

## [ACA Marketplace Summary](#)

When key parts of the health care law took effect in 2014, there was a new way to buy health insurance: [The Health Insurance Marketplace](#). To assist you as you evaluate options for you and your family, this summary provides some basic information about the Marketplace and employment-based health coverage offered by your employer.

### [What is the Health Insurance Marketplace?](#)

The Marketplace is designed to help you find health insurance that meets your needs and budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away. Open Enrollment for coverage through the Marketplace runs November 1 to December 15.

### [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 certain standards. The savings on your premium that you’re eligible for depends on your household income.

### [Does employer health coverage affect eligibility for premium savings through the Marketplace?](#)

Yes. If you have an offer of health insurance from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and you may wish to enroll in your employer’s health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all- or offers coverage that doesn’t meet certain standards. If the cost from the plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit.

Note: If you purchase a health plan through the Marketplace instead of accepting health insurance coverage offered by your employer, then you may lose the employer contribution (if any) to the employer offered coverage. 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.

### [Does the \[Henry County Health Center\]\(#\) medical plan meet the minimum value standard?](#)

**Yes. Your medical coverage through *Henry County Health Center* does meet the minimum value standard, and your obligation to carry health insurance.**

### [How can I get more information on my Employer plan and the Marketplace?](#)

- For more information about your coverage offered through [Henry County Health Center](#), please check your summary plan description, or contact **Human Resources at Henry County Health Center at 319-376-6141**.
- For [Marketplace](#) information, including your eligibility for coverage and its cost, online application for health insurance coverage, and contact information please visit [HealthCare.gov](#)