



IMPORTANT INFORMATION REGARDING HEALTH CARE REFORM & YOU

The federal health care reform law or the Patient Protection and Affordable Care Act, also known as the ACA or “Obama Care”, has requirements that affect both individuals and employers.

Why am I Receiving this Material?

One requirement of the Affordable Care Act is for employers to give their employees information by **October 1, 2013** that describes:

- the individual insurance coverage mandate that is in the law;
- the new Health Insurance Marketplaces that are being rolled out in each state beginning in October, 2013; and
- the employer’s health insurance plans, in relation to the individual mandate requirement.

You are receiving this written material to help you understand the individual mandate for having insurance coverage as well as information on how you can fulfill that requirement.

Does the Individual Mandate Affect Me?

Beginning in 2014, most citizens (with some exceptions) must obtain health care insurance coverage or pay a fine to the federal government at the time they file 2014 income tax returns. This mandate can be fulfilled by enrolling in health insurance coverage through an employer or a spouse or partner’s employer, by purchasing an individual insurance policy that meets the law’s requirements, by buying an insurance policy through the newly operating public Health Insurance Marketplaces (sometimes called Exchanges), or becoming certified to receive government-subsidized health insurance coverage (like Medicaid). You can learn more about the public Marketplace as well as the individual mandate and how it applies to you, your dependents or other family members at the federal government’s www.HealthCare.gov website or by going to and reading “4 steps to getting covered in the Health Insurance Marketplace” on the federal government’s Health Care.gov blog site.

What Does this Requirement Mean to Me?

Contra Costa County is committed to offering comprehensive health care insurance coverage to all eligible employees and retirees. This coverage is intended to be affordable, based on your salary, and to meet or exceed the legal requirements of the Affordable Care Act. Obtaining this insurance is one of the ways eligible county employees can fulfill the law’s requirement for having health care insurance. However, if you are not eligible for coverage from Contra Costa County or you wish to explore whether or not you, your dependents or other family members might be able to receive a federal subsidy or tax credit by buying insurance at the public Marketplace/Exchange you can calculate your eligibility at either the State of California’s www.coveredca.com or the federal government’s www.HealthCare.gov website.

The remainder of these materials explains Health Insurance Marketplace options and health care coverage as a Contra Costa employee. Additional FAQ’s about the Affordable Care Act and other health care reform information can be found on the County’s website.