

## Health Insurance Marketplace Notice

### General Information

Since key parts of the health care law took effect in 2014, there is now a new way to buy health insurance: the Health Insurance Marketplace. In Minnesota, this Marketplace is called [MNsure](#). 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 your employer.

### 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. Open enrollment for health insurance coverage through the Marketplace runs through February 15, 2015.

### 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 your employer offers health coverage to you that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing. 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. *Fairview's medical coverage meets the minimum value standard and is deemed "affordable" based on the legislation criteria. That means employees would not qualify for a subsidy if they declined Fairview's coverage and instead chose to purchase insurance through the exchange.*

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you will lose the employer contribution 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 the Marketplace are made on an after-tax basis.

### How can I get more information?

For more information about the coverage offered by your employer, please contact Fairview's Employee Service Center at [esc@fairview.org](mailto:esc@fairview.org), 612-672-5050 or toll-free 877-903-5050.

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

## **Information About Health Coverage Offered by Fairview**

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

- 3. Employer Name: Fairview Health Services
- 4. Employer EIN: 41-0991680
- 5. Employer Address: 2450 Riverside Avenue
- 6. Employer Phone: 612-672-5050
- 7. City: Minneapolis
- 8. State: MN
- 9. Zip: 55454
- 10. Who can we contact about employee health coverage at this job? Employee Service Center
- 11. Phone number (if different from above): 612-672-5050 or toll-free 877-903-5050
- 12. Email address: esc@fairview.org

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

As your employer, Fairview offers a health plan to some employees. Eligible employees are:

- Regular, full-time or part-time employees for payroll and personnel purposes, **and**;
- Meet one of the below authorized hours requirements:
  - Non-Contract or Physician authorized 48 or more hours per pay period
  - Non-Contract step-in-grade registered nurse, non-contract administrative nursing supervisor, AFSCME, 113 Lakes Service Worker, Lakes MNA, Oxboro 113, 113 LPN, 113 Service Worker, Northland MNA, ADIT, or PEPOM authorized to work 40 or more hours per pay period
  - Local 70 authorized to work 60 or more hours per pay period
  - Twin Cities MNA authorized to work 32 or more hours per pay period
  - Worked an average of 30 hrs or more per week over the PPACA measurement period.

With respect to dependents, Fairview does offer coverage. Eligible dependents are:

- Your legal spouse
- Your dependent children up to age 26 including:
  - Your biological or legally adopted child
  - Your stepchild
  - Your grandchild who lives with you and is claimed as a dependent on your federal income tax return
  - A child placed with you for legal adoption
  - A child for whom you are the legal guardian
  - A child covered under a valid qualified medical support order, which is enforceable against you
  - A child over the age of 26 and disabled as outlined in your medical and/or dental summary plan description (SPD)

☒ 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.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Please note that in Minnesota, this Marketplace is called [MNsure](https://www.mnsure.com).