

CITY OF TUSCALOOSA

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MEMORANDUM

TO: All Employees

FROM: Linda Long
Director, Benefits and Wellness

DATE: September 27, 2013

SUBJ: Affordable Care Act – Health Insurance Marketplace Notices

On October 1, 2013, the new Health Insurance Marketplace will become operational and will provide Americans with a new way to buy health insurance. The Marketplace is one of the components of the landmark health reform legislation passed by Congress in 2010 (“Obamacare”).

Attached is a mandated notice designed to provide City employees with basic information about the Marketplace and their employer-provided health plan coverage.

The most important fact for City employees to consider as they read the attached notice is that **the City’s group health plan meets (and exceeds) the “minimum value standard” for cost and quality of coverage mandated by the Affordable Care Act.**

What this means for City employees is that they will not be eligible for a tax credit should they decide to purchase coverage through the Marketplace (*note the few exceptions described on page 2 of the notice*). **Therefore, the City health plan will continue to represent the best health insurance value for almost every City employee.**

The City of Tuscaloosa is committed to supporting the goals of the Affordable Care Act by continuing to provide quality, affordable health coverage to its employees.

As the nation enters a learning curve related to the new health care law, questions about the new law are anticipated. After reading the Marketplace notice, please feel free to contact Human Resources with any questions, concerns or comments you may have. Also monitor the HR/Benefits page on the City website as we will begin to post additional information for employees concerning the Affordable Care Act and the new health insurance Marketplace.