



How does Health Care Reform impact YOU as an employee?

In the next few months your employer will provide you with a letter about the new health insurance marketplace, also known as the exchange. If you've already received it, you probably have some questions about how this marketplace will affect you.

Here's what you need to know:

If you stay enrolled in your employer's health insurance plan, there is not much you will need to do. Excellus BCBS and your employer will make sure you're covered.

If you or someone in your family are not eligible for insurance or don't have health insurance through your employer, you can start shopping for a plan through New York State's exchange on October 1, 2013. The exchange is an online marketplace that allows you to shop and enroll in a health insurance plan that fits your needs. You can apply for coverage online, by phone or by mail. If you sign up by December 15, 2013, your coverage will begin January 1, 2014.

All plans will include essential health benefits such as:



Preventive care



Prescription drugs



Maternity and newborn care



Emergency services

If you buy insurance on New York State's exchange, you may be eligible for financial assistance to help pay for coverage. Financial assistance is based on your household income and family size.

With a few exceptions, assistance will not be available if you have access to health insurance through an employer.

Check our website at ExcellusBCBS.com in October for information about how to enroll.



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More changes in 2014

In addition to New York State's exchange, there are more changes coming in the next couple of years. Here's what you need to know:

Penalty for not having health insurance

Most Americans will be required to have health insurance coverage by January 1, 2014, or pay a penalty (fine). The penalty in 2014 is \$95 per adult and \$47.50 per child (up to \$285 for a family) or 1% of the total household income (whichever is greater). The amount of the penalty increases each year.

People can go without coverage for up to three (3) consecutive months without facing a penalty.

The penalty varies by income, household size and year that the individual or family was without health insurance. See the chart below to determine the penalty for being without health insurance over the next three years.

2014	Penalty is \$95 per adult and \$47.50 per child (up to \$285 for a family) or 1% of the total household income (whichever is greater).
2015	Penalty is \$325 per adult and \$162.50 per child (up to \$975 per family) or 2% of the total household income (whichever is greater).
2016 and beyond	Penalty is \$695 per adult and \$347.50 per child (up to \$2,085 per family) or 2.5% of the total household income (whichever is greater).

You won't have to pay a penalty if you stay on your employer's health plan or if you get insurance somewhere else, like through your spouse.

Changes to your W-2 form

You may have noticed new information on your W-2 form this year. The total cost of your health insurance plan, both what you paid and what your employer paid, now show up in Box 12 of the form. This dollar amount doesn't count as taxable income but you'll need to report this information when you file your taxes.

Want to know more?

These are just some of the basics. Go to **ExcellusBCBS.com** to learn more about health care reform. Plus watch videos to see how health insurance can help you avoid expensive medical bills.