Please be advised that the Affordable Care Act (ACA) requires that employers give all employees notice of the following information by October 1, 2013. For new employees, notice must be provided within 14 days of their start date. *(Note: If you have District coverage, purchasing health insurance through the Marketplace does not apply to you).* In accordance with these requirements, the District is notifying all employees, those eligible for District benefits and those who are not eligible, of the following:

**What is the Health Insurance Marketplace?**

When key parts of the health care law take effect in 2014, in addition to existing options there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and about employment based health coverage offered by Long Beach City College, 95-2654140. For more information please refer to the documents available on the LBCC Intranet under the Employee Benefits link on the Human Resources website [http://www.lbcc.edu/HumanResources/formsbenefits.cfm](http://www.lbcc.edu/HumanResources/formsbenefits.cfm).

In California, the Marketplace is called “Covered California”. You may obtain health insurance that meets your needs and fits your budget through Covered California. Open enrollment for health insurance coverage through Covered California begins on October 1, 2013, for coverage starting as early as January 1, 2014. For more information about coverage through Covered California, visit [www.coveredca.com](http://www.coveredca.com), or call (800) 300-1506.

**Can I Save Money on my Health Insurance Premiums in the Marketplace?**

If you are not eligible for health insurance coverage through the District, you and your family may be able to obtain health coverage through Covered California, with a new kind of tax credit that lowers your monthly premiums and with assistance for out-of-pocket costs. The savings on your premium that you are eligible for depends on your household income.

**Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?**

Yes. If you are eligible for District benefits and are offered those benefits, you will not be eligible for a tax credit through the Marketplace because LBCC plans provide minimum essential health benefits, meet the ACA “minimum level value standard” (MLV) and they are affordable. The District’s plan meets the MLV because the plan pays 60% or more of the plan’s share of the total allowed costs of the benefits provided under the plan. *(Health and Human Services (HHS) and the IRS provide options to determine the minimum value of a plan. See [http://www.crosslinktax.com/support/tax_updates/Affordable-Care-Act-Employer-Minimum-Value-Standard-for-Employer-Health-Insurance-Plans.asp](http://www.crosslinktax.com/support/tax_updates/Affordable-Care-Act-Employer-Minimum-Value-Standard-for-Employer-Health-Insurance-Plans.asp)).* Furthermore, the District’s plan is affordable since the employee cost for single coverage in our Kaiser plan is less than 9.5% of the annual household income for the covered employee.

*Note:* If you are eligible for District insurance and you choose to purchase a health plan through the Marketplace instead of accepting health coverage offered by the District, then you will lose the employer contribution to the District plan. 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. Payments for coverage through the Marketplace are made on an after-tax basis.

**How Can I get More Information?**

Please visit [www.coveredca.com](http://www.coveredca.com) for more information about coverage offered through the Marketplace. Covered California can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. You will also be able to obtain an online application and request enrollment assistance. If you decide to complete an application for coverage through Covered California, you will be asked to provide certain information about the health coverage offered by Long Beach City College. If you need this information or if you are currently covered by LBCC health benefits and need information about your coverage, please contact the numbers below:

Evelyn Reed, Benefits Technician  
ereed@lbcc.edu, (562) 938-4531  
Joan Carr, Payroll/Benefits Manager  
jcarr@lbcc.edu, (562) 938-4465  
4901 E. Carson Street, Long Beach, CA 90808