



NEW HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS AND YOUR HEALTH COVERAGE

This document is a required disclosure as part of the Affordable Care Act, informing you of the new health insurance marketplace, Covered California. It is not related to the Health Benefits Open Enrollment.

Part A: General Information

The federal Affordable Care Act (ACA), often called health care reform, has been in place since 2010. Health care reform has already caused some changes to your medical plan benefits, such as free preventive care, no lifetime dollar-amount benefit limits, and additional reporting on form W-2 showing the value of health plan coverage. Even bigger changes will go into effect soon, such as the opening of the new state-based insurance marketplace, Covered California, and the requirement that most Americans have health insurance starting January 1, 2014.

Q: Does health care reform mean that I'll get free health insurance?

A: No. The health care reform law says that everyone must have coverage, but it does not provide free health insurance. You'll have different options for getting health insurance, such as an employer plan, a private insurance policy, or a plan offered through Covered California. Most people will have to pay something for their coverage. Financial assistance may be available, but that is only available for certain lower-income individuals and their families who qualify at Covered California and whose employer does not offer a health plan that complies with the law.

Q: Will I be able to stay on the County of Kern medical plan?

A: If you are currently eligible to be on the County plan, you can keep your current coverage. The County will continue to offer coverage to you through our current medical providers. **All of our plans meet and exceed the standards required by health care reform.** If you are eligible for health insurance with the County but choose to opt out, you can purchase insurance through Covered California, **but you will not be eligible for a tax credit or premium assistance.**

Q: What if I do not qualify for County of Kern medical benefits?

A: If you do not qualify for coverage under the County plan, you can buy your health insurance directly from an insurance company/broker, or through Covered California. Open enrollment for the marketplace begins November 15, 2014. Coverage will be effective January 1, 2015. You may be eligible for a premium tax credit if you purchase a qualified health plan through Covered California.

Q: What is Covered California?

A: Covered California is a "shopping mall" for health insurance. It is an option that you may use to compare various health plans for you and your family. It is also the only place where you might obtain financial assistance for your health premiums. Please visit www.coveredca.com or call 1-(888) 975-1142 for more information.

Q: Will I be required to have health insurance?

A: As of January 1, 2014, everyone who can afford coverage (as determined by federal affordability standards) will be required to purchase health insurance or pay a penalty. This rule is called the “individual mandate.” If the cost of a plan from your employer for single coverage is greater than 9.5% of your household income for the year, you may be eligible for a tax credit.

Q: How much is the penalty for not having insurance?

A: For an individual, the penalty will be \$325 a year, or 2% of your income in 2015, whichever is greater. The IRS will collect the penalty through tax returns. Federal income tax returns will require you to list your source of health insurance.

Q: What is the better deal for me, the County plan or the marketplace?

A: The County cannot assist you in evaluating your options for coverage, but you can find more information to help you make your decision at www.healthcare.gov or www.cuidadodesalud.gov/es (Spanish); beginning October 1, you can also call 1 (800) 318-2596. Please remember that if you are eligible for the County’s health plan, you will not be eligible for a tax credit.

Part B: Information About Health Coverage Offered by the County of Kern

County of Kern (E.I.N. 95-6000925)
1115 Truxtun Avenue, 1st floor
Bakersfield, CA 93301
1 (661) 868-3182

For Plan Benefits and Costs: <http://www.mycountyofkernmedicalplan.com>

Eligibility information, including qualifying dependents: <http://www.kerncountyhealthbenefits.com/Eligibility.aspx>

The County of Kern offers health plans to all permanent employees working at least 20 hours a week, including coverage with respect to dependents.

The plans we offer all meet the minimum value standard, and the cost of this coverage is intended to be affordable.

We are sharing information with you about what is currently known or discussed about health care reform. We cannot guarantee its accuracy, or that there won’t be future changes, and many other factors can affect you and your options under the law.