FREQUENTLY ASKED QUESTIONS ABOUT THE HEALTH INSURANCE MARKETPLACE

Q - If an employee loses coverage with PASSHE, opts to enroll in the Healthcare Marketplace exchange, and then subsequently finds employment with benefits, can they dis-enroll from the Marketplace exchange?

A - Employees can enroll in the Marketplace exchange on a month to month basis, so if they find employment with benefits, they can cancel coverage with the Marketplace exchange.

Q - How does the Marketplace exchange impact on retirees?

A - As detailed by law, we will not be sending the Marketplace exchange notice to our retirees. Once our annuitants elect coverage in the Annuitant Health Care Program (AHCP), they have a one-time election, and if they are covered under our program and opt to terminate coverage to pursue enrollment in the Marketplace, they will not be permitted to re-enroll in the AHCP at a future date.

Q - Is the Marketplace open enrollment considered a life event where an employee can terminate or waive the PASSHE or PEBTF coverage to elect benefits through the Marketplace?

A – Because the PASSHE healthcare plan has a July 1 fiscal plan year open enrollment and the Healthcare Marketplace is a calendar year (January 1) open enrollment, the healthcare reform regulations have issued proposed transition guidelines for the 2013-14 plan year that employers with fiscal plan years may adopt. Specifically, employees enrolled in the PASSHE health care plan will have the ability to drop/waive their current PASSHE health coverage, or change their election (i.e. drop a spouse/partner/child) in order to enroll in a plan available in the Healthcare Marketplace. This election change can only be made once during the 2013-14 plan year. This opportunity is not applicable to employees enrolled in the PEBTF as that plan is a calendar year open enrollment.

Q - Is the initial $95.00 fine a monthly fine? And is this fine per individual or for an entire family:

A - The initial $95.00 fine will be assessed annually for any individual who does not have health coverage. This fine will continue to increase in subsequent years. The fine will be assessed for each member of the family.

Q - How does a full-time employee eligible for PASSHE or PEBTF coverage know if the Marketplace exchange might be right for them?

A - If the employee is a full-time employee who is eligible for PASSHE or PEBTF coverage, the Marketplace exchange is likely more expensive than what they are currently paying for employer coverage and the level of coverage is less. Additionally, as a participant in our health plan, the employee is able to pay their portion of the premiums on a pre-tax basis. The Marketplace exchange coverage is purchased with after-tax dollars. Most benefit eligible employees will probably find that since we as the employer are continuing to provide medical and prescription drug benefits to employees that are both adequate and affordable in most cases – they are unlikely to be eligible for a subsidy.

Q - How does a part-time employee eligible for PASSHE or PEBTF coverage know if the Marketplace exchange might be right for them?

A - If the employee is a part-time employee who is eligible for PASSHE or PEBTF coverage, the Marketplace may be less expensive than what they currently pay for our health plan. They may
be paying a higher premium contribution but receiving a higher level of coverage for the employer coverage. Their eligibility for a subsidy in the Marketplace would be dependent on their household income and family size.

Q - How does a student worker know if the Marketplace might be right for them?

A - In general, student workers are not eligible under the PASSHE or PEBTF benefits; however they may still be eligible to be covered as a dependent under a parent’s coverage. They also have the option of exploring the Marketplace exchange to see what options are available to them.

Q - How does an employee who does not qualify for PASSHE or PEBTF employer coverage know if the Marketplace might be right for them?

A - Employees who do not qualify (such as employees who do not work enough hours each pay period or faculty members who only have a contract for one semester) are not eligible for PASSHE or PEBTF coverage. These employees would also have the option of exploring the Marketplace exchange to see what options are available to them.

Q - What coverage will be available through the Marketplace exchange?

A - Generally the only coverage that will be available through the Marketplace exchange will be medical and prescription drug coverage.

Q - How will an employee know if they qualify for a subsidy?

A - Employees could qualify for subsidies in the Marketplace; however since this determination is based on each employee’s information and income guidelines, we cannot advise the employee if they are eligible for a subsidy. Most benefit-eligible employees will probably find that since we as the employer are continuing to provide medical and prescription drug benefits to employees that are both adequate and affordable in most cases – they are unlikely to be eligible for a subsidy.

Q - If an employee chooses to enroll in their own coverage under one of the Marketplace plans, are they able to return to our coverage during an open enrollment?

A - Yes, the employee would be able to enroll in our plan during the next open enrollment period if they chose to do so.

Q - Where can the employee find more information on the Marketplace?

A - For information on the Marketplace, please visit www.healthcare.gov

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