



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?

The federal health care law requires employers to give their employees information by October 2013 describing:

- the law’s requirement for individual insurance coverage (known as the individual mandate);
- the new Health Insurance Marketplaces that are being rolled out around the country beginning in October, 2013; and
- employer health insurance plans in relation to the individual mandate requirement.

Although you are a retiree of Contra Costa County, you are receiving this written material to help you understand the individual mandate for having insurance coverage as well as the ways 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 retirees. This coverage is intended to be affordable and to meet or exceed the legal requirements of the Affordable Care Act. Obtaining this insurance is one of the ways eligible county retirees 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.

Those retirees that have Medicare are ineligible for enrollment in the Marketplace or Exchange.

If you live outside California, the www.HealthCare.gov website can direct you to the Marketplace for your state.