



**PORTLAND PUBLIC SCHOOLS**

**Human Resources**

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Portland Public Schools is an equal opportunity

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New Health Insurance Marketplace Coverage Options and Your Health Coverage

Key parts of the Affordable Act

Why Are You Sending This Information?

As of January 1, 2014, the health care reform law requires almost all Americans to have health care

The Marketplace is designed to help individuals find health insurance that meets their needs and fits their budget. U.S. citizens and legal residents now have access to individual health insurance policies through the Marketplace as of January 1, 2014.

Some individuals may also be eligible for a tax credit that lowers their monthly premium right away. The Open Enrollment period for health insurance coverage through the Marketplace runs approximately November- January each year. For more information including the specific start and end dates of this year's enrollment period, go to [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596. You can also visit [www.OregonHealthCare.gov](http://www.OregonHealthCare.gov) or call 1-855-268-3767 to find a local insurance agent to help you find the right plan for you and your family.

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## Can I Save Money on Health Insurance Premiums in the Marketplace?

You will likely find more affordable coverage through the plans available through Portland Public Schools. Some people who do not have access to affordable, minimum value health coverage through their employer may be eligible for a federal subsidy to make buying insurance through the Marketplace more affordable. The savings these individuals would be eligible for depends on household income.

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All health plans offered through Portland Public Schools meet the ACA's minimum value requirements. Also, the contribution made for benefit eligible employees by Portland Public Schools toward the premiums for the lowest cost health plan is most likely sufficient to meet the ACA's minimum value requirements. This means that if you are benefit eligible, you likely will not qualify for a federal subsidy.

## Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. Individuals who have health coverage available through their employer that meets certain standards are not eligible for a tax credit through the Marketplace and may wish to enroll in their employer's plan or a reduction in certain costs, if their employer does not offer coverage at all or does not offer coverage that meets certain standards. If a plan is available to him or her through their employer where the cost of the plan is less than the cost of the Marketplace plan, they are not eligible for a tax credit.

toward employer offered coverage, are 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.

How Can I Get More Information?

3. Employer Name  
Portland Public Schools