

Notice to Employees: Requirements of the Affordable Care Act

As of January 1, 2014, the Affordable Care Act (ACA) requires you to have health insurance for yourself and your dependents. Some people are exempt from this requirement. To learn how to apply for an exemption see *Questions and Answers on the Individual Shared Responsibility Provision*, www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision.

If you do not have health insurance and you are not exempt, **you may be subject to a penalty** (see www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014).

The penalty took effect on the first day of the 2014 plan year (September 1, 2014).

Enrollment in TRS-ActiveCare satisfies the requirement to have health insurance. The TRS-ActiveCare Enrollment Guide explains who is eligible to enroll in ActiveCare.

Enrollment in another plan, such as through a spouse, parent, or association, also satisfies the requirement to have health insurance if the plan provides minimum essential coverage.

As an alternative to ActiveCare or another health insurance program, you may enroll in insurance through the Health Insurance Marketplace. In Texas, the Marketplace is a federal government program that will offer “one-stop shopping” to find and compare private health insurance options. Most individuals are eligible to enroll in insurance through the Marketplace. **NOTICE: If you are eligible for TRS ActiveCare with the District contribution, then you are not eligible for premium assistance through the Marketplace.** For information on the Marketplace, see www.healthcare.gov.

You may be eligible for a premium tax credit or other assistance toward insurance obtained through the Marketplace, depending on your household income. More information on the premium tax credit and other cost sharing provisions is available at www.healthcare.gov. Please note that the district will not contribute to premium costs if you enroll in insurance through the Marketplace. Also, you will lose the benefit of paying the premium with pre-tax income if you purchase insurance through the Marketplace.

If you are eligible for the KISD group plan, you can enroll during the new hire 30 day window or the next annual enrollment in July/August 2016, to be effective on September 1st. Whether you decide to enroll or not to enroll in ActiveCare, the district’s section 125 plan (cafeteria plan) does not permit you to add or drop insurance before the end of the plan year, unless you experience a special enrollment event.

Additional information. If you have questions or concerns about the health insurance offered through the district, please contact the Benefits Department, at 832-249-4691. Questions about the Marketplace and how the Affordable Care Act impacts you as an individual should be addressed to www.healthcare.gov or your personal attorney.

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