



Kelly A. Venegas, SPHR

DIOCESE OF GARY

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Manager of Human Resources

Effective October 1, 2013

Dear Parish, School or Diocesan Employee:

RE: Mandatory New Health Insurance Marketplace Coverage Options Notice

In 2014, the health care reform law creates a new type of online marketplace for purchasing health insurance coverage. A Marketplace allows individuals to compare health plans, get answers to questions, and find out if they are eligible for tax credits for private insurance. If eligible, individuals may enroll in a health plan that meets his or her needs. Those who have employee medical insurance through an employer may not necessarily be eligible for Marketplace options or tax credits if the employer coverage meets or exceeds the requirements set by the Affordable Care Act.

Open enrollment for health insurance coverage through the Marketplace begins on October 1, 2013 for coverage starting as early as January 1, 2014. Enclosed is the mandatory *New Health Insurance Marketplace Coverage Options and Your Health Coverage* notice to help you understand your health insurance coverage options under the Affordable Health Care Act that will be available to you starting in 2014.

Below are a few important items to note:

- The Diocese of Gary medical plan will continue with the same plan design and coverage levels currently available to you during the remaining 2013/2014 Plan Year.
- The Diocese of Gary medical plan employee coverage and premium cost meets the affordability and "minimum value" requirements of the Affordable Care Act. Therefore, full-time employees **are not** eligible for additional employee medical coverage savings through the Marketplace.
- As dependant medical coverage requirements are not part of the Affordable Care Act, your dependants **may** be eligible for savings through the Marketplace.

Additional information on the health care reform law and the Marketplace is available at www.healthcare.gov. Also, available on October 1, a general Q&A regarding various aspects of the Affordable Care Act and how it may affect you as an employee will be accessible on the Diocese of Gary website at www.dcgary.org. Scroll down to *Office of Benefits*, click on *Medical and Prescription Insurance – Medical Insurance - Forms and Resources – Health Care Reform Q&A*.

Please contact Cheryl Grandys, Benefits Coordinator, at cgrandys@dcgary.org or (219) 769-9292, extension 277, for additional information on the Diocese of Gary medical plan coverage.

Sincerely,

Kelly A. Venegas
Manager of Human Resources

Enclosures