

## **Affordable Care Act Exchange Notice**

The Affordable Care Act (ACA) requires employers, including The University of Texas at San Antonio (UTHSCSA), to send written notice to all employees about the new Health Insurance Marketplace. Benefits-eligible employees and retirees of UTHSCSA who decide to shop for medical insurance in the Marketplace should know that full-time employees and all retirees pay no monthly premium for the member-only portion of the UT SELECT Medical Plan. In addition, employees and retirees who are currently covered under the UT SELECT Medical and drop that coverage to purchase health insurance through the Marketplace will no longer be eligible for employer contributions, or premium sharing, toward the UT SELECT Medical Plan while covered through the Marketplace.

Anyone who does not meet the eligibility criteria to participate in the UT SELECT medical plan may decide to shop for health insurance through the Marketplace.

Please carefully review the Exchange Notice titled "[New Health Insurance Marketplace Coverage Options and Your Health Coverage](#)". If you decide to shop for medical insurance coverage in the Marketplace, visit [www.Healthcare.gov](http://www.Healthcare.gov) to be guided through the process.

## **Frequently Asked Questions (FAQ's)**

The following FAQ's should help you understand the purpose of this notice and how the availability of the new Marketplace may impact you.

### **1. What should I do with this notice?**

If you do not want to purchase medical insurance in the Marketplace, this notice is informational only. If you decide to complete an application for medical coverage in the Marketplace, you will be asked to provide the information contained in Part B of the notice.

### **2. What is the Marketplace?**

The Marketplace, also known as the Exchange, is a way for uninsured individuals or people who would like to explore health care options to shop for medical insurance.

### **3. Will UTHSCSA continue to offer the UT SELECT Medical Plan to benefits eligible employees, retirees, and their eligible dependents?**

Yes, the UT SELECT Medical Plan is still being offered to benefits eligible employees, retirees, and their dependents. Benefits eligibility is explained in the notice.

### **4. If I am currently enrolled in the UT SELECT Medical Plan and do not wish to purchase coverage through the Marketplace, will I maintain my current medical coverage?**

Yes, all benefits-eligible employees, retirees and their dependents will continue their UT SELECT Medical Plan coverage.

### **5. How can I review all the benefits available through the UT SELECT Medical Plan?**

A Summary of Benefits and Coverage for the UT SELECT Medical Plan can be viewed at <http://www.bcbstx.com/ut/coverage/sbc.html> .

**6. How much do I pay each month for my UT SELECT Medical Plan?**

If you are full-time employee or a retiree, you do not pay for your UT SELECT Medical Plan. If you cover eligible dependents, you pay a portion of the dependent premium.

To view your current out-of-pocket cost for medical coverage, log into My UT Benefits at [www.utsystem.edu/myutbenefits/](http://www.utsystem.edu/myutbenefits/) or access the interactive cost worksheet at [www.utsystem.edu/benefitscostworksheet/](http://www.utsystem.edu/benefitscostworksheet/).

**7. Will I be able to see my same doctor if I purchase coverage through the Marketplace?**

Maybe. Insurance purchased through the Marketplace may have different provider networks than the UT SELECT Medical Plan.

**8. Will I be eligible for a subsidy if I purchase medical coverage through the Marketplace?**

Those without access to qualified healthcare coverage through their employer may be eligible for government subsidies to help pay for health insurance premiums for plans purchased in the Marketplace based on their income level and number of dependents. Due to the high quality of the UT SELECT Medical Plan and premium sharing that pays half or full premiums for employee and retiree coverage, most employees and working retirees will not be eligible for these subsidies.

**9. If I purchase medical coverage for myself and/or my dependents through the Marketplace that is effective January 1, 2014, can I drop the UT SELECT Medical Plan?**

Yes. Gaining other coverage is considered a qualified status change. You will have 31 days from the first date of coverage through the Marketplace (January 1, 2014) to drop the UT SELECT Medical Plan. Remember that if you elect to enroll in medical coverage through the Marketplace instead of remaining enrolled in the UT SELECT Medical Plan, you will no longer receive the employer contribution, or premium sharing, currently being applied towards your UT SELECT Medical coverage.

**10. Are premium payments for medical coverage through the Marketplace made on a pre-tax or post-tax basis?**

The premium sharing and any premium costs you may pay for the UT SELECT Medical plan are pre-tax (excluded from federal income taxes). Your premium payments for medical coverage through the Marketplace are made on an after-tax basis.

**11. What if I purchase coverage through the Marketplace for myself and/or my dependents and later decide I want to re-enroll in the UT SELECT Medical Plan?**

You could re-enroll in the UT SELECT Medical Plan within 31 days of the last date of coverage through the Marketplace if you drop the coverage during the specified Marketplace drop period. If you lose your Marketplace medical coverage due to non-payment, you will not be able to add UT SELECT Medical Plan coverage until the next UT Annual Enrollment.

**12. How do I learn more about the health insurance available in the Marketplace?**

You may visit [www.Healthcare.gov](http://www.Healthcare.gov) to learn more about the Marketplace, the process for enrollment and the premium costs. Enrollment begins October 1, 2013 for coverage beginning January 1, 2014.

**Questions?** Send an email to [benefits@uthscsa.edu](mailto:benefits@uthscsa.edu).