form with your federal tax return proving you have insurance.

**Learn more about the marketplace, and visit** [**www.healthcare.gov**](http://www.healthcare.gov/) **on October 1, 2013, to get started.**