



SAN RAFAEL

THE CITY WITH A MISSION

Dear City of San Rafael Employee,

By now you have probably heard about the **Affordable Care Act (ACA)** which requires that individuals, under the “Individual Mandate,” be covered by a health insurance plan beginning January 1, 2014 to avoid a potential tax liability. This requirement is met if you are covered by the City’s health plan, your spouse or registered domestic partner’s health plan, an individual policy, or other government sponsored qualified plans, such as MediCal or Medicare.

The ACA also requires that individual health plan offerings (other than employer based plans) be made available through the Marketplace Exchange, called Covered California, beginning October 1, 2013. Covered California will provide health insurance options at a variety of costs based upon your age, the ages of your dependents and the plan selected. You may review the individual plans that are available through Covered California at www.coveredca.com.

For eligible employees, the health coverage offered by the City of San Rafael qualifies as affordable and meets minimum essential coverage standards set by the ACA. Because of this, you and your family will not qualify to receive any credits or subsidies if you purchase coverage from Covered California, regardless of your income or family size. If you are a temp/seasonal employee or are on your waiting period for benefits and do not have access to other coverage, you may qualify for reduced premiums through a Covered California plan. You can visit www.coveredca.com to determine if you and/ or your family qualify for subsidies under the Health Insurance Marketplace. If you are considered to be low income, you may qualify for Medicaid. For more information please visit www.healthcare.gov/do-iqualify-for-medicaid.

The attached notices provide additional ACA information on the Covered California Marketplace Exchange and identify the CalPERS Health plans compliance with the ACA.