

PLEASE NOTE: This notification is provided to ***all*** WSU Faculty, Staff, non-student hourly employees, Graduate Student employees, and hourly student employees as a requirement of the Affordable Care Act (ACA) Employer Notification. It specifically addresses the requirements of the ACA Employer Notification, but will also provide links to additional information you may find helpful. This notice serves as your household employer notification; you are to provide this information to your household members as well. If you have questions regarding this email, you can contact Human Resource Services (HRS) at 509-335-4521 or hrs@wsu.edu. Please visit www.healthcare.gov for questions about the Marketplace.

**The Affordable Care Act (ACA)
Notice of Health Insurance Marketplace Coverage Options &
Public Employees Benefits Board (PEBB) Benefits**

General Information

With the implementation of the Affordable Care Act (ACA), as of 2014 most individuals are required to have health insurance coverage. Individuals can buy health insurance through the Marketplace, also known as the Health Insurance Exchange. Washington Healthplanfinder is the Marketplace serving Washington residents. This notice provides basic information about the Marketplace as well as possible benefits offered by Washington State University and is intended to assist in evaluating options for you and your family.

Benefits offered to benefit-eligible Washington State University (WSU) Faculty, Staff, non-student hourly employees, and eligible graduate students have been determined to meet and/or exceed the standards identified by the ACA including premium affordability and acceptable levels of health coverage. Employees currently not eligible for benefits through WSU may need/want to review the coverage options available through the Marketplace.

1. What is the Health Insurance Marketplace?

Under the ACA, states must either have a health insurance Marketplace or use the Federal Marketplace to help individuals and families purchase health insurance. The Marketplace offers one-stop shopping and assistance in helping find and compare medical health insurance options offered by private companies. The Marketplace will also assist individuals and families in determining if they qualify for premium tax credits or other financial assistance. Individuals who are not eligible for coverage through their employer will benefit the most from this program and its services.

2. When does open enrollment for the Marketplace begin and when will I be covered?

Each fall the Marketplace will have an Open Enrollment period. They are expected to go from October 1st – December 15th each year. With new benefits being effective the following January 1st. As these dates may change, please check with www.healthcare.gov for additional details.

The Marketplace open enrollment should not be confused with the annual open enrollment period for Public Employees Benefit Board (PEBB) plans, which occurs during the month of November, with a January 1 effective date.

3. 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 ACA standards. If you qualify for a discount through the Marketplace, the amount of premium discount is based on the household income. Please see question #4 for further details.

4. Does being eligible for PEBB medical coverage as a WSU employee (Faculty, Staff, and some non-student employees) affect eligibility for premium savings through the Marketplace?

Yes.

- **Eligible for PEBB employee coverage:**

If you are eligible for the employer provided coverage and have been offered PEBB health coverage from WSU, you will not be eligible for a tax credit through the Marketplace. This is due to PEBB coverage meeting the ACA requirements of premium affordability and providing acceptable levels of health coverage. Therefore, most employees will not elect to waive their PEBB medical coverage to enroll in coverage through the Marketplace, since they will not experience a tax credit benefit.

However, if the cost of a PEBB health plan to cover you (and not any other members of your family) is more than 9.5% of your annual household income, you may be eligible for a tax credit or other financial assistance. This is referred to as the "affordability" standard of the ACA, and the PEBB option(s) are expected to meet this standard.

An individual could also be eligible for a tax credit or other financial assistance if their employer-sponsored health plan does not meet the "minimum value" standard, another requirement set by the ACA. This standard requires the insurance plan to cover no less than 60 percent of the total allowed benefit cost. All PEBB plans meet or exceed the "minimum value standard."

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by WSU, WSU is still responsible to pay the employer contribution to the Health Care Authority (HCA). 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.

- **Eligible for Graduate Student Assistant (GSA) coverage:**

The GSA plan has been structured to meet the "minimum value" standard level of coverage requirements, as well as the affordability standard for the GSA, as identified under the ACA.

- **Not eligible for PEBB coverage or GSA:**

Those who are not eligible for insurance coverage through their employment with WSU, or graduate and undergraduate student employees who are not eligible for coverage, or do not have insurance coverage elsewhere that meets the “affordability” and/or “minimum value” standards (through a parent, spouse, or private insurance option) should consider applying for health benefits in the new Marketplace as they may qualify for a premium tax credit or other financial assistance. Your payments for coverage through the Marketplace are made on an after-tax basis.

5. How do I get additional information about the Marketplace?

The Marketplace simplifies the search for health coverage by gathering the options available in your area in one place. You can compare plans based on price, benefits, quality, and other features important to you before you make a choice.

