

OPTIONS FOR HEALTH INSURANCE COVERAGE

The Affordable Health Care Act (ACA) requires that you have health insurance coverage in order to avoid a tax penalty.

How Much Is The Tax Penalty?

The penalty (also referred to as an uninsured fee) for 2016 is 2.5% of your yearly income or \$695 per person for the year (\$347.50 per child under age 18), whichever is higher. For future years, the fee is adjusted for inflation.

How Can I Avoid The Uninsured Fee?

To avoid the uninsured fee, you must have insurance that provides minimum essential coverage. If you are enrolled in any of the following, you will not have to pay the uninsured fee:

- Health plan through the Office of Group Benefits (OGB) – see Option #1 below
 - Any Marketplace health plan – see Option #2 below
 - Medicare
 - Medicaid
- Louisiana Children's Health Insurance Program (LACHIP)
 - Veterans health care programs
 - TRICARE (for veterans and veteran families)
 - Peace Corps Volunteer plans

As long as you have health coverage through one of the plans above, you already meet the ACA requirements and therefore do not need to take any further action.

But What If I Don't Have Insurance? What Do I Do Now?

It's time to do your homework and compare insurance options. To help you get started, below is key information you'll need to know in order to make an informed decision.

OPTION #1: Job-based health insurance

As an OLG/DCRT employee, health insurance is available to you and your family through the Office of Group Benefits (OGB) if you work 30 hours or more per week (on average).



It is important to note that if you choose one of the health plans offered through OGB:

- The cost of health insurance premiums is shared between you as the employee and OLG/DCRT as the employer.
- Your share of the premium will be "tax sheltered", meaning that the premium is deducted from your pay check *before* Federal and State income taxes are calculated. As a result, your taxes are calculated on a lower amount, which reduces the taxes you have to pay.
- OGB's health plans cover the essential health benefits required by the ACA. OGB's plans also meet the ACA's requirements for "minimum value" and "affordability."
 - Minimum value means OLG/DCRT pays 60% or more of the total costs;
 - Affordability means the cost of the plan covering you (and not any other members of your family) is less than 9.5% of your household income for the year.

Qualified employees may enroll in health insurance through OGB within 30 days of hire or if you experience an IRS-qualifying event. For more information, including a premium rates sheet and/or enrollment forms, please refer to <http://www.crt.state.la.us/HR/Forms.aspx> or contact the OLG/DCRT Human Resources Division at (225) 342-0880.

NOTE FOR PART-TIME EMPLOYEES: For those employees that do not qualify for OGB insurance and that do not have insurance coverage otherwise (such as through a spouse's job or a government program), you should explore your options for private insurance through the Marketplace (see right →)

OPTION #2: Health Insurance Marketplace



Health insurance plans in the Health Insurance Marketplace are offered by private companies, and every health insurance plan covers the ACA's required essential health benefits. You'll be able to review your private insurance options based on price, benefits, quality and other features.

Run by the federal government, www.healthcare.gov offers a comparison tool, answers to frequently asked questions, and the opportunity to enroll in insurance through the Marketplace. **To contact the Marketplace for assistance, you may call 1-800-318-2596.**

It is important to note that if you choose to enroll in a qualified health plan through the Marketplace:

- You lose OLG/DCRT's contribution toward your insurance premium. Without this, you are 100% responsible for the premium costs.
- Your payments for insurance coverage through the Marketplace are made on an after-tax basis (i.e., not tax-sheltered). As a result, your taxes may be calculated on a higher amount, which increases the taxes you have to pay.
- In general, if you qualify for insurance through OGB, you are not eligible for the premium tax credit, which helps to subsidize, or reduce, Marketplace insurance costs. However, if you are not eligible for OGB coverage, you may qualify for lower monthly premiums and out-of-pocket costs for Marketplace insurance depending on your household size and income.

The yearly Open Enrollment period when you can enroll in a health insurance plan through the Marketplace is November 1 through January 31 of each year.

After open enrollment ends, you won't be able to get health coverage through the Marketplace until the next open enrollment period, unless you have a qualifying life event (such as loss of job, birth of child, etc.).

If you decide to complete an application for coverage through the Marketplace, you will be asked for the following information. This information is numbered to correspond to the Marketplace application:	3. Employer Name Office of the Lieutenant Governor (OLG) Department of Culture, Recreation and Tourism (DCRT)		4. Employer Identification Number (EIN) (OLG) 72-6000748 (DCRT) 72-0807104
	5. Employer address P.O. Box 94361		6. Employer phone number (225) 342-0880
	7. City Baton Rouge	8. State Louisiana	9. ZIP Code 70804-9361
	10. Who can we contact about employee health coverage at this job? Marilyn Joseph, Human Resources Specialist		
	11. Phone number (if different from above) (225) 342-0880		12. Email address mjoseph@crt.la.gov