

Civil Service Commission
ACTIVE EMPLOYEE BENEFITS BULLETIN

DATE: September 2013

NUMBER: GIS 01-2013

FEDERAL NOTICE: HEALTH INSURANCE MARKETPLACE INFORMATION

Under the federal health care reform law, the State of Michigan must provide a notice about the new health insurance marketplace to its employees. The [Health Insurance Marketplace Notice](#) provides required information under federal law on:

- the existence of, services provided by, and contact information for the Marketplace
- the differences between the Marketplace and employer-offered coverage
- the effects of purchasing a health plan through the Marketplace

Some individuals who do not have access to affordable, minimum value health care coverage through their employer may be eligible for federal subsidies to make buying insurance through the Marketplace more affordable. The level of federal government subsidies these individuals would be eligible for depends on household income.

Because the State of Michigan offers health care coverage that meets the government's standards for minimum value and affordability, you will not qualify for a federal subsidy if you are eligible for the State of Michigan's benefits. As such, you will likely find more affordable coverage through our health plans, or if available, through a family member's employer plan.

If you are not eligible for the State of Michigan's benefits, you should consider other available options, such as coverage through a family member's plan, Medicaid, Medicare, or the Marketplace.

Enrollment in the Marketplace will begin in October, but please know that an employee interested in enrolling will be asked to complete an application which will require specific employment-based health coverage information (see Part B of the [Health Insurance Marketplace Notice](#)).

More information on the Marketplace is also available at www.healthcare.gov or at (800) 318-2596.