



***** **IMPORTANT – PLEASE READ** *****

Affordable Care Act (ACA) Marketplace Options

The Patient Protection and Affordable Care Act (ACA) and the Health Care and Education Affordability Reconciliation Act (collectively referred to as the "Affordable Care Act" or "Health Care Reform") created a Health Insurance Marketplace (the "Marketplace"--also referred to as the "Exchange") where individuals and small employers can find, compare, and purchase health plans.

Open enrollment is twice a year. As of January 1, 2014, every individual **MUST** be enrolled in a health insurance plan that meets basic minimum standards. Individuals who fail to obtain and maintain insurance for themselves and their dependents will have to pay a fee (this is known as the "individual mandate") unless an exemption applies.

Individuals can obtain qualifying coverage in a number of ways, including through the individual Marketplace or their employer's SHOP plan. While an employer is under no obligation to inform employees about the individual mandate, it may be helpful if they do, particularly if the employer wants to encourage greater employee participation in its SHOP plan.

Plans in the individual Marketplace will generally be available to everyone, regardless of health status, employment status (full-time, part-time, unemployed), or whether their employer offers a plan. There may also be subsidies available for those who have lower incomes and are not eligible for other affordable coverage.

For more information visit www.Healthcare.gov

*I certify that I have been provided with these details regarding the enrollment process through Marketplace and I understand that it is **my responsibility** as an individual to be enrolled in a health insurance plan that meets basic minimum standards.*

Employee Signature

Date