Visit www.healthcare.gov (with a live chat option) or also get help by phone, or in person. Call 1-800-318-2596, 24 hours a day, 7 days a week. (TTY: 1-855-889-4325).

6. How do I contact the Washington Healthplanfinder?

For Washington State residents, Washington Healthplanfinder can help you evaluate Marketplace coverage options and possible premium savings online or by phone:

Washington Healthplanfinder
1-855-923-4633
www.wahealthplanfinder.org

7. How do I get more information about PEBB benefits?

For more information about PEBB health plans offered by your employer, please check the Certificate of Coverage for your plan, or contact the Benefits Unit of WSU Human Resource Services. You can also find complete information about PEBB benefits at the PEBB website:
www.hca.wa.gov/pebb

8. How do I get more information about the GSA benefits or coverage offered to International Students?

- For more information about the WSU GSA and International student coverage, please visit <http://studentinsurance.wsu.edu/>, where you can also find a summary plan description.

Washington State University

Human Resource Services

Please visit [HRS's Affordable Care Act](#) webpage for additional information, including more frequently asked questions, definitions and examples of “affordability” and “minimum value” standards, as well as links to other key resources.

Information about PEBB health coverage offered by your employer: If you decide to complete an application for coverage in the Marketplace, you will be asked to provide the information form about health coverage offered by WSU. This information follows below or you can find this form online at hrs.wsu.edu/ACA , under the Employer Notification Section.

Information about PEBB Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by WSU. 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 numbers on the application you will complete at the Marketplace.) HealthCare.gov will guide you through the process, and help you find out if you can get a tax credit to lower your monthly premiums.

3. Employer name Washington State University		4. Employer Identification Number (EIN) 91-6001108	
5. Employer address PO Box 641014		6. Employer phone number 509-335-4521	
7. City Pullman	8. State WA	9. ZIP code 99164-1014	
10. Who can we contact about employee health coverage at this job? Human Resource Services, Benefits			
11. Phone number (if different from above)		12. Email address hrs@wsu.edu	

Here is some basic information about health coverage offered to non-student employees by this employer:

- If you are Faculty, Staff or a non-student hourly employee, as your employer WSU offers a health plan to:**

- All employees.
- Some employees.**

PEBB eligible employees: described in detail in the [Washington Administrative Code 182-12-114](#).

Following is a summary of the various employment types, and how they may become eligible for benefits:

Civil Service/Classified Staff, Administrative Professional, Research Faculty, and non-student hourly employees who work, or are anticipated to work, an average of at least eighty hours per month and work for at least eight hours in each month for more than six consecutive months.

Seasonal employees are eligible if they work an average of at least eighty hours per month and work, or are anticipated to work, for at least eight hours in each month of the season. A season is any recurring, cyclical period of work at a specific time of year that lasts three to eleven months.

Faculty can become eligible in the following ways:

Upon employment: Faculty who are anticipated to work half-time or more for the entire instructional year, or equivalent nine-month period, are eligible from the date of employment.

Faculty hired on semester-to-semester basis: Faculty who initially are not anticipated to work for an entire instructional year, or equivalent nine-month period, are eligible at the beginning of the second consecutive semester of employment in which he or she is anticipated to work, or has actually worked, half-time or more.

Stacking: Faculty may establish eligibility and maintain the employer contribution toward insurance coverage by working as faculty for more than one Washington state institution of higher education.

Graduate Student Assistantships: Eligible graduate student assistants may qualify for the Graduate Student Assistantship Plan.

• **With respect to dependents of the above individuals:**

We do offer coverage.

We do not offer coverage.

PEBB Eligible:

Eligible dependents are described in detail in [Washington Administrative Code 182-12-260](#), and are summarized below:

Lawful spouse,

Registered domestic partner,

Children under the age of 26 (Biological children; Stepchildren; Legally adopted children; Children for whom the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption of the child; Children of the subscriber's state registered domestic partner; Children specified in a court order or divorce decree; Extended dependents in the legal custody or legal guardianship of the subscriber, the subscriber's spouse, or subscriber's state registered domestic partner; and Children of any age with a disability.),

Parents who satisfy the following rules: continuously covered under PEBB medical since before July 1, 1990; qualify under the Internal Revenue Code as a dependent of the subscriber; and are not covered by any other group medical plan.

GSA: Eligible dependents, as defined in the policy booklet, include spouse/domestic partner and dependent children of the covered student. More information available from the Student Medical Insurance Office.

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.

Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.