

Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

Under the Affordable Care Act, there is 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 employment-based health coverage offered by the City of Seattle.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Enrollment in health insurance coverage through the Marketplace occurs during an annual enrollment period and coverage may begin as early as the following January.

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

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

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

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in the City of Seattle's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from the City that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.

If you purchase a health plan through the Marketplace instead of accepting health coverage offered by the City of Seattle, then you may lose the City's contribution (if any) to the employer-offered coverage. Both the City of Seattle's contribution and your contribution to employer-offered health insurance coverage is excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

For more information about your coverage through the City of Seattle, please check your summary plan description or contact the Benefits Unit at (206) 615-1340.

PART B: Information About Health Coverage Offered by the City of Seattle

This section contains information about any health coverage offered by the City of Seattle. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information.

3. Employer name: Seattle Housing Authority	4. Employer Identification Number: 91-6000977	
5. Employer address: 190 Queen Anne Ave North, POB 19028	6. Employer phone number: (206) 615-3328	
7. City: Seattle	8. State: Washington	9. Zip code: 98109
10. Who can we contact about employee health coverage at this job?: Human Resources		
11. Phone number (if different from above): N/A 12. Email address: HumanResourcesDept@seattlehousing.org		

Below is some basic information about health coverage offered by the City of Seattle.

- As your employer, we offer a health plan to:
 - All employees.
 - Some employees.
- With respect to dependents:
 - We do offer coverage.

Legal spouse, domestic partner, children under age 26 who meet the City's definition of an eligible child

- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

NOTE:

Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.