



PORTLAND PUBLIC SCHOOLS

Human Resources

501 N 'L [R Q 6 W U H H W ‡ 3 R U W O D Q

503-916- ‡) D [-916-3107

www.pps.net [facebook.com/pps.homepage](https://www.facebook.com/pps.homepage)

Portland Public Schools is an equal opportunity affirmative action employer.

New Health Insurance Marketplace Coverage Options and Your Health Coverage

Key parts of the Affordable Care Act, also known as the health care reform law, went into effect January 1, 2014. When this happened, there became available a new way to buy health insurance: the Health Insurance Marketplace. This notice provides information about the Marketplace and, if applicable, the employment-based health coverage available to you through Portland Public Schools.

Why Are You Sending This Information?

As of January 1, 2014, the health care reform law requires almost all Americans to have health care coverage. Most U.S. employers are required to send this notice to employees to raise awareness of the Marketplace and to help them understand how having access to the Marketplace may limit their eligibility for tax credits in the Marketplace.

What Is the Health Insurance Marketplace?

The Marketplace is designed to help individuals find health insurance that meets their needs and fits their budget.

_____ or call 1855-268-3767 to find a local insurance agent to help you find the right plan for you and your family.

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.

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.

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 make the plan affordable. 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.

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name Portland Public Schools	4. Employer Identification Number (EIN) 936000830
5. Employer Address 501 N. Dixon Street	6.