

Dear MU Faculty and Staff:

As a result of the Patient Protection and Affordable Care Act (ACA), every *U.S. employee* is required to receive the enclosed notice on health insurance marketplace options as part of the ACA rules. The attached notice provides you with information regarding the new health insurance marketplaces, offered by either the state or the Department of Health & Human Services. In general these marketplaces are established to increase access to affordable health care for individuals who may not normally qualify for health care benefits from their employer.

Many of the ACA changes have already affected our plan, such as covering adult children up to age 26, expanding preventive care, reducing or removing annual or lifetime limits on essential health benefits, and reducing the annual maximum on health care flexible spending account contributions to \$2,550.

Some of the biggest changes resulting from the law take effect January 1, 2014. As we get closer to annual enrollment and the launch of the federal and state exchanges, you will hear more and more about health care reform. We want you to know that the MU-sponsored medical plans will comply with all required changes. In addition, as long as you are enrolled in the MU medical plans, your coverage will exceed the ACA-mandated affordability and coverage requirements.

If you are Eligible for the MU Medical Plan

MU Group Medical Plans will exceed the following standards established by the government:

- **Affordability:** The amount you can pay for employee only coverage is considered “affordable” because it is less than 9.5% of your household income.
- **Coverage:** MU Group Medical Plans meet the minimum coverage standards as required by law, meaning the MU plans exceed the lowest level (Bronze) in the Exchanges.

If you are eligible for the MU Medical plans and you choose to buy insurance through the marketplace, you will not receive an employer contribution from MU. MU pays for 100% of your employee coverage premium on the MU Base Plan so it is unlikely that coverage in the exchange will be cheaper. Additionally, since the MU medical plans meet the ACA requirements, it is unlikely you will receive any kind of financial help (subsidy) from the government to pay for any family coverage you may purchase from a public exchange.

It is still a good idea to review the enclosed notice in order to be more informed of your options and to compare your current level of benefits against what is offered in the public marketplace.

If you are Not Eligible for the MU Medical Plan

If you are not eligible to participate in the MU Medical Plans, you may choose to obtain health coverage through the health insurance marketplace. Depending on your household income, you may also be eligible for a tax credit and/or premium assistance to help reduce the cost of health coverage obtained through the marketplace.

If you choose to enroll through the Health Insurance Marketplace, please visit www.coveroregon.com to review the plans available in Oregon, please visit www.nevadahealthlink.com for information about plans available in Nevada, or www.healthcare.gov for other information about other states. The information you will need to apply is included on the enclosed notice (for example, employer name, employer address, and contact information). If you are eligible for the MU Health Plans and choose to “shop” the exchange, you will also need the employee premium dollar amounts, which are always available to you on the MU Intranet.

You’ll receive more information about the health care exchanges likely from your home state before MU annual enrollment period begins next year. Remember, if you are eligible for the MU Plans, it meets the requirements of the ACA; therefore, you will likely not receive any form of financial assistance from the government if you decide to elect coverage through a public exchange.

Questions?

MU cannot assist you with your exchange benefit decisions since we do not sponsor the plans offered in the new health insurance marketplaces. The best place to get more information or answers to your questions is www.healthcare.gov where you can view videos, search for health care plans, and learn more.