

For Full Time Lay Employees With Church-Sponsored Plans:

As your day-to-day employer, _____ is required to send you the enclosed notice: New Health Insurance Marketplace Coverage Options and Your Health Coverage. This notice has been prepared by the U.S. Department of Labor to inform employees nationwide about new health insurance options offered as a provision of the Affordable Care Act (ACA, i.e., the federal health care reform legislation).

Under the ACA, the Health Insurance Marketplaces (previously called “exchanges”) go into effect January 1, 2014. As part of the new public Marketplaces, the Health Care Reform law also creates new federal tax credits to help pay for coverage. There are several requirements an individual must satisfy to qualify for these tax credits. One of those requirements is the individual will not have access to employer-sponsored health insurance that meets the qualifying standards of the Health Care Reform law. **For full time employees, the church’s employer-sponsored health plan will meet the government’s qualifying standards.**

Open enrollment for the Marketplaces begins October 1, 2013.

If you currently are eligible for the Florida Conference employer-sponsored health insurance coverage, one of the following scenarios will apply:

- You may continue to be eligible for employer-sponsored health insurance in 2014—so no action would be required on your part.

OR

- You may continue to be eligible for employer-sponsored insurance, yet choose to purchase coverage through the Marketplace instead. Please note: If you choose this option, you will not be eligible for government assistance for marketplace coverage unless your employer-sponsored coverage was not affordable to you (meaning that the cost to you for self-only coverage is more than 9.5% of your household income). Moreover, you will lose any contribution that your church or annual conference might have made toward your monthly premium payment. You would be responsible for paying the full premium amount

Under the Affordable Care Act, your “employer” is your salary-paying unit—typically the church or ministry where you work on a day-to-day basis. This applies even if your annual conference administers your health benefits, and even for clergy who are considered “self-employed” for employment tax (SECA) purposes.

The enclosed mandatory notice briefly explains what public Marketplaces are and how to access them.