



## You and Healthcare Reform

The Patient Protection and Affordable Care Act (PPACA, also known as Healthcare Reform) is a set of laws that affect healthcare coverage in the United States. While there is a lot of information on this topic in the media, some of it may seem confusing or conflicting. To help you navigate the road ahead, we have highlighted the key items you need to know.

## You and your benefits through North Orange County Community College District

Your wellbeing is important to us. The North Orange County Community College District (NOCCCD) continues offering health and wellness benefits to eligible regular employees to help them and their families stay healthy and provide financial protection against high medical costs. The plans we offer to eligible regular employees and the level of salaries we pay meets the standards for an "affordable healthcare plan" under federal law. In compliance with Federal law, the healthcare plans offered by NOCCCD include allowing dependents to remain on your plan until age 26, limiting your out-of-pocket and lifetime maximums, and removing coverage limitations for pre-existing conditions.

## You and Insurance Marketplaces (Exchanges)

You may have heard about new health insurance marketplaces, including Covered California for employees in our state. Individuals who are not offered qualified healthcare coverage through their employer may be eligible for government subsidies to help pay for health insurance premiums for plans purchased in these marketplaces (based on the level of their income and number of dependents). Due to the high standard of health coverage NOCCCD offers, a majority of our regular employees will not be eligible for these subsidies.

To find out more about the new insurance marketplaces, visit [www.coveredca.com](http://www.coveredca.com) or [www.healthcare.gov](http://www.healthcare.gov).

## New Health Insurance Coverage Options and Your Health Coverage

### What is Covered California?

Covered California can help you find health insurance that meets your needs and fits your budget. Covered California 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. Open enrollment for 2015 ended February 15<sup>th</sup>. Once open enrollment has ended, consumers can enroll in a Covered California health insurance plan only if they have experienced a qualifying life event. Common types of qualifying life events that apply for special enrollment include: loss of other coverage; Income changes; change in dependent status; new marriage or birth of a child. Covered California will determine, on a case-by-case basis, if the consumer experienced an exceptional circumstance which could allow for a special enrollment period. (Consumers can enroll in Medi-Cal at any time.)

### Can I Save Money on my Health Insurance Premiums in Covered California?

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 Covered California?

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 Covered California and may wish to enroll in your employer'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 your employer 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.

Note: If you purchase a health plan through Covered California instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. 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. Your payments for coverage through Covered California are made on an after- tax basis.

## How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact **The Department of Human Resources / Benefits Office, (714) 808-4800**.

As California's Health Insurance Exchange, Covered California can help you evaluate your coverage options, including your eligibility for coverage through Covered California and its cost. Please visit [www.coveredca.com](http://www.coveredca.com) or call 800-300-1506 for more information. Please visit [www.healthcare.gov](http://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.

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in Covered California, you will be asked to provide this information. This information is numbered to correspond to the Covered California application.

3. Employer name North Orange County Community College District		4. Employer Identification Number (EIN) 952394131	
5. Employer address 1830 W. Romneya Drive		6. Employer phone number (714) 808-4800	
7. City Anaheim		8. State CA	9. ZIP code 92801
10. Who can we contact about employee health coverage at this job? Department of Human Resources / Benefits Office			
11. Phone number (if different from above) (714) 808-4800		12. Email address <a href="mailto:benefits@nocccd.edu">benefits@nocccd.edu</a>	

Here is some basic information about health coverage offered by NOCCCD:

- As your employer, we offer a health plan to:

All employees.

Some employees: Eligible employees are:

- Classified and Confidential employees (Employed for at least 50%)
- Contract and regular/ tenured faculty (Employed for at least 50 % during the academic year)
- Management Employees
- Temporary Management employees (Employed for 100% of their contract year)

- With respect to dependents:

We do offer coverage. Eligible dependents are:

- Current spouse/registered domestic partner
- Natural, adopted, step, or registered domestic partner's children up to age 26
- Disabled children of any age if enrolled prior to age 26
- Children up to age 26 for whom the subscriber has assumed a parent-child relationship and is considered the primary care parent

We do not offer coverage.

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.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through Covered California. Covered California 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.