

The Health Insurance Marketplace

We are sending this notice to all employees to raise awareness of a new way to buy health insurance through the Health Insurance Marketplace (the “Marketplace”). The Marketplace is a key part of the Affordable Care Act, also known as the health care reform law. To assist you as you evaluate medical coverage options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by the BSA medical plan.

BASIC INFORMATION ABOUT THE MARKETPLACE

What is the Health Insurance Marketplace?

The Marketplace is a place where you can buy individual health insurance for yourself and your family. The Marketplace allows you to find and compare many different private health insurance options in one place. If you purchase health insurance through the Marketplace, you may qualify for a new premium tax credit that lowers your monthly premium immediately.

Federal law dictates that insurance plans offered in the Marketplace cannot deny coverage or charge higher rates based on pre-existing conditions or gender. Premiums can be based only on where you live, your age, and the level of coverage in the health plan you choose.

Can individuals save money on health insurance premiums in the Marketplace?

Some people who do not have access to affordable, minimum value health coverage through their employer may be eligible for a federal subsidy in order to make buying insurance through the Marketplace more affordable. The savings these individuals would be eligible for depends on their household income.

It is important to note that because the BSA medical plan meets the government’s standards for minimum value and affordability, it is likely you will not qualify for a federal subsidy if you are eligible for benefits through the BSA.

You may find more affordable coverage through the BSA medical plan or, if available, through your spouse’s employer medical plan or through your parent’s employer medical plan (if you are under the age of 26).

Does health coverage offered by the BSA affect eligibility for premium savings for myself or my family through the Marketplace?

Yes. You may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing for coverage you buy through the Marketplace if you are not eligible for the BSA medical plan.

If you are eligible for the BSA medical plan and the cost for *employee-only coverage* is more than 9.5 percent of your household income for the year, or if the plan fails to meet the “minimum value” standard set by the health care reform law, you may be eligible for a tax credit.

Can I buy insurance through the Marketplace if I am a retiree but not yet Medicare eligible?

Yes. The Marketplace will benefit millions of Americans who need affordable health insurance but are not yet eligible for Medicare.

Please note: If you are a retiree enrolled in the BSA medical plan and you end BSA medical coverage to enroll in an individual health plan offered in the Marketplace, you will not be able to re-enroll in the BSA medical plan in the future.

How can I qualify for the new tax credit on health insurance premiums in the Marketplace?

To qualify for the new tax credit that lowers monthly premiums for individual health insurance purchased through the Marketplace, you must not be eligible for your employer-provided health coverage or you must be eligible only for coverage that does not meet certain standards described above. Also, your household income must be less than 400 percent of the poverty level for the taxable year (note that for 2015, 400 percent of the poverty level applicable in the 48 contiguous states is \$47,080 for a single person and \$63,720 for a couple).

To find out if you qualify for the new tax credit or to see how much a tax credit would reduce your monthly premium costs, you will need to submit a Marketplace health insurance application during the enrollment period.

COBRA AND THE NEW HEALTH INSURANCE MARKETPLACE

How does the new Health Insurance Marketplace affect COBRA?

In general, under COBRA, an individual who was covered by a group health plan on the day before a qualifying event occurred (termination of employment, a dependent's loss of eligibility, etc.) may be able to elect COBRA continuation coverage. Those who become COBRA eligible may also qualify for a premium tax credit that will pay for some, or all, of the cost of health insurance coverage in plans offered through the Marketplace.

THREE TYPES OF APPLICATIONS IN THE MARKETPLACE

How do I know which application to complete?

Application for Health Coverage and Help Paying Costs (Short Version)

This application is for unmarried adults who **are not offered health insurance at their employer**, do not have dependents, cannot be claimed as a dependent, and do not have items that can be deducted from their taxable income.

Application for Health Coverage and Help Paying Costs (Long Version)

This application is for those who **are eligible for federal premium tax credits, cost-sharing subsidies, Medicaid, or the Children's Health Insurance Program.**

Application for Health Coverage

This application is for those who **are not eligible for federal premium tax credits, cost-sharing subsidies, Medicaid, or CHIP.**

What if I'm not eligible for benefits at the Boy Scouts of America?

If you are not eligible for the BSA medical plan, you should consider other options available to you, such as coverage through your spouse's employer plan, your parent's employer plan, Medicaid, Medicare, or your state's Marketplace. If you decide to enroll through the Marketplace, you will need to provide the Marketplace with the following information about the BSA and our medical plan:

Employer Name	Boy Scouts of America
Employer Identification Number	22-1576300
Employer Address	1325 W. Walnut Hill Lane, Irving, TX 75038
Employer Phone Number	972-580-2000
Employer Health Insurance Contact	BSA Benefits Center, 800-444-4416

The BSA offers health benefits to employees scheduled to work 30 or more hours weekly, and to their eligible spouses and/or children, immediately upon hire or becoming benefit eligible, whichever occurs last. As of Jan. 1, 2015, in compliance with the PPACA, the BSA offered health benefits to persons who worked 30 hours or more each week in the prior 12-month period. The BSA medical plan meets the minimum value standard and is intended to be affordable, based on employee wages.

The employee-only cost for the High Deductible Health Plan with an HSA, without a wellness participation discount, is \$158 per month. The BSA will continue to offer this coverage in 2016 with no major plan changes from the 2015 offering.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by the BSA, you will lose the company contribution to the company-offered coverage. Also, this contribution, as well as your employee contribution, is excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

HOW CAN I GET MORE INFORMATION?

About the Marketplace

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **www.HealthCare.gov** for more information or to complete an online application to purchase individual/private health insurance through the Marketplace.

Contact information for assistance with the Marketplace in your state can be found at

<http://www.healthcare.gov/using-insurance/managing/consumer-help/index.html>.

One-on-one assistance with the Marketplace is available with a Navigator. Navigators are trained to provide unbiased information in a culturally competent manner to consumers about health insurance, the new Health Insurance Marketplace, qualified health plans, and public programs including Medicaid and CHIP. For information about Navigators in your area, please visit **<http://cciio.cms.gov/programs/exchanges/assistance.html>**.

About the BSA Medical Plan

For more information about health benefits offered by the BSA medical plan, contact the BSA Benefits Center at **800-444-4416** or at **<http://bsabenefits.mercerhrs.com>**.